



# The Funding Information Services Webinar

## **Higher Education Student Finance AY26/27 and Maintenance Support under the LLE**

March 2026

**Transcript**

# Transcript of HESF AY26/27 & LLE ML Webinar

## Welcome and Introduction

### Slide 1

Good Morning everyone and welcome to the Funding Information Services webinar on Higher Education Student Finance updates for academic year 2026/27 and maintenance support under the Lifelong Learning Entitlement.

My name is Lesley McDowell and I'm the Funding Information Services Manager. I manage a team of eight Funding Information Account Managers, supporting practitioners and partners across England and Wales with any and all student finance information advice and guidance.

It's crucial that students understand the financial support available to them so they can access higher education without being discouraged by uncertainty around funding. Today's webinar is designed to give you an update on academic year 26/27 changes.

This will help you incorporate student finance content into your outreach, recruitment, careers advice, student support communications and resources, all ahead of our March Higher Education Student Finance launch.

Stacey and Ben will be covering maintenance support under LLE. This will incorporate a brief recap of student eligibility and tuition fee loan entitlement as previously covered in our webinar and seminar programme at the end of last year.

We will be covering how to calculate a student's maintenance entitlement and how it is linked to their tuition fee loan balance. We will also provide some helpful signposting to resources and further information to help with your information advice and guidance to students.

Today's webinar including the recording itself, presentation slides and script will be available on the SLC Events website shortly for you to watch again and share with colleagues that could not make today.

This webinar will run for approximately two hours and will include a short live Q&A. Please feel free to submit your questions at any time via the box below and categorise them by the Higher Education Student Finance or LLE drop down menu.

I would now like to introduce you to my team, Ryan who covers Northwest England, Stacey covering Southwest England and South Wales and lastly Ben who covers London and East Anglia who will take you through Higher Education Student Finance and LLE updates.

I'll now handover to Ryan. Thank you



# HESF AY 26/27 Updates for SFE

## Introduction & SFE Policy Updates: Slides 2-6

Thank you, Lesley.

Today we will be providing you with the Student Finance England and Student Finance Wales information for AY 2026/27.

We will be highlighting policy changes and general updates, taking a look at upcoming media campaigns, launch timelines and new resources.

We'll then look to finish up with an overview of maintenance support, under the LLE.

Let's get started.

We'll begin with Higher Education Student Finance, so student finance as we currently know it, and will now look ahead to academic year 2026/27 for Student Finance England.

For AY 2026/27, there have been several key government announcements which will shape the funding landscape for the coming year.

From the 1st of August 2026, tuition fees for full time, part time and accelerated undergraduate courses in England, will increase by 2.71%.

SFE Maintenance loans for living costs, will also increase by 2.71%.

The government has also confirmed updates, on interest rates and repayment thresholds, for Plan 2 and Plan 3 loans.

Now, let's move on to the upcoming SFE policy changes. There are 4 main policy changes, which will come into effect from AY 26/27

First one being:

Care Leavers. New and continuing care leavers, who commence their course in the new academic year, will automatically receive the maximum rate of loans for living costs, without the need for any income assessment. This applies regardless of age, or the length of time, since the student left care.

The next policy update relates to, the Afghanistan Response Route or ARR.

Students with leave, under the ARR, and their eligible family members, will qualify for full student finance support, without needing three years' ordinary residence. This aligns ARR with the Afghan Relocations and Assistance Policy, and the Afghan Citizens Resettlement Scheme.

The third policy update I have for you today is around the changes to the Childcare Grant, or CCG for short.

Within this policy change, there are two key updates:

Firstly, the introduction of a 13week cutoff, for childcare providers, submitting Request for Payment forms.



Secondly, the DfE are making a change to the Regulations, to remove the eligibility of nannies, to submit a claim for payment of CCG from AY 26/27. However, the Regulations will retain discretion, to allow for the payment of CCG to nannies, in exceptional circumstances.

The final policy change, I want to highlight with you today, is the change to the Adult Dependents Grant.

Currently, in academic year 25/26, the Adult Dependents' Grant is available to eligible students, where the student's partner, or other adult dependant, is ordinarily resident in either the UK, or outside of the UK.

However, from AY 26/27, Adult Dependents 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 26/27, will still be eligible to receive Adult Dependents Grant, for a partner or other adult dependant, who is overseas.

### **HESF Tuition Fee & Maintenance Loan AY 26/27 Updates for SFE: Slides 7-8**

So that's the 26/27 Policy updates for England covered off. Now let's look at the changes to tuition fees, for the upcoming academic year.

In AY 2026/27, approved providers, are now able to charge up to a maximum of £9,790 for their standard full-time courses.

Approved providers can also charge up to a maximum of £11,750 for full time accelerated courses.

For part time courses, the maximum will be £7,335.

And finally, lower fee foundation years, will remain at £5,760

Just to confirm, what we mean by approved or fee cap providers, are those higher education providers who meet certain criteria, such as having a Teaching Excellence Framework award, as well as an Access and Participation Plan, in place from the Office for Students.

This allows approved (fee cap) providers to raise their tuition fees, in line with the new maximum rates.

Next, let's take a look at maintenance support for the upcoming academic year.

As I mentioned earlier, for 26/27, the maximum SFE Maintenance Loan rate, for new and continuing, full time students will be increased by 2.71%.

As you likely know, the amount of maintenance awarded to students, will be based on several factors, including where the student resides whilst they study, as well as their household income.



This table illustrates the maximum loan rates available.

The Home rate is available to students who are residing at the parental home, whilst they study. Those with a household income of £25,000 and under, will receive the maximum amount of maintenance available, which for this category will be £9,118.

The Elsewhere rate is available to students who are residing away from the parental home, but outside of London, whilst they study. Those with a household income of £25,000 and under, will receive the maximum amount of maintenance available, which for this category will be £10,830.

The London rate is available to students who are residing away from the parental home but within London, whilst they study. Those with a household income of £25,000 and under, will receive the maximum amount of maintenance available, which is £14,135.

As you'll notice, as the household income increases, the amount of maintenance available to the student, will decrease.

Each of the categories, has what we call a taper rate. Once the household income reaches the taper rate, the student will only receive the non-income assessed portion of maintenance support.

So, for those in the 'Home' category, once the household income reaches £58,387, the student will be entitled to £4,013.

For those in the 'Elsewhere' category, once the household income reaches £62,410, the student will be entitled to £5,048.

Finally, for those in the 'London' category, once the household income reaches £70,131, the student will be entitled to £7,039.

For students studying abroad, as part of their UK based course, the maximum amount of "Overseas" maintenance will be £12,403.

As I mentioned earlier, there will no longer be a requirement for care leavers to provide their household income. Therefore, these students will automatically be awarded the maximum amount of maintenance support available to them.



## **SFE Targeted Support: Slide 9**

Next, we'll move on to targeted support for SFE undergraduates. In addition to the maintenance loans that students can apply for, eligible students can also apply for grants for dependants.

Grants for dependants include, Parent's Learning Allowance, Adult Dependant Grant and Childcare Grant.

These are all means tested and as they are grants, do not need to be repaid. So, for academic year 26/27;

The Parent's Learning Allowance will be remaining at the maximum of £2,024 and the minimum of £50.

The Adult dependent grant will be remaining at £3,545. Both of these grants are paid directly to the student.

The Childcare Grant is based on 85% of the actual registered or approved childcares costs, and subject to a maximum of £199.62 per week for students with one child and £342.24 per week for students with two or more children.

## **SFE Disabled Students Allowance: Slides 10-12**

Another grant available to eligible students is the Disabled Students Allowance. We can confirm that the maximum Disabled Students Allowance available to SFE students, will remain at £27,783

Disabled Students' Allowance (DSA) is support provided to cover the study-related costs for students who may have a mental health problem, long-term illness or any other disability.

DSA support can be applied for as a stand alone grant or in addition to a student finance application.

The type of support and how much a student can access, will depend on the individual needs of the student, all of which will be established through a needs assessment with a dedicated supplier and is not based upon household income.

It is extremely important that students do apply for their DSA as soon as possible, to ensure that this support is available to them for when they start their studies.

Here you can see an overview of the DSA journey. So, students will apply for their DSA, ideally alongside their core support.



The student, will then upload their disability evidence for SLC to review. Its worth encouraging students to collate and upload evidence as soon as possible.

The student, will then receive a DSA 1 letter to confirm their eligibility for DSA.

This letter will also include the name of the supplier, assigned to the student. Which will be either Study Tech or Capita. Depending on the student's permissions, the student will either contact, or be contacted by, the supplier to organise a convenient needs assessment date.

Suppliers aim to get this booked within seven days from the initial interaction. We strongly encourage students to arrange this as soon as possible. The student will then attend their needs assessment, to discuss their most appropriate support options.

This will then be relayed back to SLC, who will agree the package of support and notify the student, via a DSA 2 letter.

Due to the various stages of the DSA journey, this application can take longer to be approved, than your a-typical application. We do advise it can take up to 14 weeks, therefore ask you to strongly encourage your students to apply for DSA, as soon as they are able.

To assist you with this early application message, we have a range of resources available.

Our DSA factsheets can be found via the Practitioner websites, which we will touch on more later on in the slides. This factsheet provides an overview of the end-to-end journey and can be shared digitally or physically, with your students.

We also have a suite of videos available on our SFE YouTube channel. There are some relating to the assessment process and also some valuable insights from former students who were previously in receipt of DSA. All of these videos can be accessed and embedded onto your own websites or social media, if required.

Finally, you can also find useful DSA messages on our social media channels, and I'll be providing you with those handles, later on in the session.



## **SFE Postgraduate Funding: Slide 13**

Now, we're going to cover off SFE Postgraduate Masters & Doctoral Loans. Similarly to Undergraduate loans, Postgraduate loans have also increased by 2.71% for academic year 2026/27

The maximum amount available for a Postgraduate Masters Loan has increased to £13,026

The maximum amount available for a Postgraduate Doctoral Loan has increased to £31,122

A reminder, that SFE Postgraduate loans are meant to act a contribution to the total costs and are paid directly to the student.

### **Plan 5 Repayments:**

Before we move onto the updates for Wales, I want to briefly recap the repayment terms for students, who will be on Plan 5.

All new and continuing SFE students in AY 2026/27, will repay under the Plan 5 terms and conditions.

Students will not begin repayment until their income exceeds the Plan 5 threshold, which is currently £25,000 per year This equates to £2,083 per month or £480 per week.

The government has already confirmed that this threshold will remain in place until April 2027, after which it is expected to adjust in line with inflation.

Students will enter their repayment period the April following completion or withdrawal from their course. However, they will only start to make repayments once they earn above the set threshold.

Students will repay 9% of any income earned above the threshold, including bonuses and overtime, for those PAYE employees, these deductions are taken automatically through the HMRC tax system.

If a student's income falls below the threshold, their repayments will pause. A reminder, that any outstanding balance, regardless of the amount, will be written off 40 years after the student enters repayment.

To give a practical example:

A student graduates in June 2025, and goes straight into employment, with a starting salary of £30,000. In April 2026, they enter their repayment period, so based on their salary of £30k, they can expect to pay around £37 per month.



## **HESF AY 26/27 Updates for SFW**

### **SFW Policy Updates:**

#### **Slides 15-16**

Now let's turn our attention to the Student Finance Wales updates for academic year 2026/27.

Again, we'll start with the policy updates. There are 2 key policy changes being introduced in Wales for Academic year 26/27.

The first being, the Removal of Additional Weeks loans for students in receipt of an NHS Wales Bursary & Sandwich Year Students.

From AY 26/27, the following new and continuing SFW Full time Undergraduate 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.

The second change relates to Bereaved Partners of Gurkhas and Hong Kong Veterans.

Eligibility is being extended to the bereaved partners – and their children – of Gurkhas and Hong Kong Military Veterans, discharged before the 1st of July 1997. They will now be treated in line with other bereaved partners of UK service personnel.

## **HESF Tuition Fee & Maintenance Loan AY 26/27 Updates for SFW:**

### **Slides 17-18**

Let's now take a look at the tuition fee updates and changes announced for Student Finance Wales in AY 26/27

Full-time fee support:

Eligible full-time students who are ordinarily resident in Wales can apply for a fee loan. The fee loan is not means-tested.

Fee loan rates:

- Maximum fee loan for an ordinary provider, £9,790
- Maximum fee loan for a private provider, £6,525

For full time accelerated courses, although English providers can charge up to a maximum of £11,750, SFW students will only be able to receive a tuition fee loan of up to £9,790 and will therefore be required to make up any shortfall themselves.



For part time courses undertaken at Welsh Providers, or courses undertaken with the Open University. The maximum loan available will be £2,875.

However, if an SFW student wishes to undertake a part time course, at another UK domicile, they will be able to apply for the maximum loan rate of £7,335.

Eligible part-time students who are ordinarily resident in Wales can apply for a fee loan. The fee loan is not means-tested.

Fee loan rates – ordinary provider

- Maximum fee loan for Welsh providers, £2,875
- Maximum fee loan for the Open University, £2,875
- Maximum fee loan for other UK providers, £7,335

Fee loan rates – private provider

- Maximum fee loan for a Welsh provider, £2,875
- Maximum fee loan for other UK provider, £4,895

Now we'll move on to Student Finance Wales maintenance support for academic year 26/27.

For the first time since 2018, the government have confirmed an increase to the maintenance grant. This is a 2% increase, ensuring that all eligible students will receive a minimum grant of £1,020.

The overall maintenance support package for SFW, has increased by 2%.

Similarly to the SFE table we went through earlier, you will notice the same categories apply.

So we have the Parental home or living with parent's rate, for those residing at the parental home whilst they study.

The elsewhere rate, for those residing away from the parental home whilst they study, but outside of London.

And the London rate, for those residing away from the parental home whilst they study, but within London.

As the table illustrates all students will receive the same amount, as shown in their relevant category. This is the total maintenance support amount and is made up by a mixture of grant and loan.



For those on the parental home rate, all students will receive a total of £10,685. For those whose household income is £18,370 or less, will receive the maximum grant available which is £7,020. This is then “topped up” with a loan amount of £3,665 to give that grand total of £10,685.

As the household income increases, the amount of grant available will decrease which means the loan amount will increase, to ensure all students receive that same total amount.

The other categories work in the same way, so all students in the Elsewhere category, will receive a total of £12,590 and all students in the London category, will receive £15,720. Both a mixture of grant and loan.

### **SFW Targeted Grants: Slide 19**

Like SFE, SFW also offer the same targeted support grants for undergraduate students, so the Adult Dependants Grant, the Parents Learning Allowance and the Childcare Grant.

For SFW, the maximum Adult Dependant Grant available in academic year 26/27 will be £3,474.

The maximum Parents Learning Allowance will be £1,983.

Again, the childcare grant is based on 85% of the actual registered/approved childcare costs, capped at a weekly maximum of £196 per week for one child, or £335 per week for 2 or more children.

### **SFW Disabled Students Allowance: Slide 20**

Another update for Wales in academic year 26/27, is the increase to DSA. This has been raised to the new maximum of £34,671.

DSA support is a grant and therefore does not need to be repaid.

Again, the amount awarded to the student will depend on their individual needs, which will be established through the needs assessment, rather than by household income.



## **SFW Postgraduate Loans: Slide 21**

For the Academic Year 26/27 the maximum amount a student can apply for, for a Postgraduate master's loan, and Postgraduate doctoral loan has also increased.

The maximum loan amount available for SFW Postgraduate Masters is set at £19,635

The maximum loan amount for SFW Postgraduate Doctoral Loan is set at £29,705.

To reiterate, Postgraduate loans are meant to act as a contribution to the total costs and are paid directly to the student.

## **Plan 2 Repayments: Slide 22**

The Government announced on the 26th of November 2025 that from April 2026, the Plan 2 repayment threshold will rise to £29,385

Students will enter their repayment period the April following completion or withdrawal from their course. However, they will only start to make repayments once they earn above the set threshold.

Students will repay 9% of any income earned above the threshold — including bonuses and overtime — for those PAYE employees, these deductions are taken automatically through the HMRC tax system.

If a student's income falls below the threshold, their repayments will pause.

A reminder, that any outstanding balance, regardless of the amount, will be written off 30 years after the student enters repayment.

## **Resources, HESF Applications & Launch Dates: Slides 23 - 29**

Now we'll look at some resources for our launch.

Let's start with our SFE campaign page, we now have our mailing list that students can sign up for. This allows them to receive a notification as soon as the SFE application service launches, to help encourage early applications.

As providers, you are also able to sign up for this, which will allow you to be notified as soon as our applications are live, so that you can continue to push this message.

I have included the QR code and link to the page within this slide. A reminder that these slides will be available, following this webinar for you to use as a reference tool, or to share with any colleagues who were unable to attend today.

The SFW website is dual purpose. It has a Provider facing interface, which can be switched to a student facing website.



There's a range of information available such as guidance chapters and student support information notices for providers. If accessing the site from a student perspective, there is an abundance of student facing guidance, including the end-to-end student finance journey, from how to apply, to what parents and sponsors need to know, evidence and repayments.

The SFW site is also bilingual, so you can access this information in English or Welsh.

Again, I have provided both QR codes and links for your convenience.

To ensure that your students are ready to submit their application, they will need to provide their identification such as a passport or birth certificate.

They will also need to provide university or course details. A reminder, they do not need a confirmed place at University or college to apply for their finance, they can stipulate their preferred choice and change those details later.

Students will have to provide their UK bank details and national insurance number. Remember, we cannot issue funds to students without either of these.

Sponsors who are supporting a student's application, no longer need to send in financial evidence of their income from the previous tax year.

The previous enhancement has simplified this by obtaining an NI number from the sponsor, which we then validate directly with the HMRC,

We do understand that circumstances can change from the previous full tax year, if there has been a drop in household income of 15% or more, the sponsors can submit a Current Year Income Assessment form, this will assess the sponsors finances based on their estimates for the current tax year. Evidence will be required once the estimated tax year has been completed.

So, moving on to some important dates for your diaries.

The launch date for our application service for both full-time SFE & SFW undergraduate students is due to open on the 23rd of March 2026.

We have recommended on-time submission dates for students to ensure they receive their payment on time.

For new full-time SFE students, we recommend to have their application in by the 15th of May and the 26th of June for SFE continuing students.

For SFW new students we recommend to have their application in by the 29th of May and for SFW continuing students the 26th of June.

Once students have submitted their applications, they can track their progress via their online account.

As a point of note, the application service for LLE funded courses and modules, starting in January 2027, is expected to open, in September of this year (date TBC).



Before we move into our final sections, we want to highlight where students, and practitioners like yourselves can access clear, accurate and up to date guidance on student finance.

To follow SFE and SFW on social media, you can do so using the supplied handles and you can find us on Twitter/X, Facebook, and YouTube.

These channels provide timely reminders, walkthroughs, myth busting content and deadline updates and are all designed to support students, throughout the application journey.

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

The application sign up can be accessed via the SFE campaign page and the SFE zone on The Student Room:

We strongly encourage you to promote the Student Finance England mailing list as this is one of the most effective tools we have for encouraging early, on-time applications.

To support the work of your widening outreach, marketing, recruitment and careers advice, we have created a suite of resources to help with any queries and questions your students may have.

They cover elements like the student finance journey, information for parents and information for mature students. They also cover funding products including Travel Grants, DSA, Postgraduate funding, Estranged students and Care Leavers.

You can share the factsheets digitally or print them to use for things like open days and parent's evenings.

All factsheets are available to download from our practitioner websites, which you can access through the supplied links. We are currently working on updating for 26/27 and these will be available shortly after the HE Student Finance launch in March.

We'll now take a short comfort break. When we return Stacey and Ben will take you through LLE.



## **LLE Standard Entitlement Update, IAG Resources & Maintenance Support -**

### **LLE Standard Entitlement Summary and introduction: Slides 31- 33**

Welcome back. For Part 2 of this webinar, we are going to provide further information on the LLE, in particular, maintenance support under the LLE.

Firstly, a brief recap on the LLE Standard Entitlement which we originally provided at our LLE Webinar back in September last year.

If you did attend, you'll know that The Lifelong Learning Entitlement or 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 or HESF loans, as well as Advanced Learner Loans, for level 4-6 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.

Based on the academic year 26/27 maximum rates, the standard LLE Tuition Fee Loan entitlement is calculated as:

£9,790 divided by 120, (120 credits being the typical value for a full-time study year on an Honours Degree), multiplied by 480 credits. This would give eligible students a total of £39,160's worth of standard entitlement.

A reminder that an eligible LLE student may only be funded for up to a maximum of 180 credits of study within a single service year. Which is the 12-calendar month period beginning on the 1st of August and ending on the 31st of July each year.

So, today's session content, will include:

An introduction to maintenance support, under the LLE, how maintenance links to tuition fee loans, How to calculate entitlement, support for those aged over 60, how to calculate intensity, credits per week adjustments, some additional points of note and LLE resources.

For those of you unable to attend September's LLE webinar, or for those of you who wish to re-familiarise yourself with the information, this can still be accessed through the SLC Events page, which I have provided a link to.



A reminder that the slides from today's session, will also be available on the Events Page.

Here you can also find a range of PowerPoint presentations, which were delivered through our LLE Seminar events last year.

This includes student eligibility and tuition fee loan entitlement.

A final reminder is that the application service for LLE funded courses and modules, starting in January 2027, is expected to open, in September of this year.

### **Introduction to LLE Maintenance Support: Slides 34 - 37**

Now, let's get started, with an introduction to Maintenance Support, under the LLE.

We'll start off with an overview of how maintenance support will work.

So, eligible students attending courses which require face-to-face attendance, will be able to apply for a Maintenance Loan, to help with living costs.

The loan amount available to a student will depend on:

Their 'characteristics', such as their age, where they live and their eligibility for benefits. What they study and how, so the type of course they're studying and how they're studying it, such as modules or short courses and how much they study, in other words the intensity.

It will also depend on their household income

In a change from the current system, maintenance support under the LLE, will not have different sets of rules for full-time and part-time students.

Distance learning courses will be out of scope for maintenance support under the LLE, unless the student is unable to attend in person, due to a disability, so the same rule as we have in the current HE student finance system.

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

For the first time, under the LLE, students may have entitlement to loans for living cost across multiple concurrent courses, during the service year.



Next, let's look at Household income.

The existing rules for assessing household income and calculating any deductions will not change, and this applies for both full-time and part-time students.

The rules for calculating 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 eligibility for maintenance support – just as it is for full-time students.

This will create a more streamlined student finance system, which treats all students consistently.

Students who choose not to provide household income information, will only be eligible for the minimum loan amount, as is the case under the current HESF system.

Under the LLE, loans for living costs are broken down into three distinct elements: so, the Maintenance Loan Element, the Special Support Loan Element and the Reduced Loan Element.

First, we'll look at the Maintenance Loan Element (MLE).

This is available to most students, including individuals not on specific benefits.

This element is partially income assessed, being made up of a base non-income assessed portion and an additional income assessed portion, similar to what you're familiar with, with the current HESF system

It is anticipated to cover the core expenditure of students.

This element is considered as income by the Department of Work & Pensions for benefit entitlement calculations.

Next, we have the Special Support Loan Element or SSLE.

This is an additional element of support awarded to students who are in receipt of certain benefits and is given in addition to the Maintenance Element.

This element is also the only loan support available to those who are aged 60 or over, on the first day of the course year.

The SSE is entirely income assessed.

Finally, we have the Reduced Loan Element or RLE. This is a lower, non-income assessed element of loans for living costs, which is awarded to students studying on course years that attract specific bursaries, and some qualifying placements.



## **Maintenance Support linked to Tuition Fee Loan Balance: Slides 38 - 43**

Next, we'll be looking at how maintenance support links to tuition fee entitlement.

Entitlement will also be linked to a student's Tuition Fee Loan balance.

Therefore, 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 so a balance of less than 30 credits:

Will only be entitled to Maintenance Loans if they use part of their remaining Tuition Fee Loan balance, to pay for the course, which they're seeking maintenance support for.

The final point to cover on this slide, is for students who are studying less than 30 credits in a course year:

These students 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.

For LLE Service Year 1, 30 credits has a value of £1,546.25. This is based on the current lowest tuition fee loan amount for 30 credits of study, and may change in subsequent years, if fee loan amounts change.

Let's take a look at an example:


Helena is an eligible student, studying on a HNC, starting in Academic Year 28/29. Helena has previously studied, and has used up her Tuition Fee Loan entitlement, leaving her a TFL balance of £0. Helena makes the decision to fund the fees for the HNC herself.

As Helena has no tuition fee loan balance remaining, she will not qualify for loan for living costs support for the duration of her HNC.

We'll now look at another example, where the student does have some remaining TFL entitlement:

So Andreas is an eligible student studying a module starting in AY 27/28. The module fee amount is £500. Andreas has previously studied and has used some TFL entitlement before, leaving a TFL balance of £1,000.

Andreas uses his remaining 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 support for the duration of his module.

One final example in this section to illustrate students who self-fund their fees, whilst having limited tuition fee entitlement remaining.

To confirm, 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 support. Our example for this, is Louis.

Louis is an eligible student studying a 3-year degree course starting in AY 27/28. Louis has previously studied and has used some TFL entitlement before, leaving a TFL balance of £18,000.

Louis decides he will self-fund his first year of study and will use his remaining 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 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.

So, before the examples, I covered what happens when a student has a limited remaining TFL balance (so they only be entitled to Maintenance Loans if they use part of their remaining Tuition Fee Loan balance to pay for the course, they are seeking maintenance support for) and just want to highlight this isn't exclusive to a student's standard entitlement.

In instances where the student's tuition fee loan entitlement is from an additional entitlement method, be that from special period additional entitlement, long course additional entitlement or CPR additional entitlement.

As this additional TFL support can also be exhausted, it will essentially work in the same way as standard entitlement.

However, although this 'rule' will not be different for someone in receipt of Priority Additional Entitlement, the practical reality is that the student will not be able to exhaust support and therefore this policy is never applied.

Meaning that eligible LLE students with Priority Additional Entitlement will always qualify for Maintenance Loan.



## Calculating Maintenance Support Entitlement: Slides 44 - 53

Next, we'll look at how LLE Maintenance Support is calculated.

An eligible LLE student's entitlement will be determined based on a combination of their credits study so intensity, and their course duration so additional weeks entitlement, with a base annual amount (so a 30-week value), providing a comparable loan for living cost entitlement outcome as the current HESF system.

To calculate a student's entitlement to loans for living costs, first SLC will have to establish the course year maximum value.

This is then reduced by the income assessment (which will also be known as the loan reduction value or LRV) and then subsequently by intensity.

I would like to make clear that the calculations we run through today are purely to show you how they will work. The calculations will be carried out by SLC, to determine a student's entitlement.

To calculate the Base Maintenance Loan Element for students studying on course years with 30 or fewer study weeks, we always use the relevant weekly rate, multiplied by 30.

If the student's household income is £25,000 or less, then they're entitled to the full base MLE Only entitlement.

Otherwise, the base MLE Only entitlement is reduced by the calculated loan reduction value, until the income assessed portion of the loan amount is 0, at which point the student is only entitled to the non-income assessed loan amount.


Whilst the term LRV may be new to some of you, the process of the pound-to-pound reduction to calculate a student's entitlement, based on household income, is the same as it is in the current HESF system

Let's take a look at this, in an example:

Michael is an eligible student, who is not entitled to benefits. He is 20 and is studying a one-year HNC course (120 credits) starting in Academic year 27/28. His course year is 25 weeks long, and he will be living with his parents during his course. His household income is £21,000.

Michael qualifies for final year Parental Rate of loan and despite Michael's course year containing only 25 weeks of study, the base entitlement will always be calculated based on 30 weeks:

So, in this scenario, this is  $(30 \times £285.96) = £8,579$



As Michael's household income is less than £25,000, there is no loan reduction value to be applied. Therefore, Michael's income assessed entitlement for the course year is £8,579.

Another example to look at, slightly more complex than Michael.

Here we have Esme, who is an eligible student, not entitled to benefits. She's 24 and is studying the first year of a degree course starting in Academic year 27/28. Her course year is 30 weeks long. She will be studying her course in London and living away from home. Her household income is £43,000.

Esme qualifies for non-final year London rate of loan and the calculation to determine her base entitlement is:

$(30 \times £471.16) = £14,135$ , which is the rounded-up figure.

However, in this example, as Esme's household income is £43,000, her base entitlement is reduced.

First, we calculate the loan reduction value (LRV):

So her income of £43,000 minus the £25,000 divided by 6.36 gives us £2,830.19 loan reduction value.

We then reduce the base entitlement so the maximum amount of London rate maintenance loan which is £14,135 by the loan reduction value of £2,830.19 which gives us £11,304.91 which is rounded up to £11,305.

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

The income assessed Maintenance Loan Element only entitlement will be subject to the intensity and credits per week adjustments, which we'll cover in more detail in later slides.

Now, let's look at Maintenance Loan Element Only Students who are studying course years with more than 30 study weeks.

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. This is known as Additional Weeks Entitlement or AWE for short. This is in addition to the base Maintenance Loan Element only entitlement.

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

The principle of AWE is to replicate what we know as Long Course Loan, in the current HESF system.



So currently students studying 30 weeks or more, are considered standard full-time students. Under the LLE, eligible students undertaking 45 weeks or more will essentially receive support for the full year, inclusive of AWE.

So, using that standard full-time pattern of 30 weeks and then 22 weeks of AWE which gives the 52-week equivalent.

AWE is categorised as maintenance loan element and is 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.

The final point I'd like to highlight on this slide, is that no AWE is available to students whose household income exceeds £45,000, regardless of the number of extra weeks they are studying.

Next, let's look at calculating Entitlement to Maintenance Loan Element and Special Support Element.

This specific information relates to Students under 60, who are entitled to certain benefits and studying course years with 30 or less study weeks.

As is the case with MLE only students, the calculation to establish the Base Combined MLE & SSLE entitlement for students studying on course years with 30 or less study weeks, is always the relevant weekly rate, multiplied by 30.

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 the student's household income is £25,000 or less, then they are entitled to the full base combined MLE/SSLE entitlement.

Otherwise, the base entitlement is reduced by the calculated loan reduction value 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.

Let's now look at this in more detail, in an example:

Ameena is an eligible student who is entitled to benefits, she is 24 and is studying the first year of a degree course starting in AY 27/28. Her course year is 30 weeks long; she will be studying her course 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 will qualify for the special support element of loan.



The calculation to determine her base entitlement is:

$(30 \times £513.83)$  which equals £15,414.90. However, we round this up to £15,415.

This is made up of £4,582 special support element and £10,833 maintenance loan element.

As Ameena's household income is £29,000, her base entitlement is reduced.

First, we calculate the loan reduction value (LRV), which as her household income is below £42,875 is determined using the lower calculation:

$$((£29,000 - £25,000)/£4.37) = £915$$

Then we reduce the base entitlement by the Loan Reduction Value

$$(£15,414.90 - £915) = £14,500$$

As the LRV is less than £4,582, the special support element is the only element reduced and Ameena's income assessed entitlement for the course year is £14,500.

This is made up of £3,667 special support element and £10,833 maintenance element

Again, the income assessed MLE/SSLE entitlement will be subject to the intensity and credit per week adjustments, which as mentioned will be covered off by my colleague Ben later in the session.

I'm going to finish up with some final points of note, before handing you to my colleague Ben.

First point I'd like to highlight is around students who are undertaking Course or courses, combined in the service year, which exceed 180 aggregate credits, will be entitled to £0 loans for living costs on the course or courses, that are in breach of this limit.

However, it's worth noting that should a student's study pattern change, and they end up undertaking less credits in the service year, they may subsequently become entitled to loans for living cost, if no longer exceeding that 180-credit limit.


My final topic to relay to you today, is how to calculate Entitlement to Reduced Loan Element Only.

For the Reduced Rate Element, in cases of non-income assessment, placement and bursary years, the course year maximum value, is always the relevant weekly rate, multiplied by 30.

Eligible LLE students who qualify for the RLE, are not entitled to additional weeks of loan for courses longer than 30 weeks.

And Eligible LLE students who are entitled to RLE only, will still be subject to the intensity and concurrency adjustments.

I'll now hand you over to Ben.



## **Maintenance Support for Students Aged Over 60**

### **Slides 54 - 57**

Thank you, Stacey. I'll be starting off with LLE Maintenance support, for students aged 60 and over.

An eligible LLE student who is 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 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.

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:

Let's look at this in an example.

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 and therefore 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 she 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.

Now, we'll look at calculating Entitlement to Special Support Element Only (Students over 60).

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 then they are entitled to the maximum SSLE only entitlement.

Otherwise, the maximum SSLE entitlement is reduced by the calculated loan reduction value (LVR) until £0, at which point the student is not entitled to any loan for living cost.

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

As Stacey mentioned earlier, this is the same as how we calculate the pound for pound reduction, based on household income, within the current HESF system.

### **Maintenance Support and Study Intensity: Slides 58 - 63**

The next section to cover, is the intensity of study calculations.

To provide support proportionate to the number of credits being undertaken in a course year the eligible LLE student's intensity of study is calculated using the formula shown on this slide.

The intensity calculation is based on an equivalence to HESF and therefore uses the default standard value of 120 credits as "standard intensity".

Eligible LLE students studying on course years with less credits than the standard value will see their entitlement to loans for living costs (all elements) reduced by the intensity.

However, 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.

However, higher-credit courses are typically delivered over a longer duration, so students are not likely to be disadvantaged by this cap as they will qualify for AWE.

The calculated intensity is then used to reduce the student's entitlement.

Let's look at this in an example:

Donald is an eligible student who is not entitled to benefits, he is 22 and is studying a 30-credit module starting in AY 27/28. His module is 20 weeks long, and he will be living with his parents during his course. His household income is £18,000.

Donald qualifies for the non-final year parental home rate of loan for living cost, and as his household income is under £25,000, he will not be subject to an income assessed reduction but as his credits for the course year are lower than 120 credits, he will be subject to an intensity reduction.



Donald's base entitlement is £9,118.

His intensity is calculated.

Donald's base income assessed entitlement is then reduced by his intensity of study: £9,118 x 25% = £2,279.50, rounded to nearest significant figure.

Another, slightly more complex example:

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 27/28. Her 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 due to her course length, household income and benefit entitlement, and she qualifies for the elsewhere rate of loan.

She 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 shown.

Janine's income assessed entitlement is £12,311 this is made up of £3,386 special support element and £8,925 of maintenance element.

Janine's intensity is calculated again as shown on the slide.

Janine's income assessed intensity reduced entitlement for the course year is £6,155.50. Made up of £1,693 Special Support Element and £4,462.50 Maintenance Element.

### **Maintenance Support, Credits Per Week Adjustment: Slides 64 - 69**

Next, we'll look at Credits Per Week Adjustments, and how this works.

Safeguards will apply to manage levels of study students can undertake within any week:

These will ensure that students undertake valuable study and will reduce the risk of fraud.

The loan entitlement on 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. Average credits per week will be calculated on a course or course year basis.

Now let's look at the Credits Per Week Adjustment for those on a single course.

In most cases no credit per week adjustment will be applied, as most of the 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, then the credit value for the course is adjusted by reducing it by the number of credits more than maximum funded credits.

This 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.

Let's take a look at this in a single course example:

Joel is an eligible student who is studying a 60-credit module over 11 weeks. His credit per week is calculated.

As this works out as 0.45 credits per week over the maximum credit per week value of 5.

SLC will have to adjust the credit value accordingly and will calculate his living cost entitlement, based on 55.05 credits. Which is the 5 credit per week maximum, based on his 11 weeks of study.

Now, we'll cover the Credit Per Week Adjustment, for those undertaking two or more courses.

Where concurrent study happens, and the credits per week exceeds 5 credits for the period of the overlapping study, then the credit value of the later course(s) is adjusted in the order of application submission.

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 two courses combined, exceed the maximum 5 credit per week for any overlapping period.

If the combined CPW for both courses, is less than 5 credits per week, then no adjustment needs to be made.



Another example for you, this one highlighting how the credit per week adjustment will work when studying two or more courses:

Kelli is an eligible student studying two 40 credit modules in AY 27/28, they are both 10 term weeks long and the two modules overlap for 2 weeks.

CPW for course A is 4 and CPW for course B is also 4.

Each course in isolation does not breach the 5 CPW maximum, so no single course adjustment is needed.

However, as there is an overlap of two weeks, the concurrent CPW is greater than 5.

Therefore, course B credit value will need to be adjusted to account for this.

This means that Kelli's entitlement to loans for living cost in respect of course B will be subject to intensity reduction based on 34 credits, not 40 credits.

No adjustment is made for course A.

**Maintenance Support – Points of Note:  
Slides 70 - 73**

Our next section summarises some additional LLE maintenance support points of note.

First point to highlight is Final Year Loan Rates.

Students in their final year of study who are studying 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 system.

The next point is on Current Year Income Assessment (CYI).

As there will only be one-income assessment value used in each service year, the current year income assessment will still apply to all courses within a service year.

The final point to cover on this slide is 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.



Next, we'll look at Loan Entitlement for Placements.

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 definitions:

they are entitled to a fixed non-income assessed loan for living costs at a reduced amount (the 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 for the course year, regardless of time spent at their home HEP.

Eligible students who are undertaking qualifying paid or on unpaid placements that do not fall within 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 for that course year.

My final update is for students eligible to apply for NHS / Healthcare bursaries.

Students who in the course year of a course 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.

Current courses that attract bursary support are medicine and dentistry courses (including graduate programmes) and allied health profession courses in the devolved administrations; this may be subject to change in the future.

### **Information, Advice and Guidance Resources:**

#### **Slides 74 - 76**

Before I hand you back to Lesley for her closing remarks, I'd just like to signpost you to some LLE resources.



DfE have published an overview page and supporting online material covering essential LLE policy, loan entitlement and implementation information: This includes individual guidance pages covering tuition fee limits, and maintenance support under the LLE.

The tuition fee limits page covers areas such as:

Fee limit rates for courses, modules and special periods

Credits per-course amount, including a list of course types and the associated credits

Credit-bearing years and default credits for non-credit-bearing study.

The Maintenance Support page explains how living cost support for students at colleges and universities will change when the lifelong learning entitlement (LLE) launches, with content covering:

How Maintenance Loans will work under the LLE

Student eligibility, based on circumstances and course choice

Household income assessment and calculation

The links have been included for your convenience and a final reminder that today's slides will be available on our Events page.

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.

Thank you. I'll now hand back to Lesley.

## **Closing Remarks**

### **Slide 77**

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. We will issue a notification to all registered attendees once these are available.

With the addition of LLE, alongside our upcoming Higher Education Student Finance 26/27 launch, there will be challenges and opportunities in the delivery of effective student finance information, advice and guidance.



Please ensure that your colleagues are registered for the Funding Information Services Bulletin, which will keep them informed with the essential student finance messages.

Our websites and social media will be updated with the latest Higher Education Student Finance, LLE content, and resources as they become available.

I would like to remind you that my team of Funding Information Account Managers are there to provide further training on any of the topics discussed today. So, please reach out to them or myself to arrange this.

We look forward to working with you across the coming academic year, both on Higher Education student finance and the LLE.

Thank you.





## For more information:

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