

Course Eligibility and Design

HEP Account Managers

DfE Policy Context for LLE

Starting in January 2027, the LLE will continue to fund individuals entering higher education through traditional degrees and integrated master's programmes. However, for the first time, the student finance system will also fund new, flexible modular pathways, improving access for a broader range of learners. That includes those returning to education later in life or studying whilst working.



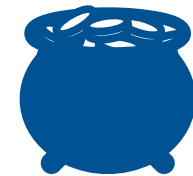
Skill requirements are changing rapidly e.g. technology, AI etc



HE SF is based on typical 3-year degree i.e.. 3 Years + 1 extra year, and ELQ applies



LLE is based on a 'Pot' of funding, rather than linked to the length of a course and ELQ restrictions do not apply



Based on current fee limits, the pot of funding is $\text{£}9535 \times 4 \text{ Years} = \text{£}38,140$

Phased Delivery of LLE

- Phased delivery of LLE during academic year 2026/27
- The first LLE students will apply for their funding in September 2026 (instead of February 2026) and start studying their courses and modules from January 2027



LLE in Devolved Administrations

In the UK, education is devolved. The government is working closely with partners in the devolved administrations ahead of the LLE rollout in the 2026 to 2027 academic year. This is to ensure students can move seamlessly between institutions throughout the UK.

If students living in England already have funding in place (through the current HE student finance system) to study courses at providers in Scotland, Wales, and Northern Ireland, it will be carried over.

DEVOLVE

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Key Milestones

For AY 26/27 course collection, providers must add their undergraduate courses in January 26 for the following categories:

- **New students – for courses starting in the autumn term (September to December – English students)**
- **Returning students – for all cohorts / seasonal intakes – English Students**
- **New and Returning students – for non-English domiciled students.**

To accommodate the opening of the LLE application cycle in September 26, LLE course collection, in addition to the January data entry exercise, will require providers to do a second round of course collection administration in June 26 for the following categories:

- **New students – for courses starting from January 27 onwards. (England domiciled students)**
- **Courses previously categorised as part time courses with a start of date of Jan 27 onwards**
- **ALL funded courses that have been approved for transfer to LLE**
- **New approved modules**





Course Year versus Service Year

Course Years



A “course year” will be defined as the 12-month period starting on the 1st day of the calendar month in which the students course begins.



“**Service Year**” refers to the period from **1 August to 31 July**, aligning with the SLC’s annual application cycle.



Students can study more than one course or module concurrently; but can only receive fee support for up to 180 credits studied in a single “service year”.



Students can’t get TFL support for more than 180 credits within a single 12-month “service-year” period (i.e. the 12-month period starting on 1 August each year).



This means that the credit value of any year of a course or module that starts within the 12-month service year is considered towards the 180-credit annual TFL cap.

Course Years – Example

Suzanne applies for two modules starting within the course year 27/28 (i.e. the 12-month period starting on 1st September 2027). The two modules combined equate to 120 credits of study, and both are approved for funding. Suzanne then subsequently applies for an additional 120 credit course, also starting within the course year 27/28. No funding is available for the third course, as it would result in Suzanne's aggregated funded study exceeding 180 credits for the course year

Courses Included Under the LLE

The LLE will be available for full years of study at levels 4 to 6, including higher technical and degree qualifications.

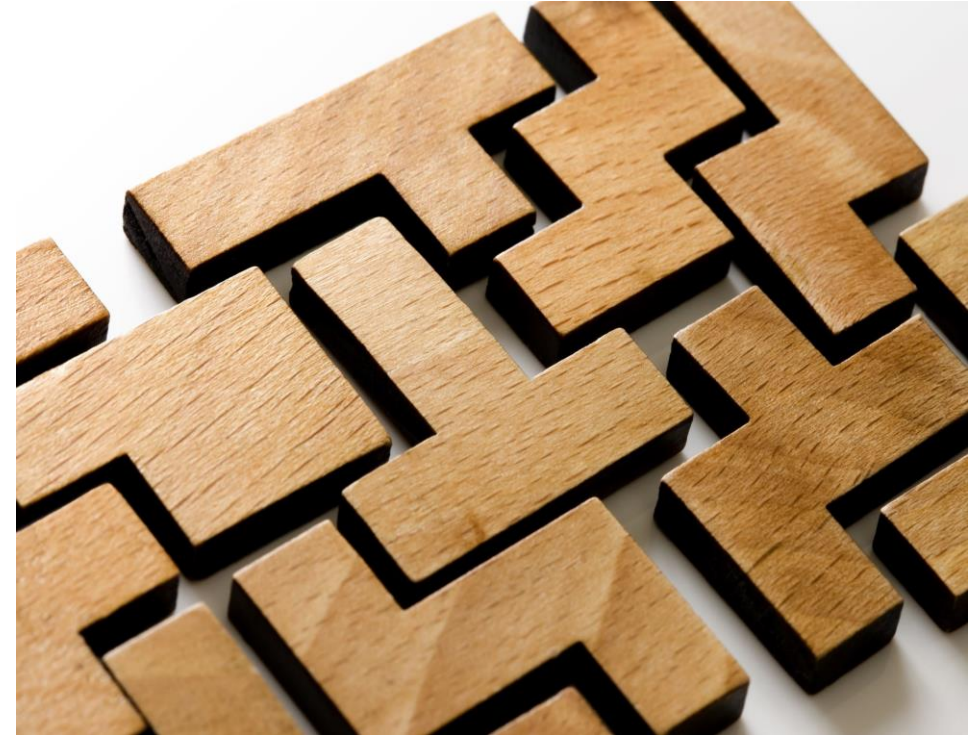
It will also be available for modules from higher technical qualifications and full level 6 qualifications that align to:

- priority skills needs
- the government's industrial strategy

The LLE will fund full years of study on courses currently funded by HE student finance, including:

- traditional bachelor's degrees
- postgraduate certificates in education (PGCE)
- integrated master's degrees – a 4-year programme that awards a master's degree on top of a bachelor's degree
- foundation years available before some degree courses start, as long as these form part of an overall bachelor's degree
- foundation degrees

LLE Modules



General Course Eligibility Changes

- Courses currently funded will continue to be designated in Wales, Scotland, and Northern Ireland.
- HTQ courses, ALL Transfer courses and Gateway courses, will not be designated for support in Wales, Scotland and Northern Ireland.

COURSE ELIGIBILITY - CONTINUING REQUIREMENTS

Must lead to a recognised qualification

Must be provided by an OfS authorised provider

At least 50% guided learning must be delivered within the UK

Must have academic years not exceeding 12 calendar months.

Tuition fees and fee loans must be paid direct to a UK bank account,

Providers must adhere to guidance from the Competitions & Markets Authority

Tuition Fees / Fee Loan limits within a maximum regulated amount for approved fee cap providers

COURSE ELIGIBILITY CHANGES

Must be scheduled as 3 academic terms over a year

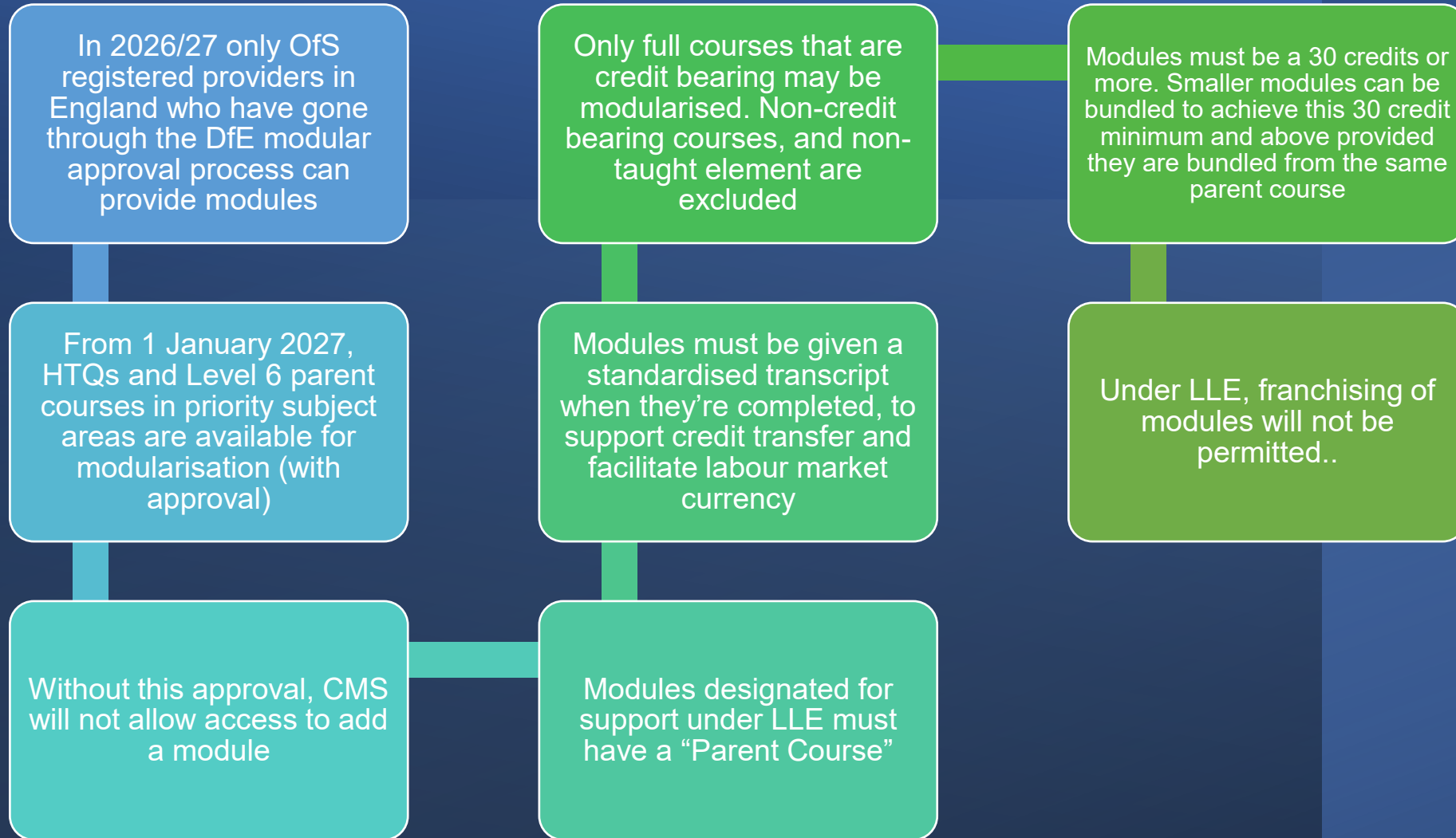
Must be designed to provide an average 21 hours of self- and guided-learning over a minimum 24 weeks

Credit values of courses must be definable

Courses Included Under the LLE cont'd

- LLE will fund level 4, 5 and 6 modules from full level 6 parent qualifications – for example, degrees – in subject groups that address priority skills needs and align with the government's industrial strategy. This will be for:
 - computing
 - engineering
 - architecture, building and planning, excluding the landscape gardening subgroup
 - physics and astronomy
 - mathematical sciences
 - nursing and midwifery
 - allied health
 - chemistry
 - economics
 - health and social care
- It will fund level 4 to 6 qualifications currently funded by advanced learner loans, if there is clear learner demand and employer endorsement.

Module Information



Tuition Fees Linked to Credits

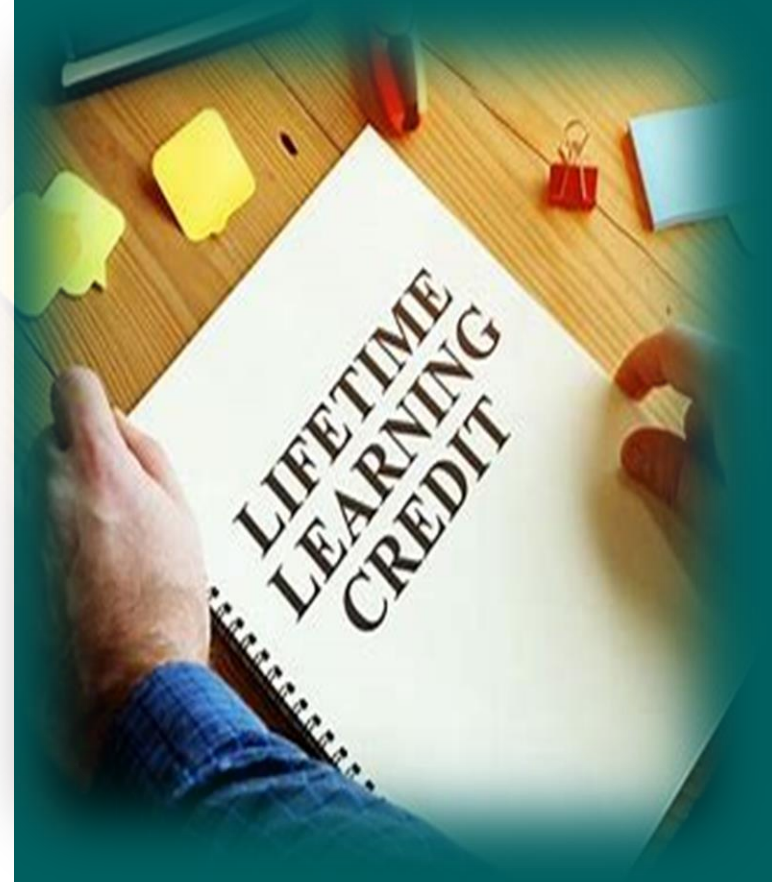


Tuition Fees Linked to Credits

- Credit-based method for setting fee limits, regardless of whether students studying on a full-time, part-time or accelerated basis.
- Fee limit will directly relate to the amount of study in the course, rather than the number of AYs and will reflect teaching scheduled / delivered - **regardless of attainment**

LLE fee limits will be set per credit

- One credit = notional 10 hours of learning. This includes all tuition, course work, assessment and any self-guided study.
- Providers can only charge for the learning. A course containing 60 credits will have half the fee limit of a course containing 120 credits.
- This is regardless of whether the student is studying part-time or full-time.
- Provider status (e.g. APP & TEF) will also have an effect on fee limits



Loan Entitlement

Students who have not yet received government support to undertake higher-level learning or FE study (14-6) funded by ALL, will be able to access a full entitlement equal to 4 years of full-time tuition. Based on current fee limits this is equal to £38,140 across 4 years. It is based on the current maximum fee limit of £9,535 per year and academic year 2025/26 fee rates.

This means a student could use their £38,140 to pay for more than 480 credits of learning, depending on the per-credit cost of the course.

Example

A student can borrow £38,140 and they use £7,000 for a 120-credit course. They would have £31,140 of the LLE left for other courses, regardless of the size or duration of the original programme.



Residual Entitlement

Students will be able to draw down loans to study up to 180 credits per service year.

This includes credits taken across multiple courses or modules within the same year.

Students who have previously received government support to undertake higher-level learning may only have some, or none of their entitlement left, depending on previous funding received.

Those who have not used it all, will have access to a residual entitlement.

Example

A typical graduate who completed a 3-year degree worth £28,605 based on current fees, will have a £9,535 residual entitlement. This amount will be adjusted should the modern fee limit change.



Credits Per Course Amount

- There will be a cap on the number of credits in each type of course. Some activities within a course have their own separate per-course amount. These are:
 - a period of activity subject to the work placement or study abroad fee limit rate
 - a foundation year
 - an intercalated year of a medical degree (applicable to medicine, dentistry or vet science degrees)
- The per-course amount for each of these activities is 120 credits - means the provider will be able to charge for 120 credits, as well as the per-course amount for normal taught study.
- Example, a 360-credit degree with a year abroad, can charge for 360 credits at the taught study limit-per-credit plus 120 credits at the study abroad limit-per-credit.



Credit Bearing and Non-credit Bearing Courses

The new system of fee limits is dependent on the assignment of credits to designated courses either by the provider (credit-bearing/flexible) or through the fee limit regulations (non-credit bearing/default) to form the basis for the fee charged.

There are two systems of assigning credit values to full qualifications:

Flexible – where the course/course year is “credit bearing” and has a specific credit value already assigned, then the provider must provide that information.

Default – where the course/course year is “non-credit bearing” and does not have an assigned credit value, the credit value for the course must be assigned a default credit value.

Credit-bearing Years

The majority of course years are credit-bearing course years for fee limit purposes.

For credit-bearing course years, in addition to the per-course amount, providers may also not charge for more than 180 credits in a course year. This is called the per-year amount. This means that, in each year, the number of chargeable credits is the lowest of:

- the actual number of provider-assigned credits in that year
- the per-course amount for the activity, minus credits already charged for the same activity in previous years of that course
- 180 credits



Course Credits for Non-credit Bearing

First or graduate-entry degree in medicine

First or graduate-entry degree in dentistry

First degree in nursing

First or graduate-entry degree in veterinary science

Pre-registration healthcare courses (undergraduate or postgraduate)

One year full-time-equivalent teacher training courses (such as PGCEs and ProfGCEs)

The courses listed opposite will always use default credits in their fee limit calculation

Other examples includes placements where the provider does not assign academic credits.

A course is considered as non-credit-bearing if either:

- the year contains study for which the provider is charging the student for, but has not allocated credits to
- the allocated credits do not represent 10 learning hours per credit

Credits Per Year Amount

The per-year amount for non-credit-bearing course years is as follows.

For a year that contains at least 15 weeks of study:

- full-time (containing more than 900 hours of notional learning): 120 credits
- part-time: 90 credits
- accelerated: 180 credits

For a year that contains less than 15 weeks of study:

- full-time (containing more than 450 hours of notional learning): 60 credits
- part-time: 45 credits

Courses can contain a mix of part-time and full-time course years. They can also contain a mix of credit-bearing and non-credit-bearing course years.

Determining Cost per Credit

Whether a fee limit applies to a provider is determined by which section of the OfS register the provider is registered in.

Fee caps apply to those providers in the Approved (Fee Cap) Category only.

- Providers in these categories are unable to charge students higher than the fee cap. For providers in these categories maximum TFL will match the maximum fee limit for that category
- Those providers in the Approved portion of the register may set the fee without a limit imposed and are therefore considered “uncapped”, however the amount of tuition fee loan available to these students will be limited by TFL maximums.

Provider status	Normal taught Study (Non-foundation Year)
Higher amount (APP & TEF rating)	£9,535/120 (£79.46)
Sub-level (higher) amount (APP only)	£9,275/120 (£77.29)
Basic amount (TEF rating only)	£6,355/120 (£52.96)
Sub-level (basic) amount (No TEF rating or APP)	£6,185/120 (£51.54)

CMS uses full precision in the background. Always use the calculation (£9,535/120) x 80 credits for example when working out fees.

Fee Limits

Accelerated degrees will no longer have different fee limits. The overall fee limit for an accelerated degree will be the same as the overall fee limit for the same degree (full-time or part-time).

Currently, the maximum full time tuition fee offered by an Approved (Fee cap) Provider is £11,210 per year.

2 years at £11,210 =
£22,420

With the introduction of LLE, the tuition fee loan will reflect the credit calculation

2 years at 180 credits per year - £13,875 x 2 =
£27,750 (cost per credit £77.083)

[Tuition fee limits in the Lifelong Learning Entitlement - GOV.UK](https://www.gov.uk)

Exceptions



Priority Additional Entitlement (PAE)

- Will give a student whose LLE balance is £0 as much tuition fee loan as they need to complete their course.
 - Includes maintenance support.
 - Existing graduates can also access priority additional entitlement to retrain in an eligible subject.
-
- PAE is restricted to study in the subjects listed where the course leads to registration with relevant regulatory body (or QTS in the circumstances of ITT in England).
-
- medicine
 - dentistry
 - nursing
 - midwifery
 - allied health profession subjects
 - initial teacher training
 - social work
 - Only available for full courses and not modules

Special Additional Entitlement

- **Special Additional Entitlement**

Providers can charge up to 120 credits for each specialist study type in addition to core taught credits in the qualification (max chargeable credits).

Special Period AE will accrue when a specialist period is undertaken (with exception of intercalated years)

These subjects are:

- - Foundation Year
 - Placement
 - Study Abroad/Turing
-
- Students will be able to access limited special additional entitlement for qualifications that could cost more than their standard entitlement in longer courses that are not priority subjects.
 - Includes maintenance support.
 - Students can only access it when they have £0 LLE balance.
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Long Course Additional Entitlement

Long Course Additional Entitlement

There are some courses that will be able to access additional entitlement due to the course being traditionally longer than a standard course. They are not entitled to additional funding for the entirety of their course but can get SAE for up to two additional years.

These courses are:

- Architecture
- Veterinary Surgery
- Longer Scottish courses

Study Abroad

For English providers under the LLE, study abroad is defined as:

“Study abroad” means one or more periods within a full-time course year, amounting to at least 13 weeks, which:

- is spent studying abroad in conjunction with an overseas provider (i.e. out with the United Kingdom and Islands), other than as part of Turing mobility.
- may include taught study but does not include a work placement.
- excludes study abroad that occurs in a course year containing at least ten weeks of study at the home institution and does not extend the overall duration of the course beyond its standard full-time equivalent (FTE). (This cannot exceed three-years except for courses in medicine, dentistry, and veterinary sciences).



Work Placement

A year of a course contains 60 credits of work placement, alongside 60 credits of taught study.

The provider has fee limits of £75 for taught study and £15 for work placement. The cap amount for placement is derived from the regulatory amount, whilst the ordinary is derived from the APP status.

Assuming these credits do not exceed the course cap, the fee limit for the year is

60 x £75 for the taught study

plus 60 x £15 for the work placement

equals £5,400



Foundation Years

- A “foundation year” is an additional period of study up to a maximum of 120 credits or 1,200 notional learning hours, whether in a single course year or otherwise.
- The max fees for foundation years in classroom-based subjects will be reduced to £5,760. Maximum fees for foundation years in all other subjects will remain at £9,535.
- The fee limit for a foundation year will be determined by using its associated HECoS subject codes.

Cost per Credit - examples

Example: a degree containing a credit-bearing year abroad

The per-course amount is 360, plus 120 for the year abroad. The provider offers 120 credits per year of normal study, with the third year of the course containing the year abroad. The provider is fee-limited at £50 for taught study and £7.50 for study abroad, because of its TEF and APP status.

Year 1 is a credit-bearing year.

- Funding pot starting point 480 credits
- Actual course credits are 360
- per-year amount is 180
- The lowest value is 120, The provider may charge $120 \times £50 = £6,000$.

Year 2 is a credit-bearing year.

- actual credits are 120
- per-course amount minus credits charged for in previous years of that course is $360 - 120 = 240$
- per-year amount is 180
- The lowest value is 120, The provider may charge $120 \times £50 = £6,000$.

Year 3 is a non-credit-bearing full-time year.

- per-year amount for a full-time year is 120
- per-course amount minus placement credits charged for in previous years of that course is $120 - 0 = 120$
- The lowest value is 120, so that is the default number of credits. The provider may charge $120 \times £7.50 = £900$.

Year 4 is a credit-bearing year.

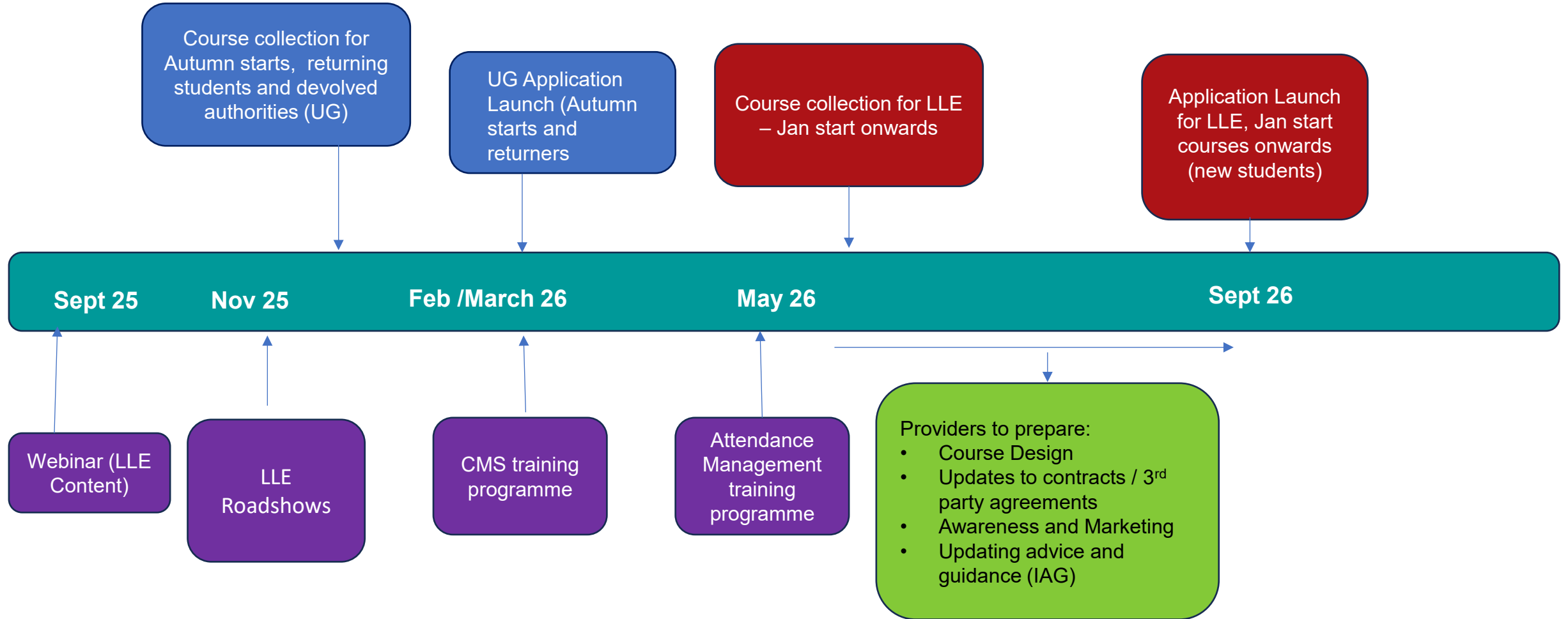
- actual credits are 120
- per-course amount minus taught study credits charged for in previous years of that course is $360 - 240 = 120$
- per-year amount is 180
- The lowest value is 120, The provider may charge $120 \times £50 = £6,000$.

Awarding Body Approvals

Qualifications from awarding bodies can range from academic certificates to vocational awards. The role of an awarding body is to ensure that these qualifications meet specific standards and are recognised as credible and valid.

As an additional CMS validation check, those providers without degree awarding powers will be required to submit awarding body information at the point of course collection (capture process TBC).

Timeline



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