

The Lifelong Learning Entitlement

Student Funding, Eligibility and Entitlement

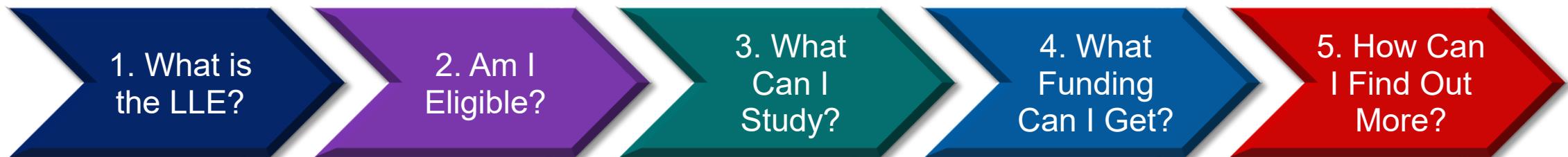
SLC Planning and Awareness Seminar

Leeds, 13th November 2025

Session Content and Focus

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

Today's presentation will introduce core elements of funding eligibility and entitlement under the LLE, split into **5 key components** of the Information, Advice and Guidance (IAG) provision students will require:



Presentation Points of Note:

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

Questions and Comments

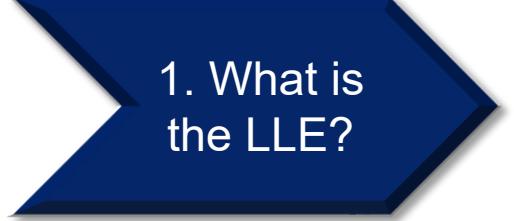


Given the wide-ranging and evolving nature of the policies behind the LLE, we will be dedicating the time allocated for this workshop to delivering **essential eligibility and entitlement content**:

However, we want to hear from you, and **we value your questions and comments**:

- We will ask some high-level insight gathering questions on how you will incorporate or are already including LLE funding and eligibility content within your IAG delivery
- Your questions can be submitted during the session, please scan the QR Code and follow the instructions provided
- The answers to all questions received will be collated and included on the FAQ Page on our HEP Services website: www.heinfo.slc.co.uk/lle/lle-faq
- The SLC Team will also be available at the Information Hub throughout the day and are happy to discuss any of the content covered at the seminar





1. What is
the LLE?

The Lifelong Learning Entitlement

An Introduction to the LLE

Essential Course and Funding Messages

Introduction to the LLE – Key Messages

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

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

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

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

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



2. Am I
Eligible?

The Lifelong Learning Entitlement

Establishing Student Eligibility

LLE Student Eligibility – General Requirements

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

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

- Personal eligibility rules will align to the existing HE Student Finance (HESF) eligibility rules, with some necessary changes made to incorporate the flexible and modular nature of the LLE

Establishing the duration of a student's **period of eligibility** for the purposes of LLE funding:

- A student's period of eligibility will be tied to the concept of a 'course year'
- This will replace the HESF model which links the duration of a period of eligibility to 'academic years'

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

LLE Student Eligibility – Course Year and Service Year

The terms '**course year**' and '**service year**' will largely replace the use of 'academic year' terminology for the purposes of assessing a student's eligibility and funding entitlement under the LLE:

LLE Course Year High-Level Definition

The 12-month period starting on the first day of the calendar month in which the student's course begins (the first course year), and
Each subsequent period of 12 months in which part of the course is undertaken

LLE Service Year High-Level Definition

The 12-calendar month period beginning 1st August and ending 31st July each year

IAG Note: The concept of an academic year (AY) is expected to still be used across the sector to refer to the annual application cycle and will be retained for some functions following launch of the LLE

LLE Student Eligibility – Residency Rules

To be eligible for LLE support, students need to meet regulatory residency rules on a specific date, which will be the first day of the first course year of the course or the course start date (**the relevant day**):

- This will reflect HESF eligibility rules where the corresponding relevant day for the residence category is the first day of the first AY or the course start date

To be assessed as eligible for support under LLE, **a student must**:

Hold a relevant eligible residence status, and

Satisfy ordinary residence rules in relation to the relevant residence status held:

- Be ordinarily resident in England on the relevant day, or for certain residency categories, be undertaking study while living in England, and
- Have been ordinarily resident in the relevant territory for the required period prior to the relevant day

IAG Note: A student may become eligible for LLE support after the applicable relevant day via a regulatory Event (Events categories under LLE will align with Events categories under HESF)

LLE Student Eligibility – Concurrent Study

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

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

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

Multiple designated courses or modules at the same time, or

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

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

LLE Student Period of Eligibility

Once a student has been assessed as eligible for LLE support to undertake a designated course, they will retain their eligible status in relation to that course **for a defined period of eligibility**:

Where a student is undertaking a course that lasts **longer than twelve calendar months**:

The period of eligibility for that course will begin on the first day of the course, and

Will be retained until the end date of the course year in which they complete the course*

Where a student is undertaking a course that lasts for **twelve calendar months or less**:

The period of eligibility for that course will begin on the first day of the course, and

Will be retained for a period of twelve months from the course start date*

IAG Note: *Unless their eligibility is terminated early (due to withdrawal or course abandonment etc)

LLE Student Period of Eligibility – Subsequent Courses

A student may be deemed to be an **eligible returning student** for a subsequent LLE course undertaken in an existing period of eligibility if they satisfy the following criteria:

They have been awarded LLE support for a course that started prior to the subsequent 'new' course they are now applying for

The 'new' course has a start date within an existing period of eligibility, and

There have been no relevant changes to their personal circumstances since they were established as an eligible LLE student

IAG Note: SLC will not be required to re-establish the status of an eligible returning student in relation to the new course or module undertaken in an existing period of eligibility:

- These students may benefit from an expedited funding application process (providing they do not fall within any of the eligibility exclusion conditions)

The Lifelong Learning Entitlement

LLE-Funded Study Options

Designated Courses and Modules

Study Options – LLE-Funded Courses 1

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

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

Bachelor's Degrees and Integrated Master's Degrees

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

Foundation Degrees

Postgraduate Certificate in Education (PGCE)

The tuition fees for designated Distance Learning and online courses

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

Study Options – LLE-Funded Courses 2

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

All Higher Technical Qualifications (HTQs)

Including both full courses and modules of those courses

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

That have been successful in the Advanced Learner Loan transfer process

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

In subject groups that:

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

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

LLE Modular Study – Specified Subject Areas

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

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

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

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

LLE Modular Study – Designation Criteria

Modular provision under the LLE needs to be **high quality and support progression** to full qualifications:

To be designated for LLE funding, **modules must**:

Be part of an existing designated full course, its 'Parent Course'

Be worth at least 30 credits, or a bundle of modules from the same parent course equalling at least 30 credits

Have a single qualification level at Level 4, 5 or 6

Be assessed and given a Standardised Transcript when completed
(To support credit transfer and facilitate labour market currency)

Not be delivered through franchised arrangements

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

The Lifelong Learning Entitlement

Tuition Fee Loan Support

Standard Entitlement and Qualifying Criteria

LLE Tuition Fee Loan – Standard Support Entitlement

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

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

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

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

Based on AY 2025/26 maximum rates, the **standard LLE TFL entitlement** in 2027 would be calculated as:

$$\begin{aligned} & (\text{£9,535} / 120) \times 480 \text{ Credits} \\ & = \text{£38,140 Tuition Fee Loan Entitlement} \end{aligned}$$

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

The Lifelong Learning Entitlement

Tuition Fee Loan Support

Residual Entitlement Calculation

LLE Tuition Fee Loan – Residual Entitlement

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

- These students will have their LLE Tuition Fee Loan (TFL) balance reduced to reflect the government funding contribution made to the tuition cost of their non-LLE related studies

The standard entitlement **will be reduced** to take into consideration any non-LLE study for which a student has received applicable tuition fee support (their relevant funded study):

An individual who has undertaken relevant government funded study will be subject to a 'Residual Entitlement Calculation'

This calculation will establish the amount to be deducted from a student's standard entitlement and determine their residual entitlement balance

This will be the student's remaining LLE Tuition Fee Loan (TFL) balance

Residual Entitlement Calculation – Determining The Value 1

The Residual Entitlement Calculation will determine the value of any Tuition Fee Loan balance deduction required as **an aggregated total of**:

An amount reflective of the tuition fee support paid for any period of relevant funded study on a HE course that began on or after 1st September 2012

This excludes SAAS-funded students studying in Scotland post-2012

For Tuition Fee Loan support paid prior to AY 2026/27, the **Residual Entitlement deduction will be**:

The actual tuition fee support paid

Uplifted to an equivalent modern amount

Residual Entitlement Calculation – Determining The Value 2

The Residual Entitlement Calculation will determine the value of the deduction as **an aggregated total of:**

An equivalent modern fee cost for:

Any period of relevant funded HE study that began before 1st September 2012
(Including SAAS-funded students studying in Scotland pre-2012)

Any period of relevant funded study undertaken by a SAAS-funded student studying in Scotland on an HE course that started on or after 1st September 2012

Study on a module of a Higher Technical Qualification (HTQ) course for which the student's tuition costs were funded under the Modular Acceleration Programme (MAP)

Tuition Fee Loan support paid for:

Any period of study on an FE course that began on or after 1st August 2013
that was funded under the Advanced Learner Loan (ALL) system

Residual Entitlement – Relevant Funded Study

Relevant funded study means any non-LLE study for which **applicable tuition fee support** was provided in relation to study undertaken with a provider in the UK for:

A period of HE UG study at Level 4 to 6 (or equivalent level in Scotland)

This includes all qualification types designated via the existing HE student support regulations that apply in each relevant UK domicile

A period of study leading to a PG qualification, funded under the Higher Education Student Finance (HESF) system

E.g. Integrated Master's Degree, PGCE or PG Pre-Registration Healthcare qualification

Study on a Foundation Year

A period of FE study at Level 4 to 6 beginning on or after 1st August 2013 for which the student received Advanced Learner Loan (ALL) support

A period of study on a module of an HTQ course for which the student's tuition costs were funded under the Modular Acceleration Programme (MAP)

Residual Entitlement – Applicable Tuition Fee Support

For Residual Entitlement Calculation, applicable tuition fee support means **support for tuition fees** provided by the government administrations of England, Wales, Northern Ireland and/or Scotland in the form of:

A student loan for tuition fees

A student grant for tuition fees

SAAS tuition fee funding for study at a Scottish provider

(i.e. non-repayable tuition fee payments made to a Scottish provider by the Scottish Government on behalf of an eligible student)

Block grant funding paid directly to providers by government

Funding paid directly to providers in respect of modules of HTQ courses eligible for funding via the Modular Acceleration Programme (MAP)

The Lifelong Learning Entitlement

Tuition Fee Loan Support

Additional Tuition Fee Loan Entitlement

LLE Tuition Fee Loan – Priority Additional Entitlement

An eligible LLE student studying a designated course in an identified priority subject area (a priority course) may be able to access additional LLE funding through **Priority Additional Entitlement**:

Where a student **does not have** sufficient remaining LLE TFL balance to fund the study of a priority course, additional entitlement will be available to contribute towards the remaining tuition fee cost of the course:

- This means a student will be able to access additional tuition fee support for a priority course where they have exhausted their standard LLE TFL balance

For the initial implementation of the LLE in January 2027, the **priority subject list is**:

Medicine and Dentistry	Nursing, Midwifery and Allied Health Professions
Social Work	Initial Teacher Training

IAG Note: Modules will not qualify for Priority Additional Entitlement

Priority Additional Entitlement – Eligibility

Once the student **has exhausted** their standard TFL balance, the maximum Priority Additional Entitlement available to complete study on a priority course will be the lesser of:

- The remaining fees payable by the student, or
- The maximum TFL entitlement for the remaining credits undertaken (the remaining fundable credits)

Example:

Jacob has a remaining LLE TFL balance of £28,605 and he undertakes a 4-year priority course costing a total of £38,140

Jacob has sufficient funds in his TFL balance to fund the first 3 years of the course

Jacob continues to study on the priority course at the point when he has exhausted his remaining TFL balance

He can therefore draw down Priority Additional Entitlement

LLE Tuition Fee Loan – Special Additional Entitlement

Eligible students may be able to access Special Additional Entitlement on top of their standard LLE Tuition Fee Loan (TFL) balance to cover **specific additional fee costs** associated with certain types of study:

- A student may qualify for additional TFL support for certain types of special period undertaken as part of a course that is not a priority course (Special Period Additional Entitlement)

The types of **special period that will qualify** for Special Period Additional Entitlement are:

A Study Period Abroad	A Period on a Sandwich Placement
A Turing Scheme Period	A Foundation Year (Classroom or Non-Classroom-Based)

IAG Note: Although they fall within the definition of a special period for other purposes, qualifying intercalated years will be funded via either Priority Additional Entitlement or Long Courses Additional Entitlement

Special Additional Entitlement – Maximum Funding

Special Period Additional Entitlement may be made available to students to help cover additional tuition fee costs incurred due to **undertaking a qualifying special period**:

- Unlike Priority Additional Entitlement, Special Period Additional Entitlement does not cover the whole fundable cost of the course that exceeds the student's TFL balance

The maximum amount of Special Period Additional Entitlement is **set as the lesser of**:

- The tuition fee charge for the special period, or
- The maximum TFL entitlement for the special period (the remaining fundable credits associated with the special period)

Although Special Period Additional Entitlement makes additional support available in respect of any **tuition fee costs associated with a special period** that exceed the student's remaining TFL balance:

- The maximum entitlement for special periods remains subject to the relevant rules

Special Additional Entitlement – Example

Students can only access Special Period Additional Entitlement when they **have exhausted** their remaining TFL balance, and have undertaken (or are undertaking) a special period on a non-priority course:

Example 1: A student with **full TFL balance** and Special Period Additional Entitlement required

Gavin has an LLE TFL balance of £38,140

He undertakes a 4-year degree with an integrated classroom-based foundation year

The total fundable cost of Gavin's course is £43,900

The course provider is charging Gavin £5,760 for the foundation year

This aligns to the amount of TFL available for the foundation year

Once Gavin has exhausted his TFL balance

He can draw down Special Period Additional Entitlement up to a maximum of £5,760 to fund any remaining tuition fee cost incurred due to studying on the foundation year

LLE Tuition Fee Loan – Long Course Additional Entitlement

An eligible LLE student may be able to access additional entitlement if they are undertaking **a longer course or programme of study** that has:

- A standard full-time equivalent (FTE) duration of at least five taught study years
- I.e. delivers at least 600 taught credits or contains 6,000 notional learning hours of taught study where the course is non-credit bearing

Such longer courses may attract a total tuition fee charge **that exceeds** the full standard entitlement available under LLE (which is equivalent to 480 credits at the maximum per-credit amount)

To get Long Course Additional Entitlement, students must be undertaking **a qualifying long course** which is:

- A longer course leading to a qualification in specified subjects (Veterinary Surgery or Architecture), or
- A longer Scottish course

Long Courses Additional Entitlement – Maximum Funding

The maximum amount of Long Course Additional Entitlement is set as a standard amount, calculated as the cost equivalent of the maximum per-credit **TFL entitlement for 240 credits**:

- I.e. two standard full-time equivalent (FTE) 120 credit course years

A student **can only draw down** Long Course Additional Entitlement to pay for tuition fees when they:

- Are undertaking a longer course that qualifies for Long Course Additional Entitlement, and
- Have exhausted their TFL balance

The total Long Course Additional Entitlement that a student can draw down is **set as the lower of**:

- The maximum amount of Long Course Additional Entitlement, or
- The maximum TFL entitlement available towards the remaining fee cost at the point of draw down, where this is less than the maximum amount of Long Course Additional Entitlement

Long Courses Additional Entitlement – Example

An LLE student may be able to access additional entitlement if they are undertaking a longer course leading to a **qualification in specified subjects** (Veterinary Surgery or Architecture), or a longer Scottish course:

Example:

Aisha is undertaking a 5-year (600 credit) Veterinary Surgery course

Each year of the course is charged at £9,535 (a total of £47,675)

Aisha has an LLE TFL balance of £38,140

Aisha can also access Long Course Additional Entitlement up to £19,070 to cover the tuition fee costs exceeding her standard TFL balance

Aisha uses her TFL balance to fund the first 4 years of the course

Year 5 is funded by Long Course Additional Entitlement

LLE Tuition Fee Loan – Compelling Personal Reasons

Where an eligible student whose LLE-funded study has been **negatively affected** (i.e. they have been unable to complete a course or need to repeat an element of a course) due to Compelling Personal Reasons:

- They will be able to access additional fee support to replace the entitlement used to fund the period of study affected by Compelling Personal Reasons (CPR)
- There is no definitive list of reasons deemed as CPR as SLC consider each case individually

Any CPR-linked additional entitlement awarded to the student will be **equivalent to the current value** of the impacted number of credits that applied to the affected period of study:

- The funding amount attributed to the CPR impacted credits will be added to the student's LLE balance

IAG Note: Unlike Priority Additional Entitlement and Special Additional Entitlement, there are no draw down restrictions on CPR Additional Entitlement

- A student is free to use this additional entitlement towards future study as they see fit

Compelling Personal Reasons – Example

Where an eligible LLE student has been negatively affected due to a CPR, they will be able to get additional fee support to replace the entitlement used to fund the affected period of study:

Example:

Matthew studies a 60-credit module at an Approved (Fee Cap) provider with an APP and TEF award and draws down the maximum available TFL entitlement of £4,767.50

Matthew suffers a bereavement, and withdraws from the module prior to completion, but having already drawn down on the full loan amount of £4,767.50

Matthew provides evidence that the withdrawal was due to a CPR, that impacted the entire 60-credit module and SLC is satisfied that he withdrew for a CPR

Matthew therefore qualifies for an additional entitlement amount that is equal to the cost of the CPR impacted period of study (i.e. £4,767.50)

This amount is added to Matthew's LLE balance and can be used towards any future period of study



5. How Can
I Find Out
More?

The Lifelong Learning Entitlement

Engagement, Guidance and Resources

FIS Team Engagement – Evolving LLE Policy

As we approach the September 2026 launch of the student application service, additional funding and eligibility details will be released covering **living cost support and loan repayment arrangements** under the LLE:

To **fully understand** their end-to-end LLE funding journey, students will need to be aware of the following:

Maintenance and Special Support Loans	Loan Rates and Payment Schedule
Disabled Students' Allowance	Grants for Dependents
Travel Grants	Loan Repayment

Funding Information Services (FIS) Team Engagement and Training Delivery:

- Following the seminar series, the FIS Team will be incorporating the LLE into our engagement delivery, so please contact your regional account manager to arrange tailored staff updates or training sessions
- For FIS Team contact details, guidance material and resources, visit www.practitioners.slc.co.uk

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



LLE Student Information – SFE Campaign Page

In readiness for introduction of the Lifelong Learning Entitlement (LLE), a dedicated section has been added to the **SFE campaign page**:

- Content covers essential early messages for students about LLE funding, including loan entitlement, eligible courses, study mode examples and living cost support
- <https://studentfinance.campaign.gov.uk/lifelong-learning-entitlement>



sfe

Introducing the Lifelong Learning Entitlement

For eligible courses and modules starting from January 2027, the Lifelong Learning Entitlement (LLE) will transform the student finance system in England. It will create a single funding system which gives you more flexibility over how you study.

You'll be able to apply for LLE funding from September 2026 to help you develop new skills and gain qualifications at a time that's right for you.

When studying, you'll have two main costs:

- Tuition fee costs
- Living costs

Your Tuition Fee Loan

You could access a Tuition Fee Loan to help cover the cost of your course or module. This will be paid directly to your university or college and can be used to pay for:

- full years of study on courses including:
 - a bachelor's degree
 - Postgraduate Certificates
 - Integrated Master's degree
 - Master's degree on top of a Foundation years available
 - Foundation degrees

Tuition Fee Loan – How much you can get

You could get funding for up to £38,140 based on academic year 2025 to 2026 fee rates (equal to 4 years of full-time study) throughout your learning journey to help cover your course fees. For most students, this would be the equivalent of 480 credits' worth of study.

Your Tuition Fee Loan can be used for a maximum of 180 credits per year.

Check out our examples to find out how you can use your loan:

- ▶ [Full-time course funding example](#)
- ▶ [Part-time course funding example](#)
- ▶ [Modular study example](#)

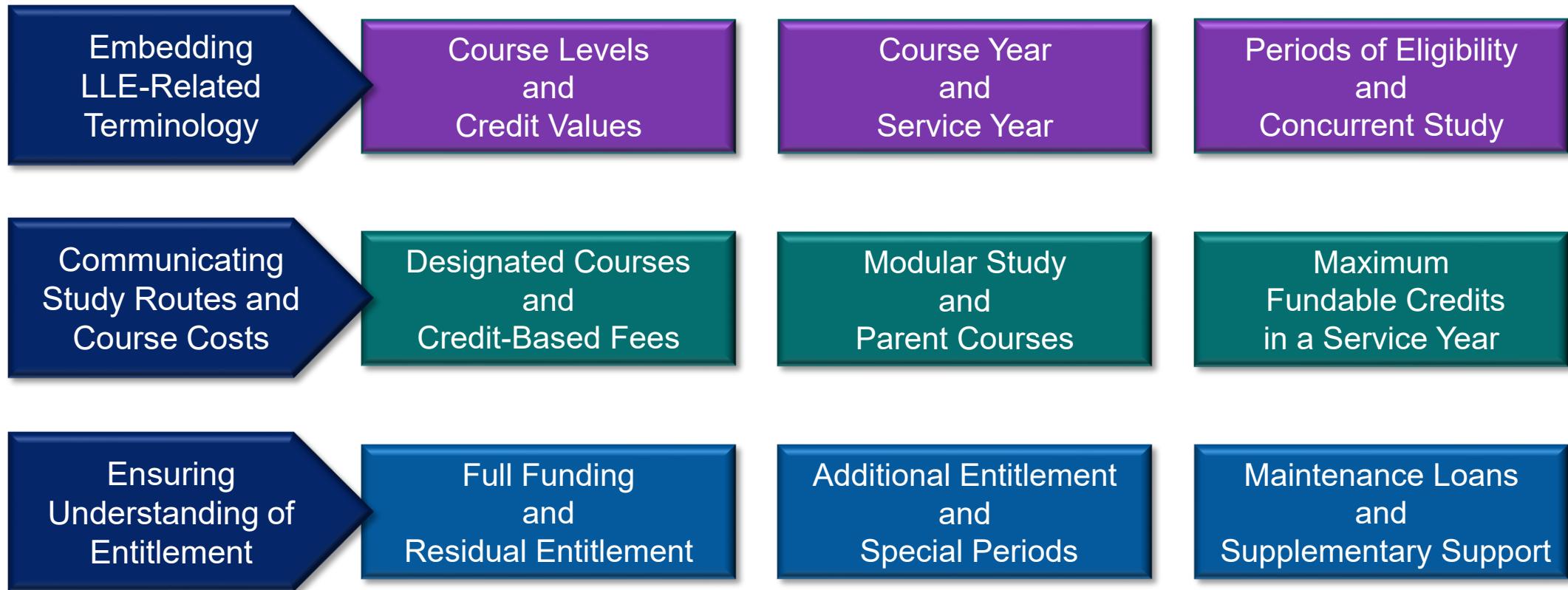


The Lifelong Learning Entitlement

IAG Content and Delivery Considerations

Introducing The LLE – IAG Content Considerations

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



Introducing The LLE – IAG Delivery Considerations

Partner insight helps the FIS Team **develop an appreciation of sector needs** in relation to engagement planning, delivering support and the provision of LLE-focused IAG resources:

Are you or will you be actively promoting January 2027 courses and LLE funding?

Are you already including details on LLE funding in your IAG provision and student recruitment engagements or campaigns?

If not, what additional information and resources would be required to support these activities?

Who will be your target student audiences for January 2027 LLE-funded course recruitment?

Which communication channels will you be using to reach these groups?

To discuss IAG training delivery opportunities and to sign-up for the Funding Information Services Team bulletin:

✉ fundinginformationpartners@slc.co.uk

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

✉ lle_enquiries@slc.co.uk