Department for Education

SLC Student Loans Company

The Lifelong Learning Entitlement

Funding, Eligibility and Entitlement Webinar

September 2025

Welcome and Introduction

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:

- This webinar will introduce key elements of the LLE, with a focus on student eligibility and funding
- It's important to note that not all areas of LLE policy have yet been finalised, so more detail will follow as these develop
- There will be no live Q&A session today, but a facility to submit your questions will be available

The speakers for the webinar today are:

Lesley McDowell (SLC) Funding Information Services Manager	Chris Hooper (DfE) User Experience Lead for the LLE
Stacey-May Fox (SLC) FIS Account Manager	Ben Rutter (SLC) FIS Account Manager

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Session Content

Today's presentation will provide a detailed walk-through of the LLE, covering the following:

- DfE Insight: Rationale, Intent and Development of the LLE
- Essential LLE Course and Funding Messages
- LLE Tuition Fee Limits and Loans: Rates, Entitlement and Payments to Providers
- **Break for Questions (5 Minutes)**
- Student Eligibility Criteria
- LLE Tuition Fee Loans and Qualifying Criteria: Standard and Residual Entitlement Calculation
- Establishing and Managing an LLE Balance
- **Break for Questions (5 Minutes)**
- Additional Tuition Fee Loan Entitlement
- Maintenance Support and SLC Resources
- Closing Remarks and Final Questions

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The Lifelong Learning Entitlement (LLE)

LLE Market Stimulation Team

September 2025

Why is the LLE important?

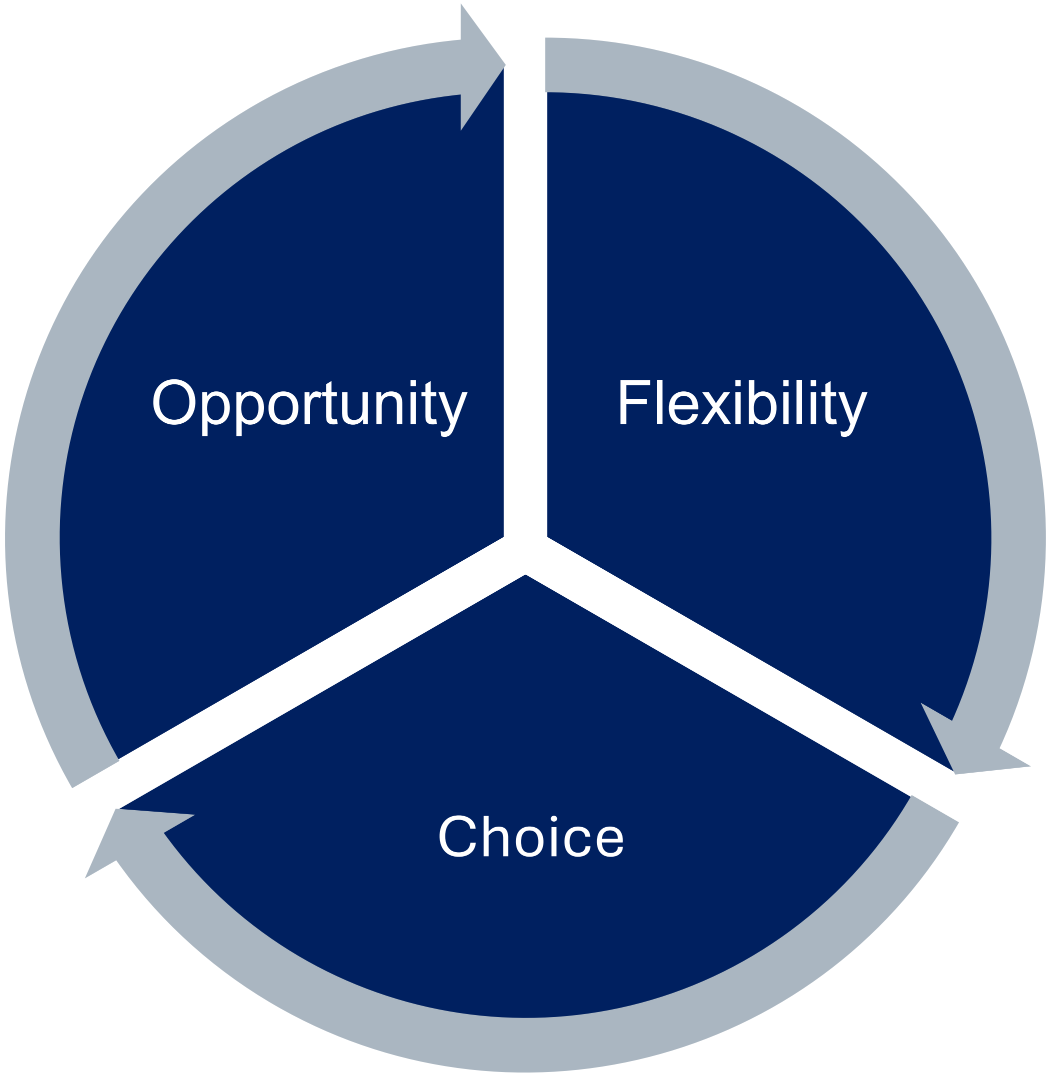
- The ability to learn across our working lives is no longer just admirable or valuable. It’s essential.
- People are working for longer. They are changing roles and careers more frequently and the skills needed for those roles are also evolving rapidly.
- Despite all this change, the student finance system still largely operates on the assumption that learning only happens early in life. **This must change.**
- To break down barriers to opportunity, we must support learning at every date of stage.
- This is exactly what the Lifelong Learning Entitlement (LLE) will do, offering choice, flexibility and opportunity to adults across their working lives.

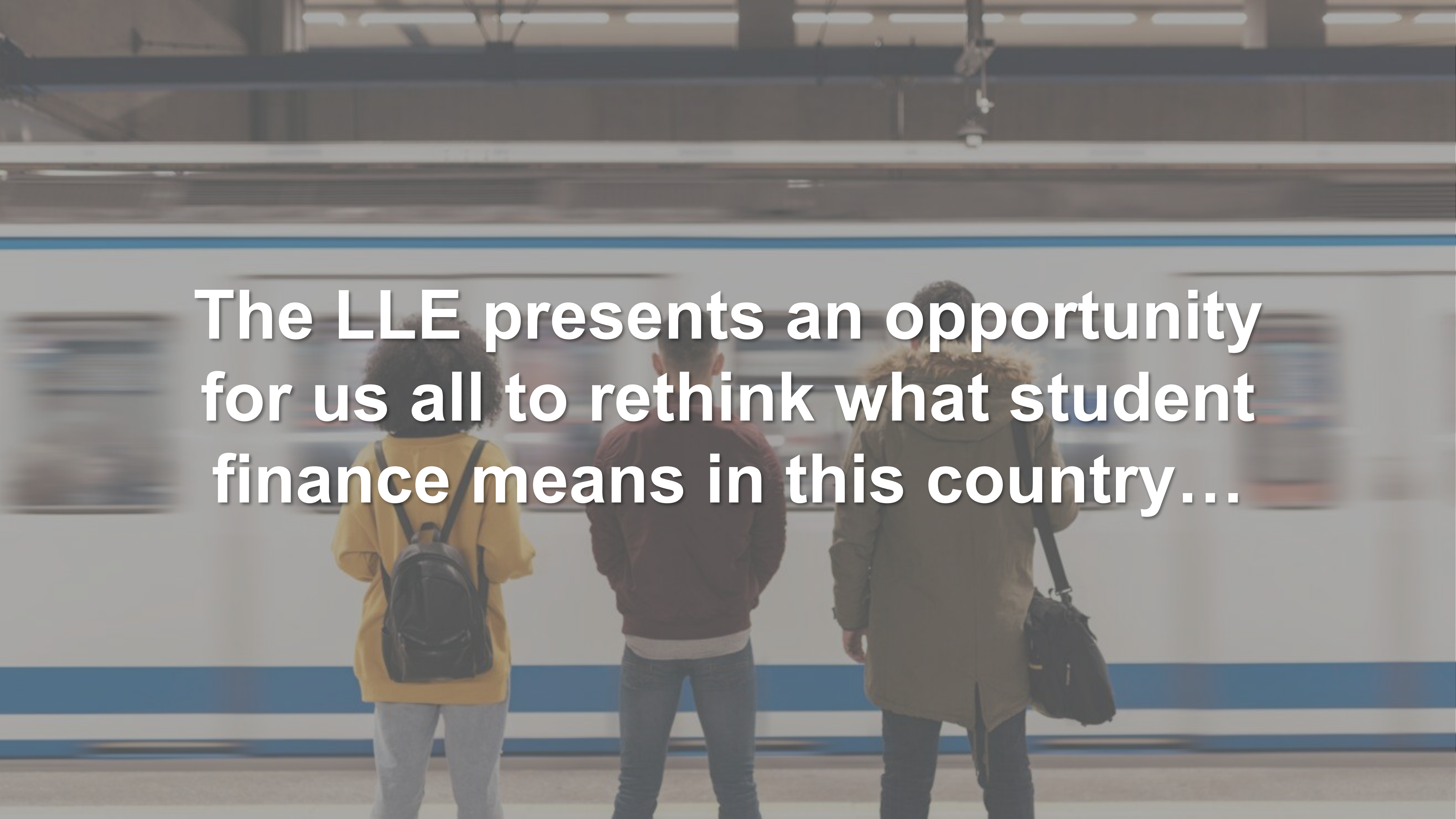
The past few years have seen significant progress in the LLE journey

LLE Inception, Development and Delivery Timeline

- May 2019: Post-18 review of education and funding (Augar Report)
- September 2022: LLE announced as part of the Lifetime Skills Guarantee
- March 2022: LLE public consultation is launched
- April 2022: The Skills and Post-16 Education Act
- March 2023: LLE public consultation response published
- September 2023: Lifelong Learning (Higher Education Fee Limits) Act received royal assent
- November 2023: Phased approach for modular funding announced
- March 2024: First modules of the Modular Acceleration Programme (MAP) begin
- October 2024: New government confirmed commitment to continuing with the LLE to revised timelines at Budget
- June 2025: Communication of LLE policy design and detail
- July/ August 2025: Launch of DfE Expression of Interest process (EOI)
- Autumn 2025: Post-16 White Paper due to be published by government

At its core, the LLE is about three things…





The LLE presents an opportunity for us all to rethink what student finance means in this country…

The Lifelong Learning Entitlement

An Introduction to the LLE

Essential Course and Funding Messages

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Introduction to the LLE – Key Messages

The Lifelong Learning Entitlement (LLE) will transform the post-18 student finance system in England, and will create a single funding system:

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

Introduction to the LLE – Eligible Courses 1

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

- Full years of study on courses currently funded by HE student finance including:

Bachelor's Degrees

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
(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

Introduction to the LLE – Eligible 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

Information on what the various qualification levels mean is available from:

- www.gov.uk/what-different-qualification-levels-mean/list-of-qualification-levels

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Introduction to the LLE – Modular Study

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

Introduction to the LLE – Module Designation Criteria

DfE want new modular provision to be high quality and support wider 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

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

Introduction to the LLE – Module Credit Requirements

To be eligible for LLE funding, modules must be worth at least 30 credits or be a bundle of modules from the same parent course equalling at least 30 credits:

Examples of modules that equal at least 30 credits are:

- Two 20-Credit Modules (40 Credits)
- One 10-Credit Module and a 20-Credit Module (30 Credits)
- Two 15-Credit Modules (30 Credits)
- Three 10-Credit Modules (30 Credits)

Unless they wish to do so, there is no need for providers to redesign their course structures if they do not already operate on a 30-credit basis

Information for providers intending to deliver LLE modular provision from January 2027 is available from:

- www.gov.uk/government/publications/expression-of-interest-lifelong-learning-entitlement-lle-modular-funding

Introduction to the LLE – Student Funding Summary

Under the Lifelong Learning Entitlement (LLE), eligible students will be able to access:

- A Tuition Fee Loan, with new students able to access up to the full entitlement of £38,140, equal to four years of study, based on AY 2025/26 fee rates
- A Maintenance Loan to contribute toward living costs (courses with in-person attendance)
- Financial help will also be available for students with disabilities, and support with childcare costs
- An additional loan entitlement will be made available for priority subjects or longer courses such as Medicine degrees

The LLE will be available to new students and students who have previously studied a course or module in higher education:

- For returning students, the amount of LLE support they can borrow will be reduced, depending on the government support they have previously received to undertake relevant funded study

Introduction to the LLE – Credit-Based Fee Limits

DfE will introduce a fair and consistent credit-based method for setting tuition fee limits under the LLE:

- This will work across all LLE funded higher-level courses and modules

This approach will apply regardless of:

- Whether students undertake eligible study on a full-time, part-time or accelerated basis

The fee limit will directly relate to the amount of study in the course:

- Rather than to the number of academic years which are studied

Current use of credits:

- Credits are already used across higher and further education to record and measure the amount of learning a student completes

Introduction to the LLE – DfE Overview Page

DfE have published an updated overview page which covers essential LLE policy information, including:

- How LLE funding will work, personal and course eligibility and loan entitlement
- Loan repayment, regulation and steps toward implementation
- www.gov.uk/government/publications/lifelong-learning-entitlement-lle-overview/lifelong-learning-entitlement-overview

GOV.UK Menu

Home > Education, training and skills > Funding and finance for students > Lifelong learning entitlement (LLE): overview

Department for Education

Policy paper

Lifelong learning entitlement: what it is and how it will work

Updated 14 August 2025

Applies to England

Contents

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

- higher education (HE) student finance loans
- advanced learner loans for level 4, 5 and 6 qualifications

From September 2026, learners will be able to apply for LLE funding for the first time for courses and modules starting from January 2027 onwards.

Who will be eligible for the LLE

The LLE will be available to new learners and learners who have previously studied a course or module in higher education.

For returning learners, the amount they can borrow will be reduced depending on the funding they have previously received to support study.

LLE tuition loans will be available for people up to the age of 60. The age limit is designed to offer the vast majority of the working population access to tuition loans, enabling them to:

- train, retrain anc
- make a significar

Learners who are o
fee loan.

Eligibility criteria fo
nationality and resi

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

LLE learners will apply for their funding in September 2026 for courses and modules starting from January 2027 onwards.

How funding will work

LLE-funded modules

From January 2027, funding will be available for modules of higher technical qualifications, and level 4, 5 and 6 modules from full level 6 qualifications, in subject groups that address priority skills gaps and align with the government's industrial strategy in:

- computing
- engineering
- architecture, building and
- physics and astronomy
- mathematical sciences
- nursing and midwifery
- allied health
- chemistry
- economics
- health and social care

Loan entitlement

New learners are those who have not yet received government support to undertake higher-level learning.

They will be able to access a full entitlement equal to 4 years of full-time tuition. This is currently equal to £38,140. It is based on the current maximum fee limit of £9,535 per year and academic year 2025 to 2026 fee rates.

This means a learner 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 learner 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.

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The Lifelong Learning Entitlement

Tuition Fee Limits and Loans

Illustrative Rates and Entitlement Levels

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LLE Terminology – Course Years and Service Years

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

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

- Differentiating between students eligible for HE Student Finance (HESF) or Advanced Learner Loans (ALL) and those eligible for LLE support following the initial introduction of LLE
- Tuition fee limits in the Devolved Administrations will continue to be set based on the AY model

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LLE Terminology – Course Year Additional Information

Under the LLE, students will be required to apply for support for each course year of their course(s), with a 'course year' being defined as:

- 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

A student's LLE eligibility is derived from a course year and under LLE, each calendar month will represent a potential course year start date:

A course year applies in respect of a single course or module

If a student is undertaking multiple courses or modules concurrently, each course or module will have distinct, separate course years

Where a student is undertaking a course or module that is less than 12 months in length:

- They will need to apply for support in relation to the duration of their specific course or module

LLE Terminology – Service Year Additional Information

Due to the associated administration requirements, the term ‘service year’ will be used more frequently and prominently for the purposes of assessing a student’s entitlement for funding under the LLE:

Under the LLE, service year means:

- The 12-calendar month period beginning 1st August each year (e.g. 1st August 2027 to 31st July 2028)
- The first LLE service year will apply to courses starting from 1st January 2027 until 31st July 2027, with normal protocol resuming thereafter

A service year will have multiple functions under the LLE, stretching across various policy areas including:

Determining student cohorts and establishing annual fee rates and funding uplifts

Household income assessment for means-tested support
(The same assessment will be used if multiple course years start within the same service year)

Applying the funding limit for a maximum of 180 credits within a single service year
(Either within a single course or across multiple courses being studied concurrently)

LLE Terminology – Interaction of Yearly Concepts

Under the LLE, it will be necessary to understand the relationship between 'course years' and 'service years' for the purposes of determining student finance eligibility and entitlement:

- Where a course year cuts across two service years the applicable service year in which the course year is considered to fall is determined by the first day of the course year

Example:

Karim commences a 1-year course on 21st June 2027

Karim's course year commences on 1st June 2027 and ends on 31st May 2028

Despite the course year overlap, the applicable service year for the purposes of determining Karim's entitlement for student finance under the LLE is 'Service Year 1'

This is the service year in which the first day of Karim's course year falls

LLE Tuition Fee Limits – Per-Credit Basis

Tuition Fee Loan (TFL) support for eligible students under the LLE will be available on a ‘per-credit’ basis:

Under the per-credit model, the maximum available per-credit TFL entitlement rates will be based on:

- Provider OfS registration status (and equivalent rules for providers in the rest of the UK)
- Whether the provider has a Teaching and Excellence Framework (TEF) award, and
- Course year type, i.e. whether the year contains:
  - Taught study (including intercalated years)
  - A foundation year, and/or
  - Non-taught study (i.e. a period abroad (including Turing Scheme) or a sandwich placement)

LLE Tuition Fee Limits – Entitlement Rates

The maximum per-credit TFL entitlement rates for designated courses at English providers will be set by:

Dividing the relevant TFL rate by 120 credits

This represents the typical credit value associated with a single year of full-time study on a UK Honours Degree

Per-Credit TFL Entitlement Rate = Relevant TFL Entitlement Rate / 120

Per-credit TFL entitlement rates will be based on a provider's OfS registration status and TEF award status:

For providers registered in the Approved (Fee Cap) section of the OfS Register
(Either with or without an Access and Participation Plan (APP) and or TEF Award)

The maximum per-credit TFL rates will match the maximum per-credit tuition fee limit the provider can charge

No tuition fee limit is applicable for providers in the Approved section of the OfS Register

However, Tuition Fee Loan support available to students will be capped at the set levels

LLE Tuition Fee Limits – Special Periods

For the purposes of administering TFL entitlement under the LLE, a foundation year, an intercalated year and periods of non-taught study are considered as special periods:

A special period is:

- A Study Period Abroad
- A Turing Scheme Mobility Period
- A Period on a Sandwich Placement
- A Foundation Year
- An Intercalated Year

In certain circumstances, students may be able to access TFL support in excess of their remaining LLE TFL balance to fund the tuition fee cost of a special period via Priority or Special Additional Entitlement

LLE Tuition Fee Limits – Entitlement Rates Summary

Example per-credit LLE Tuition Fee Loan entitlement for designated courses at providers in England, based on provider status and funding rates applied in AY 2025/26:

Provider Status		Maximum Per-Credit TFL Entitlement Rate					
		Taught Study	Special Periods				
OfS Registration	TEF Award	Including Intercalated Years	Higher Fee Foundation Year	Lower Fee Foundation Year	Sandwich Placement	Study Abroad	Turing Scheme
Approved (Fee Cap) With APP	TEF	£9,535 / 120	£9,535 / 120	£5,760 / 120	£1,905 / 120	£1,430 / 120	£1,430 / 120
	Non-TEF	£9,275 / 120	£9,275 / 120	£5,605 / 120	£1,855 / 120	£1,390 / 120	£1,390 / 120
Approved (Fee Cap)	TEF	£6,355 / 120	£6,355 / 120	£3,835 / 120	£1,270 / 120	£950 / 120	£950 / 120
	Non-TEF	£6,185 / 120	£6,185 / 120	£3,735 / 120	£1,235 / 120	£925 / 120	£925 / 120
Approved	TEF	£6,355 / 120	£6,355 / 120	£3,835 / 120	£1,270 / 120	£950 / 120	£950 / 120
	Non-TEF	£6,185 / 120	£6,185 / 120	£3,735 / 120	£1,235 / 120	£925 / 120	£925 / 120

LLE Tuition Fee Limits – Assignment of Course Credits

The LLE fee limit system is dependent on the assignment of credits to designated courses, either by providers (Credit-Bearing) or through the LLE Fee Limit Regulations (Non-Credit-Bearing):

- Where the course or course year is credit bearing and has a specific credit value already assigned, then the provider must supply that information to SLC
- Where the course or course year is non-credit-bearing it must be assigned a default credit value, while some courses (such as Medicine and Dentistry) will always use default credits in setting the fee limits

Most courses will fall cleanly into either of the credit systems:

- However, there will be some course years within certain courses that may comprise of a mix of flexible and default study activities, due to certain components of the course
- In these instances, the specific course year which contains both credit bearing and non-credit-bearing study activities will fall under the default credits system

LLE Tuition Fee Limits – Cross-Domicile Considerations

The administrations of Wales, Northern Ireland and Scotland are responsible for setting the tuition fee limits for their own education providers:

Providers in Wales, Northern Ireland and Scotland, with new England domiciled students undertaking courses from January 2027:

To allow new England domiciled students to access LLE funding from January 2027:

- Providers in Wales, Northern Ireland and Scotland will need to submit an LLE version of their courses to the SLC Courses Management System (CMS)

- This will be necessary to ensure students can be assessed correctly

DfE are working closely with partners in the Devolved Administrations ahead of the introduction of the LLE:

- This is to ensure students can move seamlessly between institutions throughout the UK

LLE Tuition Fee Limits – DfE Guidance Page

To help providers understand the associated policies and implement accurate tuition fee limits under the LLE, DfE have published supporting guidance on GOV.UK, which includes:

- 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, default credits for non-credit-bearing study and worked examples
- www.gov.uk/government/publications/lifelong-learning-entitlement-tuition-fee-limits

Guidance

Tuition fee limits in the Lifelong Learning Entitlement

Updated 9 July 2025

Applies to England

Contents

Print this page

This guidance explains how the tuition fee limits at colleges and universities will change when the lifelong learning entitlement (LLE) launches.

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

How tuition fees will work

When LLE launches, it will change the way tuition fee limits are set at colleges and universities. The government sets limits on the amount of money institutions can charge students for tuition. The limits depend on:

- the institution's OfS registration status and whether it has an access and participation plan (APP)
- the type of study it offers

Per-course amount

There will be a cap on the number of credits for which providers can
type of course. This cap is called the per-course amount.

This ensures that credits are not added on to courses simply to incr
Providers may offer additional credits beyond the cap, but are not a
them.

Some activities within a course have their own separate per-course

- a period of activity subject to the work placement or study abroa
- a classroom-based foundation year
- an intercalated year of a medical degree

Course type	Credits
Architecture course leading to a postgraduate qualification accredited by the Architects Registration Board (ARB)	600
Bachelor's Degree	300
Bachelor's Degree with Honours (course has a standard full-time equivalent duration of at least 4 full-time years or has no full-time equivalent, but has a minimum of 480 credits)	480
Bachelor's Degree with Honours where the course has a standard full-time equivalent duration of 3 full-time years plus an additional short year, and a minimum of 4,200 learning hours	420
Bachelor's Degree with Honours where the course has a standard full-time equivalent duration of 3 full-time years plus an additional short year, and a minimum of 3,900 learning hours	390
Bachelor's Degree with Honours where the course does not meet the criteria for a 480-credit, 420-credit, or 390-credit Bachelor's Degree with Honours	360

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The Lifelong Learning Entitlement

Tuition Fee Loan Payments to HE Providers

LLE Service Year 2026/27

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LLE Tuition Fee Loan Payments – Model Overview

For year one of the Lifelong Learning Entitlement, (Service Year 2026/27), tuition fee payment instalments will be made to providers in respect of:

The number of quarters that the ‘course year’ of the course consists of

With a minimum of one payment, and
a potential maximum of four payments for each course year

Payment dates under this model will be scheduled based on traditional HE Student Finance payment points:

- The sequencing will be relative to the appropriate AY quarter in which the course start date falls
- All Tuition Fee Loan payments will remain subject to a positive Confirmation of Attendance

The total Tuition Fee Loan for the course year will be split evenly across each instalment:

- This will be the case except where a course year qualifies for three instalments
- In which case, the established 25% / 25% / 50% payment split will apply

LLE Tuition Fee Loan Payments – Instalment Example

Example LLE Tuition Fee Loan payment instalment model for Service Year 2026/27, based on course year duration in days:

Course Year Duration in Days	Number of Instalments	Yearly TFL Instalment Split
One 13-Week Quarter (136 days or less)	1	100%
Two 13-Week Quarters (137 days to 227 days)	2	50% / 50%
Three 13-Week Quarters (228 days to 318 days)	3	25% / 25% / 50%
Four 13-Week Quarters (319 days or more)	4	25% / 25% / 25% / 25%

LLE Tuition Fee Loan Payments – Instalment Methodology

Due to the rounding methodology used, the applicable 'number of days' within the relevant course duration thresholds do not align exactly to 13-week periods:

- I.e. the numbers do not track to increments of 13 multiplied by 7

The applied principle being that:

If the final period of a course year is less than half of a full 13-week period:

- The payment instalments number should be rounded down

Where the final period of a course year is equal to or greater than half of a 13-week period:

- The payment instalments number should be rounded up

LLE Tuition Fee Loan Payments – Instalment Schedule

The first LLE Tuition Fee Loan payment to providers will be scheduled using the existing HE Student Finance (HESF) first fixed payment date, relative to the AY quarter in which the course starts:

- For example, the third Wednesday in October for an Autumn start course

Subsequent Tuition Fee Loan payments will be made to providers based on:

- The traditional scheduled HESF payment dates/mirroring HESF sequencing relative to the appropriate AY quarter in which the course starts

This approach aligns with the intent that the Tuition Fee Loan payments model should:

- Reflect the same instalment outcomes as the current HESF model for the majority of courses
- Result in consistency in terms of the set dates providers can expect to be paid

LLE Tuition Fee Loan Payments – Example 1

Provider A payment example: A three-payment course year (AY 2025/26 rates used for illustration)

Provider A offers a standard Honours Degree course

AY 2027/28 course studies will begin on 15th September 2027 and end on 25th May 2028

Provider A is charging £9,535 for the year

The number of payments are determined based on the number of 13-week quarters the year of the course encompasses

Due to the specific duration of the year of the course, three payment instalments will be made in the course year

The first payment is made on the first traditional fixed HESF payment date relevant to the AY quarter in which the course starts, i.e. Autumn (August to December)

The remaining payments are then scheduled to mirror the traditional HESF sequencing of payment dates, relative to the appropriate AY quarter start

LLE Tuition Fee Loan Payments – Example 1 Instalments

LLE Tuition Fee Loan payments: A three-payment course year (AY 2025/26 rates used for illustration)

- Due to the specific duration of the year of the course, three payment instalments will be made to Provider A across the course year, as follows:

Tuition Fee Payment Instalment	% of Total Tuition Fee Paid	Scheduled Payment Date	Payment Amount
1	25	20th October 2027 (3rd Wednesday in October)	£2,383.75
2	25	2nd February 2028 (1st Wednesday in February)	£2,383.75
3	50	3rd May 2028 (1st Wednesday in May)	£4,767.50

LLE Tuition Fee Loan Payments – Example 2

Provider B payment example: A four-payment course year (AY 2025/26 rates used for illustration)

Provider B offers an HTQ course

AY 2027/28 course studies will begin on 25th August 2027 and end on 24th July 2028

Provider B is charging £9,535 for the year

The number of payments are determined based on the number of 13-week quarters the course encompasses

Four equal payment instalments will be made in the course year

The first payment is made on the first traditional fixed HESF payment date relevant to the AY quarter in which the course starts, i.e. Autumn (August to December)

The remaining payments are then scheduled to mirror the traditional HESF sequencing of payment dates relative to the appropriate AY quarter start

Using the initial payment point of the AY quarter in which the course starts (i.e. 3rd Wednesday in October) for the fourth payment instalment

LLE Tuition Fee Loan Payments – Example 2 Instalments

LLE Tuition Fee Loan payments: A four-payment course year (AY 2025/26 rates used for illustration)

- Due to the specific duration of the year of the course, four equal payment instalments will be made to Provider B across the course year, as follows:

Tuition Fee Payment Instalment	% of Total Tuition Fee Paid	Scheduled Payment Date	Payment Amount
1	25	20th October 2027 (3rd Wednesday in October)	£2,383.75
2	25	2nd February 2028 (1st Wednesday in February)	£2,383.75
3	25	3rd May 2028 (1st Wednesday in May)	£2,383.75
4	25	18th October 2028 (3rd Wednesday in October)	£2,383.75

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LLE Tuition Fee Loan Payments – Example 3

Provider C payment example: A one-payment course year (AY 2025/26 rates used for illustration)

Provider C is offering a 30-credit module

The module starts on 6th January 2027 (i.e. Service Year 2026/27, following introduction of the LLE) and will end on 2nd April 2027

Provider C is charging £2,383.75 for the course

The number of payments are determined based on the number of 13-week quarters the year of the course encompasses

Due to the specific duration of the module, a single payment instalment will be made in the course year

This payment is made on the first traditional fixed HESF payment date relevant to the AY quarter in which the course starts, i.e. Winter (January to March)

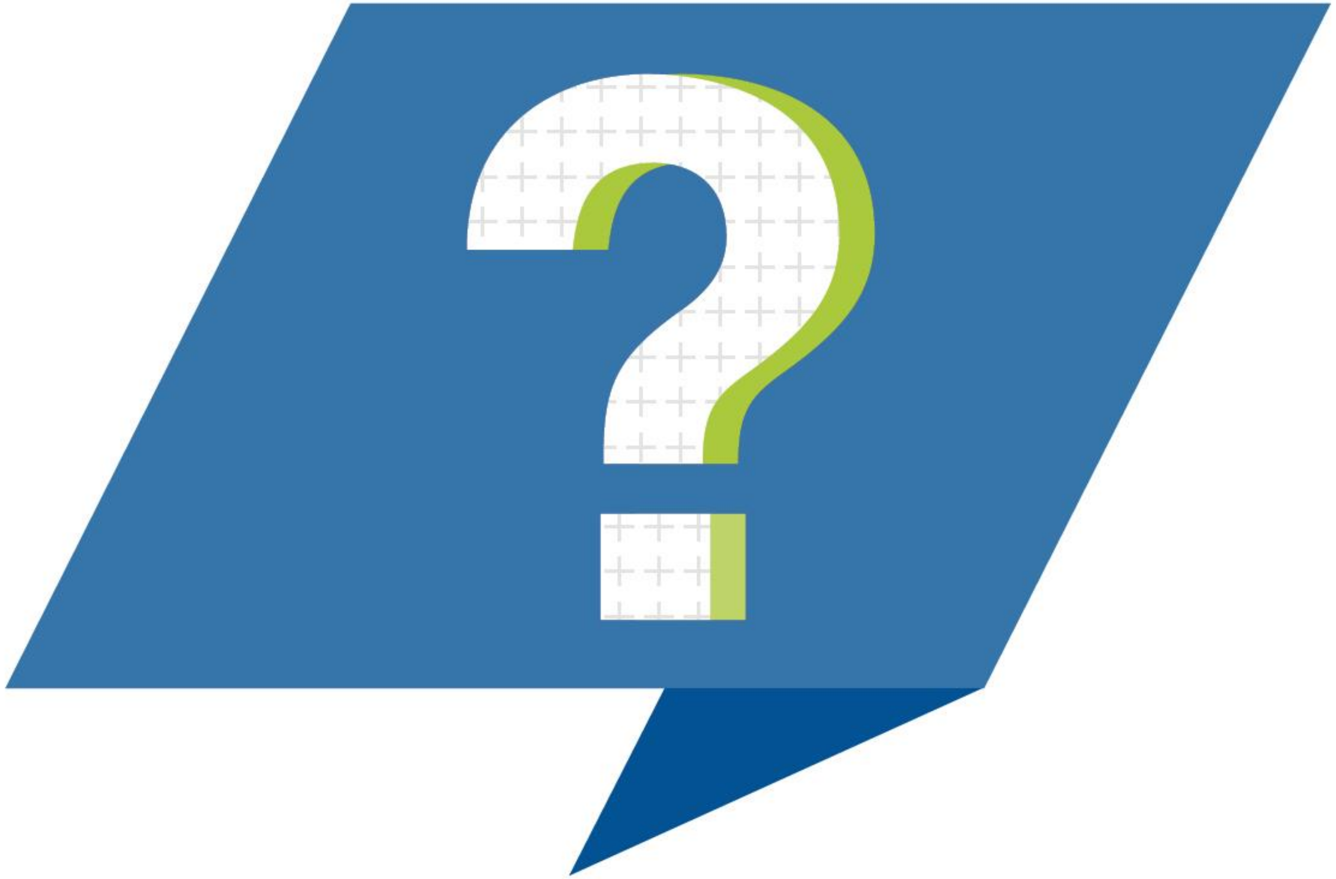
LLE Tuition Fee Loan Payments – Example 3 Instalments

LLE Tuition Fee Loan payments: A one-payment course year (AY 2025/26 rates used for illustration)

- Due to the specific duration of the module, a single payment instalment will be made to Provider C in the course year, as follows:

Tuition Fee Payment Instalment	% of Total Tuition Fee Paid	Scheduled Payment Date	Actual Payment Date	Payment Amount
1	100	3rd February 2027 (1st Wednesday in February)	3rd February 2027 (1st Wednesday in February)	£2,383.75

Questions or Comments 1



The Lifelong Learning Entitlement

Student Eligibility Criteria

Student Loans Company

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 changes, necessary to incorporate the flexible and modular nature of the LLE

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'

Other product-specific qualifying criteria, entitlement rules or course designation rules, can also impact a student's ability to qualify for LLE funding support

LLE Student Eligibility – Transitional Arrangements

The relevant funding system under which a student may be able to access student support is determined by the regulations that the course is designated for student support under:

Courses that begin on or after 1st January 2027 (and meet the required designation criteria):

- Will be funded under the LLE

Courses that begin prior to 1st January 2027, or certain Advanced Learner Loan (ALL) courses, that do not meet the LLE designation criteria as they are not offered by OfS registered providers:

- Will continue to be funded via HESF or ALL (as applicable), providing those courses continue to meet the course designation requirements of those systems

Students commencing courses in academic year (AY) 2026/27, prior to 1st January 2027:

- Only those courses that start on or after 1st January 2027 will qualify for LLE funding

LLE Student Eligibility – Establishing Eligibility at Launch

Courses starting earlier in AY 2026/27 (i.e. on or after 1st August 2026 but prior to 1st January 2027), will continue to qualify for HESF or ALL (as applicable):

Example:

Liam starts a 3-year Honours Degree on 15th September 2026

Although Liam's course starts within the AY 2026/27, LLE funding is only available for courses that start after 1st January 2027

Subject to meeting standard eligibility criteria, Liam will qualify for HESF funding for the duration of his course

On launch of the LLE application service in September 2026 (TBC), regulatory residency requirements for LLE funding will mirror those in place within HESF for courses starting in AY 2026/27:

- However, where applicable, a student's personal eligibility for support under LLE will be determined in relation to the course year (as opposed to an academic year under HESF)

LLE Student Eligibility – Residency Rules

Regulatory residency rules are required to be met in respect of a specific date (the relevant day), and under the LLE, the relevant day will be:

- The first day of the first course year of the course (for residence categories where the corresponding relevant day in HESF is the first day of the first AY), or
- The course start date (for residency categories where the corresponding relevant day in HESF is the course start date)

To be assessed as an eligible person 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,
(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

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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

Students will be eligible to receive support under the LLE 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)

However, 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 – Example 1

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:

- The period of eligibility is dependent on the length of the relevant designated course

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

- The period of eligibility in relation to 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, unless the student's eligibility is terminated early (due to withdrawal or abandonment of a course etc)

Example:

Audrey begins a 3-year degree course on 25th September 2027

The first day of the final year of the course is 15th September 2029
(With the final course year beginning on 1st September 2029)

Audrey's period of eligibility for her degree course begins on 25th September 2027 and lasts until 31st August 2030 (the last day of the final course year) inclusive

LLE Student Period of Eligibility – Example 2

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 designated course that lasts for a period of twelve calendar months or less:

- The period of eligibility in relation to 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, unless the student's eligibility is terminated early (due to withdrawal or abandonment of a course etc)

Example:

Michael begins a 12-week course on 20th November 2027

The course end date is 12th February 2028

Michael retains the period of eligibility in relation to the course until 19th November 2028 inclusive

LLE Student Period of Eligibility – Additional Courses

A student who has been assessed as eligible in relation to a designated LLE course may be deemed to be eligible as a returning student for a subsequent LLE course undertaken in an existing period of eligibility:

A student will be deemed to be an eligible returning student in relation to a subsequent course if:

- They have been awarded LLE support for a course that started prior to the course they are applying for support in respect of (the current course)
- The current course has a course 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

Where a student is deemed to be an eligible returning student, SLC will not be required to re-establish their status in relation to the new course and they may benefit from an expedited funding application process:

- However, SLC will ensure the student does not fall within any of the eligibility exclusion conditions in relation to the new course or module they are applying for support for

LLE Student Eligibility – 180 Credit Maximum Example 1

An eligible LLE student will be able to access loan support for up to a maximum of 180 credits within a single service year (either within a single course, or across multiple courses):

- Therefore, a student will not be able to get funding in respect of a course year of a course that will result in them exceeding an aggregated 180 funded credits in the service year

Example:

Rosie is undertaking a course year of a degree (Course A) that contains 120 credits

She applies for LLE funding for Course A

Rosie subsequently applies for a course year of second course (Course B) that contains 80 credits and starts within the same service year as Course A

Rosie cannot receive LLE funding for both courses

The total number of funded credits would be 200, which exceeds the maximum funded credits in a service year (i.e. 180)

The Lifelong Learning Entitlement

Tuition Fee Loan Support

Standard Entitlement and Qualifying Criteria

Student Loans Company

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 calculated as the maximum TFL entitlement for the equivalent tuition fee cost of 480 credits worth of study

The rate used in calculating the standard LLE Tuition Fee Loan entitlement is aligned to:

- The maximum fee limit that applies to providers who are registered in the Approved (Fee Cap) OfS registration category and have an Access and Participation Plan (APP)

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

(£9,535 / 120) x 480 Credits = £38,140 Tuition Fee Loan Entitlement

LLE Tuition Fee Loan – Qualifying Criteria

A student will not qualify for LLE Tuition Fee Loan support for a designated course or module if they are:

- Aged 60 or over on the first day of their course
- Studying on a course as part of an Apprenticeship
- Eligible to apply for a relevant Healthcare Bursary in connection with their course
- Studying on a Turing Scheme year of a course located in Northern Ireland (fee-waiver)
- Studying on a course year worth less than 30 credits
- Undertaking a Distance Learning course from outside of England on the first day of the first course year
  (Except eligible Armed Forces personnel and their qualifying family members)

The Lifelong Learning Entitlement

Tuition Fee Loan Support

Residual Entitlement Calculation

Student Loans Company

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:

Individuals who has previously accessed government funding for periods of non-LLE study will have their 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 the 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

The Residual Entitlement Calculation will determine the value of the deduction 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 Value

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)

An equivalent modern fee cost for:

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

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

An equivalent modern fee cost for:

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)

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LLE Tuition Fee Loan – Relevant Funded Study

For the purposes of the Residual Entitlement Calculation, relevant funded study means:

- Non-LLE study for which applicable support was provided towards the student's tuition fee costs in relation to study on a course 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)

LLE Tuition Fee Loan – Non-Relevant Funded Study

The following is not considered as relevant funded study, and is therefore disregarded for the purposes of a student's Residual Entitlement Calculation:

- A period of study below Level 4 or equivalent
  (With the exception of study on a Foundation Year)
- A period of study on a HE Short Course
  (Undertaken during trial period between 1st August 2023 and 31st August 2025)
- A period of PG study
  (With the exception of PG study funded under the HE Student Finance system)

- A period of study on an FE course that was not funded under the ALL system
- Relevant funded study that was impacted by a Compelling Personal Reason (CPR)
- Relevant funded study on an FE course where an ALL balance has been cancelled under Regulation 25 of the Further Education Loans Regulations 2012 (as amended)

LLE Tuition Fee Loan – 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)

LLE Tuition Fee Loan – Other Funding Types Not Considered

Other funding types that are not considered for the purposes of Residual Entitlement Calculation include:

- Funding towards the cost of tuition fees from other sources of public funding
  - E.g. NHS Fee Support, Social Work Bursaries etc
- Funding towards the cost of tuition fees from non-UK Government sources
  - E.g. Employers, Charitable Grant Funding, Hardship Funds
- Funding towards the cost of tuition fees from education providers
  - E.g. Bursaries and Scholarships
- Funding for maintenance and living costs
  - Other non-tuition fee related student funding

The Lifelong Learning Entitlement

The Student Application Journey

Establishing and Managing an LLE Balance

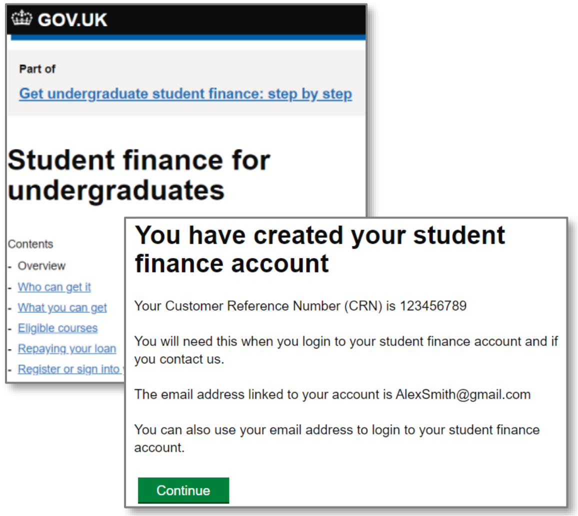
Student Loans Company

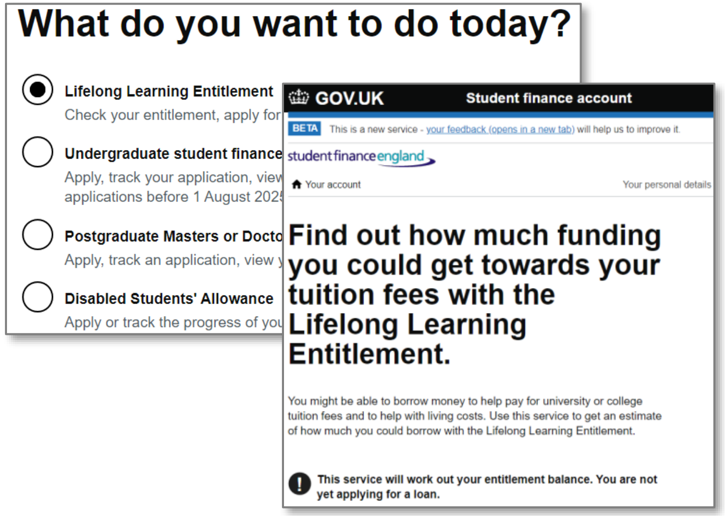
LLE Tuition Fee Loan Balance – Student Personal Account

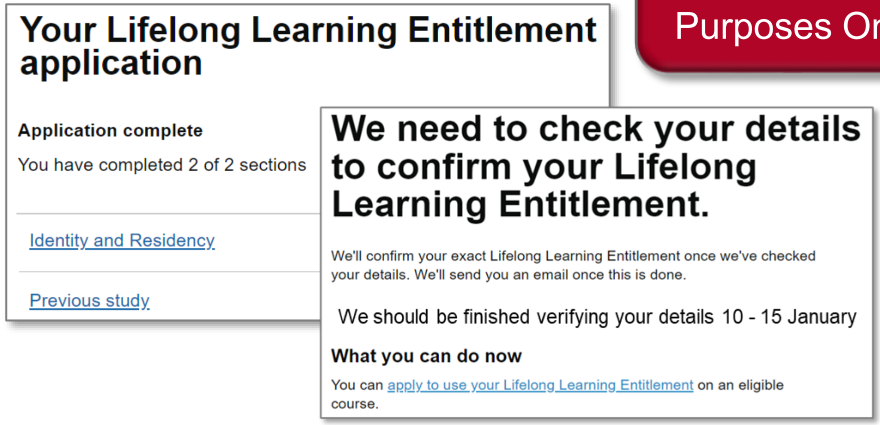
Prior to applying for any LLE funding, students will need to create an online account and provide the initial information and evidence required for the purposes of establishing their loan entitlement balance:

- Getting a confirmed LLE Tuition Fee Loan entitlement balance will not be an instant process
- Students will need to provide evidence relating to their identity, residency and previous funded study
- Notes will inform students of the details and any documentation they need to supply

Draft Images Illustration Purposes Only!







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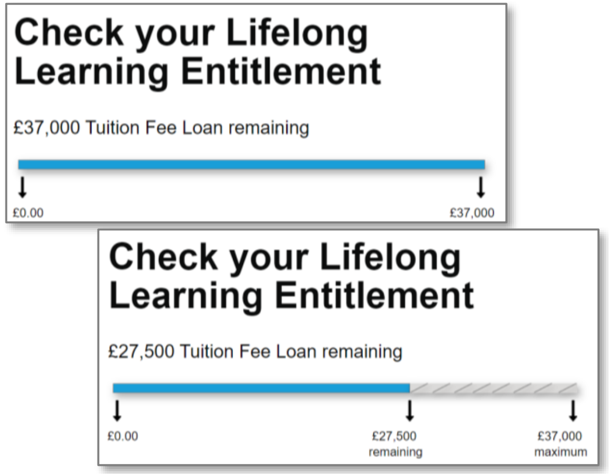
LLE Tuition Fee Loan Balance – Personal Account Functions

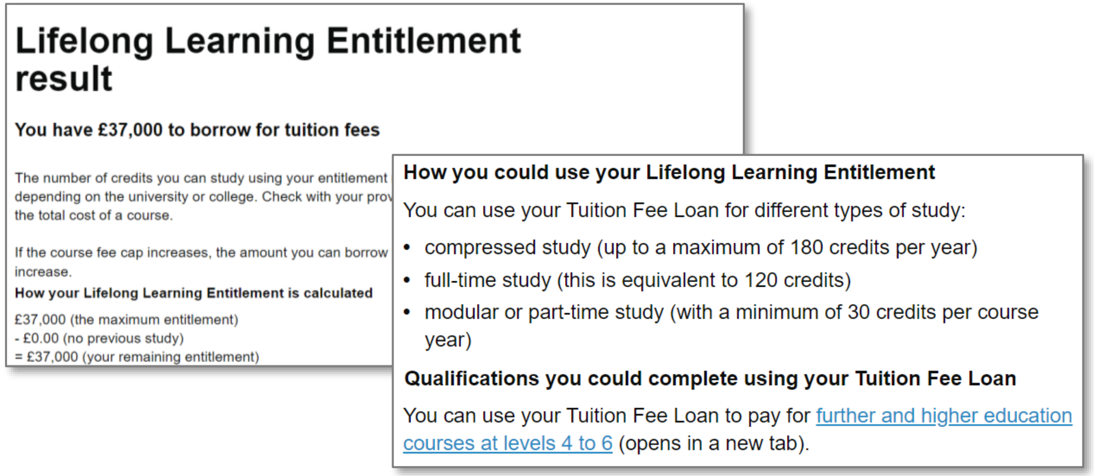
Once created, a student's Personal Account will update with their assessment results, LLE balance and will feature essential tools and guidance to help students make informed choices about their learning pathway:

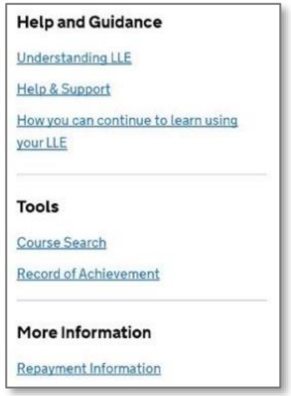
Personal Account functionality will include:

- Details of eligible courses, including credit value and fee amount charged
- Indicative loan balance tracker, factoring in current and previous courses/modules
- Their study history and record of achievements

Draft Images Illustration Purposes Only!







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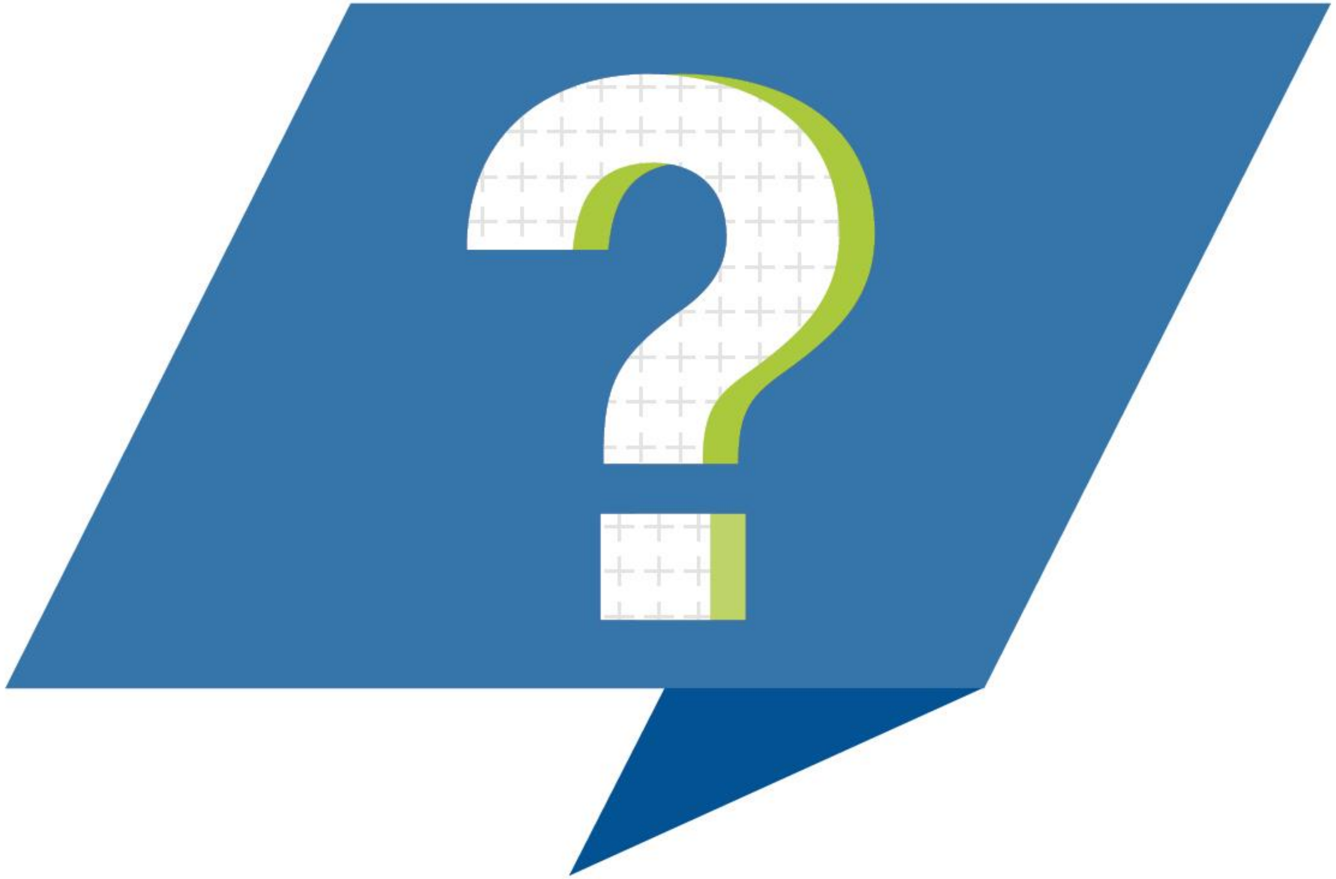
Questions or Comments 2



The Lifelong Learning Entitlement

Tuition Fee Loan Support

Additional Tuition Fee Entitlement

Student Loans Company

LLE Tuition Fee Loan – Additional Entitlement Summary

While the LLE creates a finite Tuition Fee Loan (TFL) balance that students can access, additional fee support in excess of their TFL balance will be made available to eligible students in certain circumstances:

Priority Additional Entitlement:

Additional TFL support for a student undertaking a designated course in an identified UK Government priority subject area (a Priority Course)

Additional Entitlement for a Special Period:

Additional amount of TFL to cover specific additional fee costs associated with certain types of study, including Study Abroad, Sandwich Placement, or Foundation Year

Additional Entitlement for Taught Study Years of Certain Longer Courses:

Additional TFL entitlement for an eligible longer course in specified subjects (Architecture, Veterinary Surgery and longer Scottish courses)

CPR-Related Additional Entitlement

Additional TFL support for a student whose LLE-funded study has been negatively affected by Compelling Personal Reasons (CPR)

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:

- Priority 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 purposes of calculating any Priority Additional Entitlement and satisfying the draw down conditions, a student's LLE TFL balance can be considered to have been exhausted if:

- Their TFL balance has been either fully drawn down, or
- The full remaining amount has been allocated to fund a course year of a concurrent course

Priority Additional Entitlement – Eligibility

Eligibility for the additional fee support for priority courses is linked certain factors being met at the point of ‘draw down’ (i.e. the point at which the student uses Priority Additional Entitlement to pay for tuition fees):

- The student must have exhausted their TFL balance, and
- Draw down of Priority Additional Entitlement must be in relation to a priority course

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 so, can therefore draw down Priority Additional Entitlement

Effective IAG provision can help ensure that students are aware of all the funding entitlement available to them under the LLE, enabling them to study and upskill

Priority Additional Entitlement – Funding

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:

Elena has a remaining LLE TFL balance of £9,535 and she undertakes a 4-year priority course in Nursing costing a total of £38,140

Elena has sufficient funds in her TFL balance to fund the first year of the course

She transfers to an alternative course in a different priority subject area (Midwifery)

Although Elena has transferred to another course, she remains entitled to Priority Additional Entitlement, because the new course is also a priority course

Effective IAG provision can help ensure that students are aware of all the funding entitlement available to them under the LLE, enabling them to study and upskill

Priority Additional Entitlement – Eligible Course Subjects

To be identified as a priority course and attract Priority Additional Entitlement, a course must:

- Be aligned to a specified subject type
- Lead to a specified qualification, e.g. a degree level course, and
- Lead to a relevant professional outcome (allow for professional registration in a specified area)

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

- Defined priority courses may change over time to reflect needs of the economy and skills gaps
- Modules will not qualify for 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)

Although an intercalated year falls within the definition of a special period for other purposes an intercalated year does not qualify for Special Period Additional Entitlement:

- Qualifying intercalated years will be funded via either Priority Additional Entitlement or the Additional Entitlement available for eligible long courses

Special Additional Entitlement – Funding

Special Period Additional Entitlement may be made available to the student 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 tuition fee 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 1 – Full Balance

Students can only draw down 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 and he undertakes a 4-year degree course 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

Special Additional Entitlement Example 2 – Residual Balance

Students can only draw down 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 2: A student with residual TFL balance and Special Period Additional Entitlement required

Linda has an LLE TFL balance of £19,070 and she undertakes a 4-year degree course with an integrated classroom-based foundation year

The total fundable cost of Linda’s course is £43,900

The course provider is charging Linda £9,535 for each of the taught study years of the course and £5,760 for the foundation year

Linda exhausts her TFL balance after undertaking two years of the course

She can use Special Period Additional Entitlement to cover the additional cost incurred due to studying on the foundation year (i.e. £5,760)

Linda will need to self-fund the remaining taught study years of the course (i.e. £19,070)

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. deliver at least 600 taught credits or contain 6,000 notional learning hours of taught study where the course is non-credit bearing (Long Course Additional Entitlement)

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, a student 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 – 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)

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

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

- A student is free to utilise this additional entitlement towards a future programme of 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

Matthew draws down on 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

- There is no definitive list of reasons deemed as CPR as SLC consider each case individually

The Lifelong Learning Entitlement

Maintenance (Living Cost) Loan Support

Student Loans Company

How LLE Maintenance Support Will Work

Students attending an LLE-funded course or module which requires face-to-face attendance will be able to apply for a Maintenance Loan to help with their living costs:

The LLE will not have different sets of Maintenance Loan rules for full-time and part-time students:

- This is a change from the current system

The loan amount available to a student (as is also true for students studying now) will depend on:

- Their age and entitlement to certain benefits
- Where they live and study
- How long their course is
- How many credits they are studying
- Their household income

- Students will be able to get maintenance support on modules and short courses
- Students who cannot attend their course due to their disability will continue to be able to apply for Maintenance Loan support even when their course is distance learning

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LLE Maintenance Loans – Student Eligibility

Eligible LLE students under the age of 60 will receive different amounts depending on whether they:

Live in the parental home	Live away from home and study in London
Live away from home and study outside of London	Live away from home and study abroad (As part of a designated UK-based course)

There are rates for students with full-entitlement aged under 60, and students with full-entitlement aged under 60 in receipt of benefits:

- With one rate of Special Support Loan entitlement for students aged 60 or over

Students eligible to apply for a non-income assessed NHS bursary will be able to apply for a Reduced Rate of Maintenance Loan

Students on a sandwich course with a qualifying placement can apply for a Reduced Rate Maintenance Loan:

- Unless the placement is in one of the existing service-based fields and is unpaid in which case they will still be eligible to apply for full Maintenance Loan support

LLE Maintenance Loans – Rates and Entitlement

There are also separate rates of Maintenance Loan for non-final-year and final-year students:

- The final-year rate will only apply where the last course year of the course contains more than 110 credits of study

Students aged 60 or over may get limited funding for Maintenance Loans through a Special Support Loan Element, which is means-tested:

- As now, some students will receive a Maintenance Loan Element, which is classed as income for the purposes of DWP Universal Credit assessment
- Some students receive a Special Support Loan Element which is not classed as income by DWP
- Some students receive both
- The income-based loan reduction is deducted from the Special Support portion of the entitlement first (as is the case under current arrangements)

LLE Maintenance Loans – Entitlement Categories

Entitlement to Maintenance Loan and Special Support Loan will be reduced by intensity:

Intensity = Credits / 120

With students taking fewer than 120 credits in a course year having their loan reduced proportionally to the number of credits in the year

- The availability of maintenance support will also be linked to a student's TFL balance with students with a balance of £0 prior to starting their course not being entitled to Maintenance Loans

Students aged under 60, with small remaining TFL balances, i.e. the cash equivalent of 30 credits of study at a Non-Teaching Excellence Framework Approved provider (£1,546.25 based on AY 2025/26 rates):

- Will only be entitled to Maintenance Loans if using part of their remaining TFL balance to pay for a course

- Students under the age of 60 on courses eligible for Priority Additional Entitlement will always be entitled to maintenance support

LLE Maintenance Loans – What and How Students Study

Eligible students will be able to study more than one LLE-funded course or module concurrently and receive maintenance support, subject to meeting the relevant qualifying criteria in respect of each course:

- However, students taking more than 5 credits per week on average will not get entitlement for more than 5 credits per term week, equivalent to 50 notional learning hours across all courses (1 or more)

Credits Per Week (CPW) are calculated as credits in the course year divided by term weeks:

- Where this occurs due to course concurrency, the credits used in the intensity calculation for the second course will be reduced
- Intensity is then calculated as credits (or adjusted credits) divided by 120
- The maximum intensity is 100%

Students on course years longer than 30 weeks may qualify for extended maintenance support via additional weeks of entitlement (like the current Long Course Loan) if their household income is below £45,000

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LLE Maintenance Loans – Assessing Entitlement

The existing rules for assessing household income, including who is independent, who forms the household and the income details required for the income assessment will not change:

- Treatment of changes of circumstance in relation to household structure and income will align to the current system and may result in recalculation of support in some cases (i.e. loss of a sponsor)
- Students who choose not to provide household income information will only be eligible for the minimum loan amount

SLC will collect household income information once per service year, rather than for every course (including when there is employer release):

Income assessment under the LLE will apply in the same way to all courses and modules:

- There will no longer be any difference in the rules applied to full-time and part-time students

Entitlement calculation rules, including rates and tapers are still to be confirmed for AY 2026/27

LLE Maintenance Loans – Calculation Process

Eligible LLE-funded students can get maintenance support for each course year of a course:

To calculate the final maintenance support entitlement, SLC will:

Calculate the maximum maintenance support based on factors such as the student's age and location, and whether it is their final year of study

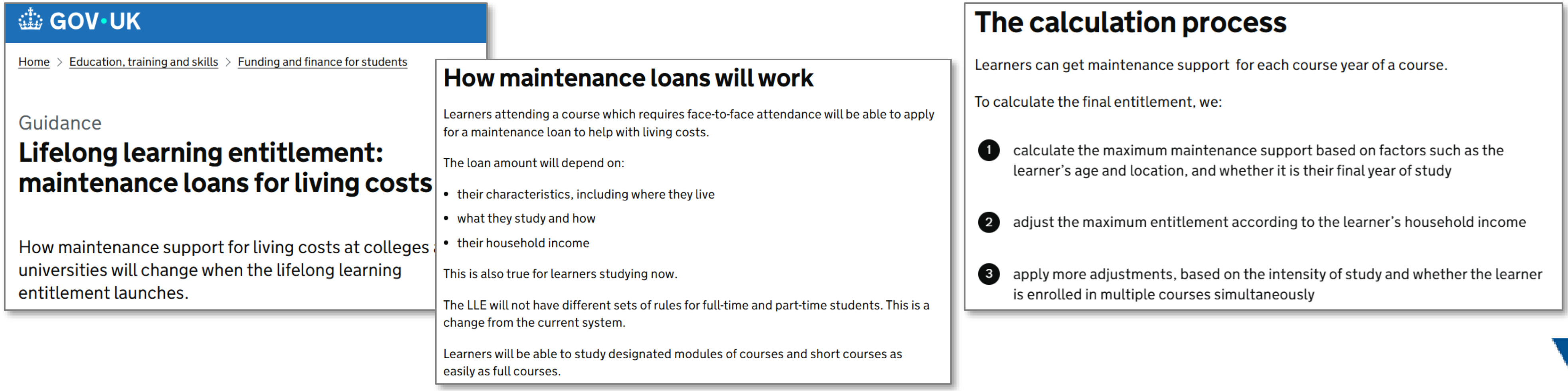
Adjust the maximum entitlement according to an assessment of the student's relevant household income

Apply more adjustments, based on the intensity of study and whether the student is enrolled in multiple courses simultaneously

LLE Maintenance Loans – DfE Guidance Page

A DfE guidance page is available to explain how student maintenance support for living costs 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
- www.gov.uk/government/publications/lifelong-learning-entitlement-maintenance-loans-for-living-costs



GOV.UK

Home > Education, training and skills > Funding and finance for students

Guidance

Lifelong learning entitlement: maintenance loans for living costs

How maintenance support for living costs at colleges and universities will change when the lifelong learning entitlement launches.

How maintenance loans will work

Learners attending a course which requires face-to-face attendance will be able to apply for a maintenance loan to help with living costs.

The loan amount will depend on:

- their characteristics, including where they live
- what they study and how
- their household income

This is also true for learners studying now.

The LLE will not have different sets of rules for full-time and part-time students. This is a change from the current system.

Learners will be able to study designated modules of courses and short courses as easily as full courses.

The calculation process

Learners can get maintenance support for each course year of a course.

To calculate the final entitlement, we:

1. calculate the maximum maintenance support based on factors such as the learner's age and location, and whether it is their final year of study
2. adjust the maximum entitlement according to the learner's household income
3. apply more adjustments, based on the intensity of study and whether the learner is enrolled in multiple courses simultaneously

The Lifelong Learning Entitlement

SLC Information, Guidance and Resources

For Practitioners and Students

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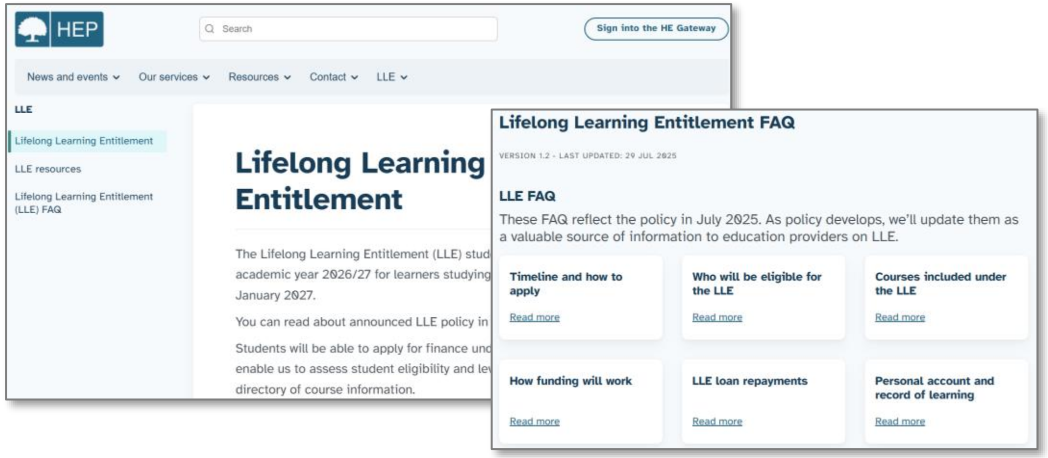
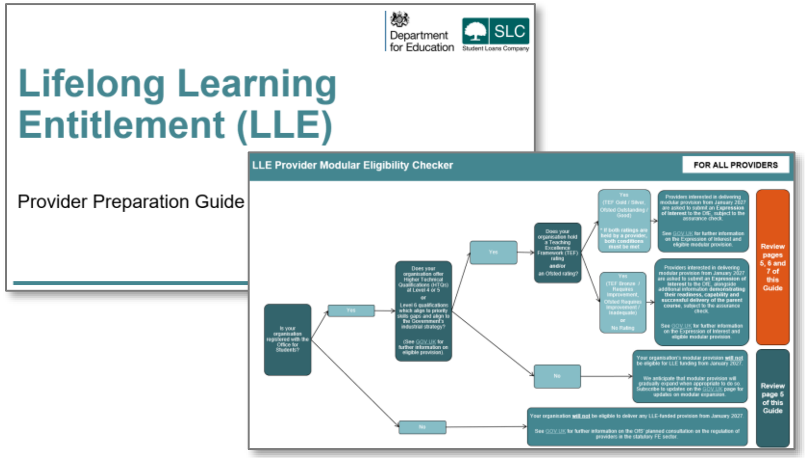
LLE Practitioner Information – SLC Resources

LLE-specific information pages have been added to the SLC HEP Services and LP Services websites and will host the latest policy information, delivery updates and resources:

- www.heinfo.slc.co.uk/lle/lifelong-learning-entitlement
- www.lpservices.slc.co.uk/lle/lifelong-learning-entitlement
- Current content features an LLE overview, LLE resources, including a Provider Preparation Guide, and exclusive to the HEP Services website, an LLE frequently asked questions (FAQ) section

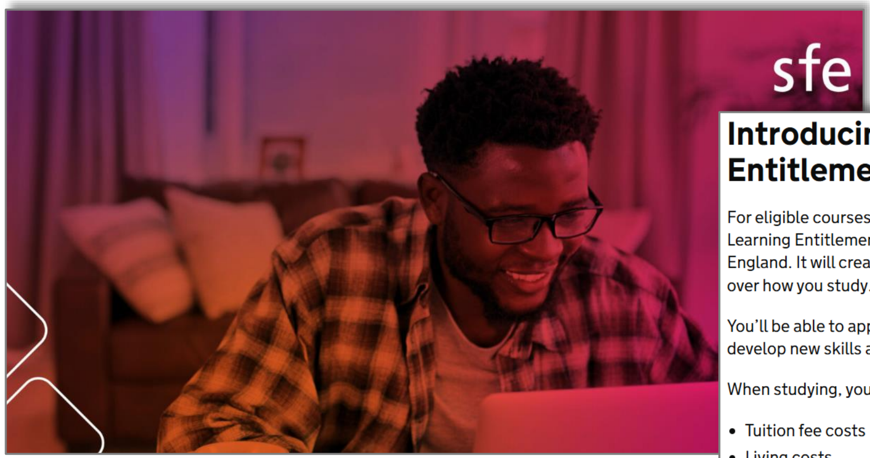




LLE Student Information – SFE Campaign Page

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



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
  including:
  - a bachelor's degre
  - Postgraduate Cert
  - Integrated Master
    Master's degree or
  - Foundation years a
    these form part of
  - Foundation degree

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

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The Lifelong Learning Entitlement

Closing Remarks and Final Questions

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SLC Engagement, Training and LLE Planning (2025 to 2026)

	Sep/Oct	Nov/Dec	Jan/Feb	Mar/Apr	May/Jun	Jul/Aug	Sep/Oct	Nov/Dec
Student Eligibility & Entitlement	LLE Webinar		FIS Webinar AY 2026/27	HESF AY 2026/27 Applications			LLE Service Year 1 Applications	
Course Design & Provision	CMS Service Definition		New Provider On-Boarding	CMS Functional Training	Courses Provision to SLC			
Attendance Management	SIS Technical Specs	SIS Service Definition		SIS Functional Training			First Student SIS Export	Enrolment Confirms
Sector Engagement	IAG Resource Development, LLE FAQ Page Updates, Targeted Bulletins & Online Content Updates							
		Regional Seminars & Local Workshops		FIS Team & HEP Services Team Delivery Activities				

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Closing Remarks

Thank you for taking the time to attend today's webinar and we hope you have found the content useful as the intended introduction to LLE student eligibility and funding entitlement:

- A recording of this presentation and supporting script will be posted on the SLC Events website and we will issue a notification to all registered attendees once these are available

- In late autumn, SLC will be running a series of regional Planning and Awareness seminars, to provide additional details on the process, implementation and delivery of the LLE

- We will also keep you informed of LLE policy, resources and student journey updates via our FIS bulletin, so, if you're not already signed up to receive them, please reach out

We look forward to collaboratively working with you towards a successful launch of the LLE

- **Please take this final opportunity to post any remaining questions you have**

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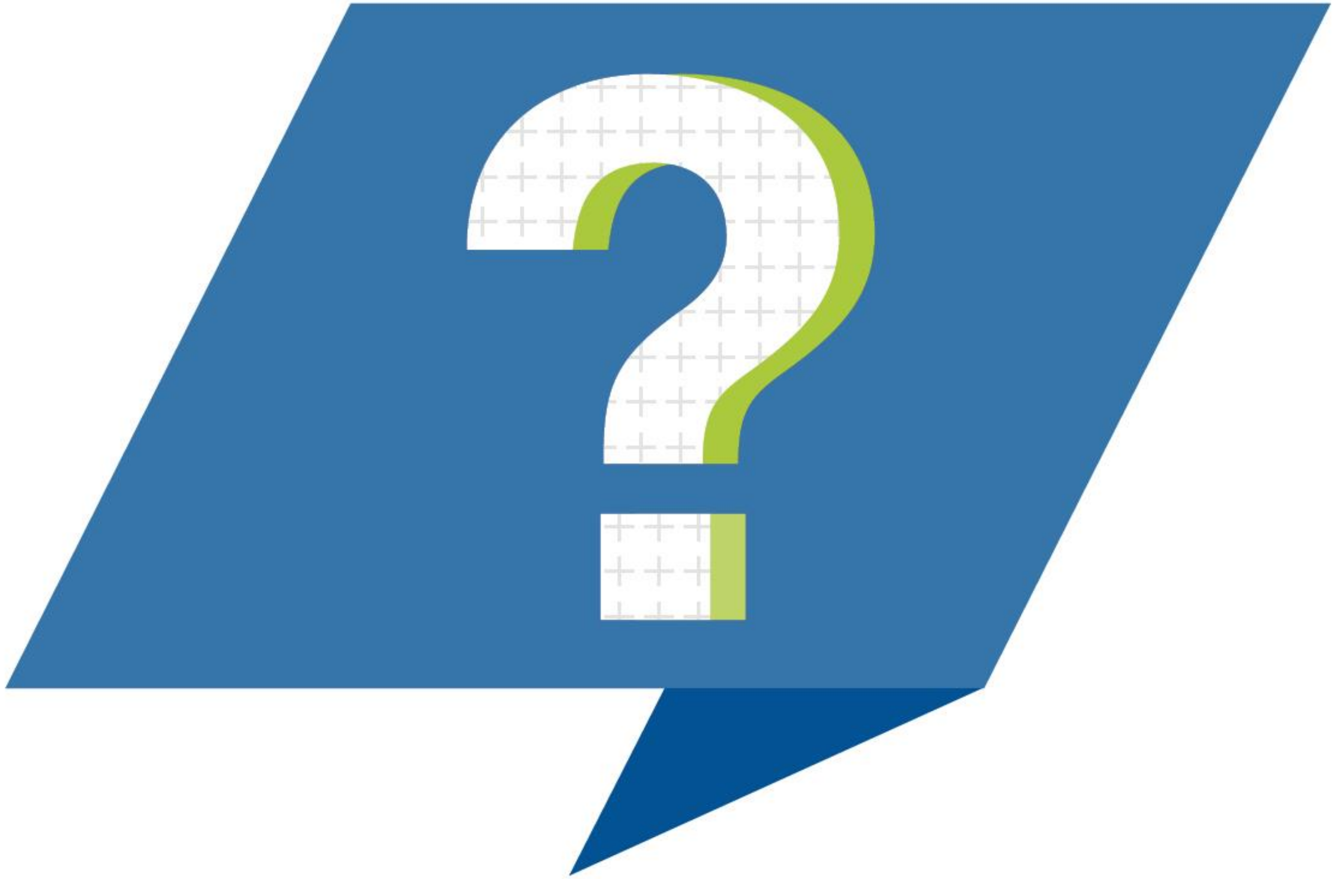
Questions or Comments 3



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

✉ fundinginformationpartners@slc.co.uk

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

✉ lle_enquiries@slc.co.uk

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