



The Lifelong Learning Entitlement **Funding, Eligibility and Entitlement** **Webinar**

September 2025
Transcript

Transcript of LLE Eligibility and Entitlement Webinar

Welcome and Introduction – Lesley McDowell (SLC):

Slides 1 to 3

Hello, my name is Lesley McDowell, and I am the Funding Information Services Manager for the Student Loans Company, and I welcome you to our webinar on the Lifelong Learning Entitlement.

I'm joined here today by Chris Hooper, User Experience Lead, for Lifelong Learning Entitlement at the Department for Education (DfE) and two of my regional account managers, Ben Rutter and Stacey May-Fox.

This webinar is designed as an introduction to the Lifelong Learning Entitlement, student eligibility and the associated 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.

As part of our provider readiness plans, we have created resources to help you prepare for the implementation of LLE.

These include the "Provider Preparation Guide" and the regularly updated Frequently Asked Questions which are both available from the HEP services website.

The Lifelong Learning Entitlement will transform the post-18 student finance system in England.

The LLE will create a single funding system for eligible students starting designated courses and modules from January 2027.

All providers in England who are intending to deliver LLE funded courses and modules from January 2027, will need to be registered with the Office for Students in either the Approved (Fee Cap) or Approved category.

Level 4 to 6 courses already offered by providers with an Advanced Learner Loan funding agreement who are not registered with the OfS will be eligible for extended Advanced Learner Loan funding, through to academic year 2029/30.

As this webinar primarily focuses on HE funding policy in England, it's key to call out that the DfE are working closely with partners in the devolved administrations, to ensure that students can move seamlessly between providers throughout the UK.

All eligible English domiciled students starting study anywhere in the UK from January 2027 will need to apply for LLE student finance.



Higher Education Providers (HEPs) in Scotland, Northern Ireland and Wales will be able to offer LLE funded courses for English students.

However, HEPs outside of England cannot offer modules funded through LLE.

To allow new English domiciled students to access LLE funding regardless of where they are studying in the UK, providers need to submit an LLE version of their courses on the SLC course management service so that students can be assessed correctly.

Our HEP Account Managers will be working with you at a later stage to ensure course information is collated correctly into our systems.

SLC are continuously engaging with stakeholder groups across the sector to provide updates on the LLE and gather feedback that informs programme development.

Webinar Content:

As today's webinar is 2 hours long and covers a lot of new information, we have broken the content up into specific sections and allowed time for a couple of breaks.

There will be no live question-and-answer session today, but the facility to ask questions will be available to you.

This option will be offered at key points throughout the presentation and will remain open for ten minutes following the end of this broadcast.

Once all questions have been collated, we will take them away to compile responses, assisted by both our DfE colleagues and relevant SLC teams.

When finalised, a completed document containing all questions and answers will be available on the SLC Events website.

All those registered to attend the webinar, will receive a notification to let you know when this is live.

I would now like to pass you to Chris, who will take you through the DfE's vision for the LLE.

Thank you.



DfE Insight: Rationale, Intent and Development of the LLE - Chris Hooper (DfE): Slides 4 to 9

Hello everyone, it's great to be here with you today and a pleasure to join my colleagues from the Student Loans Company.

My name is Chris Hooper, and I'm the user experience lead for the lifelong learning entitlement in the Department for Education.

To begin with, I wanted to start by setting the scene and talking about why lifelong learning is crucial for both economic growth and personal development.

As providers, you are all on the front line of education and skills in this country and you know better than anyone that higher education has the power to change lives.

But you also know that the world is around us is changing - and it's changing fast.

Careers don't follow straight lines anymore. They twist, turn and reinvent themselves.

Skills shortages exist and today over a third of job vacancies are caused by them.

At the same time the birth rate is falling, and our population is ageing.

Longer life expectancy means that many people may need or want to work longer.

And on top of that, industries and occupations are rapidly being reshaped by AI.

Latest available data shows that by 2030, 7% of existing UK jobs are facing a high probability of automation by 2030, rising to a staggering 18% by 2035.

This means that the ability to learn across our lives is no longer just a luxury, it's essential.

But it's not just about jobs, Lifelong learning also helps build stronger, more connected communities too.

As many of you will know, research shows that people who keep learning throughout their lives tend to have higher levels of trust in others, stronger social ties and are more involved in their communities.

Education brings people together; it encourages understanding about different religions and nationalities and helps create a more cohesive society.

Yet despite all of that, our student finance system still largely assumes that learning only happens once - early in life.



That's why, as part of the Government's Plan for Change, we're reshaping the system to create opportunities for people at all stages of life, regardless of their background to boost economic growth and build a highly skilled workforce that is ready for the challenges of today and tomorrow.

Our aim is to ensure everyone who can benefit from it has the opportunity to participate in higher education.

The institutions which you represent are already at the heart of delivering this mission.

But we need to go further.

To build a resilient and competitive economy, we need to make it much easier for people to upskill and re-skill across their working lives.

That means developing and funding more flexible models of higher education that fit around work, family and everything else that life throws at us.

That is why we are introducing the LLE and transforming the current higher education student finance system.

The LLE will underpin and facilitate greater access and flexible study; without it, lifelong learning cannot be embedded effectively within our society.

Now, my colleagues from the Student Loans Company will take you through the key policy detail today, so I won't repeat it, instead what I want to focus on is recapping the recent progress we have made and highlight what we're asking of you as we move towards launching the LLE application service next September.

Over the last few years, we have made significant progress on the LLE.

From the concept being recommended in the Augar report back in 2019, we have since seen a public consultation in 2022 and a government response to that consultation in 2023.

The primary legislation for the policy becoming an Act of parliament in 2023, through to June this year where, having confirmed they were committed to continuing with the program, this government communicated the outstanding policy detail needed for the LLE.

This included Minister Smith giving a keynote speech at the SKOPE summit in Oxford, where she reiterated the importance of the LLE.

That speech was followed by a conversation between the Minister and the chair of Skills England Phil Smith where both talked about the future direction of the whole skills system.



I know that many of you here today have been engaging with the Department and the SLC over the years and more recently following our July update, which is great.

At the end of July, as planned, we launched, the expression of interest process for providers wishing to deliver modular provision under through the LLE.

This process will remain open until the 17th of October.

Lastly, many of you here today will know that the Government is pushing ahead with publishing a post-16 white paper later this year, of which the LLE will be a key part.

At its core, the LLE is about three things:

Flexibility it's about boosting access and participation in higher education across all age groups by creating a student finance system that supports flexible learning pathways.

It's about Choice and giving learners more control over how, when and where they study, and encouraging providers like you to innovate and design short course and modular provision.

And lastly, it's about opportunity.

It's about opening doors for people who've previously been locked out of higher education.

It can give them a second chance or maybe even a first chance to gain the skills they need to move forward in life.

It's an opportunity to ensure student finance supports rapid skills development in the areas Skills England have identified and will continue to identify as most pressing to meet the needs of our economy.

It is also an opportunity for you as providers.

The traditional student pipeline is changing and arguably the LLE opens up opportunity to access new types of learners, new income streams.

It offers a platform to develop flexible provision that meets real skills needs and attracts people who may never have set foot in your institution before.

Something we are already seeing play out through our piloting activity for the LLE, the Modular Acceleration Programme.



To bring the concept to life, I want you to imagine Sarah, a full-time receptionist and mum of two.

She's thinking about making a career change into computer science.

Sarah is ambitious, she's motivated but right now the idea of committing to a full-time degree just feels impossible.

With the LLE, Sarah could start with a single module, study it alongside her job and family commitments and gradually build up towards a full qualification.

Over the coming months, we'll be working with many of you here today to map out more learner profiles for the types of users who may engage with the LLE, and to stress-test their journeys through the new student finance system.

We'll share our progress at the regional seminars that SLC will be delivering later this year.

Our vision is that higher education providers work in collaboration with Government, each other and with local employers and local government - to deliver a much more joined-up offer for both young people and adults who want to enter higher education.

The LLE is an opportunity to reshape how we think about education, opportunity and growth in this country.

I want to close by saying, that change on this scale doesn't happen overnight.

Whilst early momentum is important, the real test of success won't be at launch.

It will be in the years that follow - when learners start to see new, flexible pathways emerging and providers see the benefits of reaching new audiences.

The LLE can be a catalyst for change.

It asks us to imagine a system of student finance that is flexible, offers choice, and opens opportunity across someone's whole working life.

With your support, now and in the future, the LLE can prepare our workforce and our society for the challenges we see today, and those we can't yet imagine.

Thank you and I'll now hand over to my SLC colleague Ben to begin walking through the policy detail.



Essential LLE Course and Funding Messages - Ben Rutter (SLC): Slides 9 to 18

The following slides will introduce essential elements of course and funding eligibility and policy rules for those who are new to the LLE or act as refresher for those who are already familiar with the guidance published to date.

This section will form the foundation of knowledge which we will build upon as we progress through this presentation.

As we have established, from January 2027, the Lifelong Learning Entitlement (LLE) will transform the post-18 student finance system in England, creating a single funding system.

For students starting designated courses and modules 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 a standard Tuition Fee Loan entitlement to the equivalent of four years study to use, up to the age of 60.

To enable and empower students to develop new skills and gain new qualifications at a time that is right for them, the LLE will allow for flexible and modular study routes for courses.

From its introduction in January 2027, eligible students will be able to access LLE funding to undertake a range of courses and qualifications, best suited to their needs and aspirations.

This will include:

Full years of study on courses currently funded by HE student finance including Bachelor's Degrees and Integrated Master's Degrees,

Postgraduate Certificates in Education (PGCEs), and

The tuition fees for designated Distance Learning courses.

But LLE funding will also extend to incorporate a range of other designated study routes and options.

To highlight the scope of the study routes under the LLE, funding will be available for eligible students undertaking all Higher Technical Qualifications (HTQs).

This is including both full courses and modules of those courses and for Level 4, 5 and 6 modules from full level 6 parent qualifications, for example, degrees.



The modular courses designated for LLE funding from January 2027 will be in subject groups that address priority skills needs and align with the government's industrial strategy.

The LLE will also fund 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.

Many potential LLE students may be unfamiliar with the concept of Levels and what they mean in relation to qualifications.

Guidance which can help with student understanding and recognition of Levels is available online at:

<https://www.gov.uk/what-different-qualification-levels-mean/list-of-qualification-levels>

As introduced on the previous slide, LLE funding will be available for modules of HTQs, and Level 4, 5 and 6 modules taken from full Level 6 parent qualifications in subject areas that address skills gaps and align with the government industrial strategy.

The specified subject area for these designated modules, which align to Common Aggregation Hierarchy (CAH) 2/3 groupings are:

Computing,

Engineering,

Architecture, Building and Planning, excluding the Landscape Gardening subgroup,

Physics and Astronomy,

Mathematical Sciences,

Nursing and Midwifery,

Allied Health Professions,

Chemistry

Economics, and

Health and Social Care.



To support the long-term vision for the LLE, 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) delivered by the provider,

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 that should be Level 4, 5 or 6 to determine if they are eligible,

Be assessed and given a Standardised Transcript when they're completed, and

Not be delivered through franchised arrangements.

An important point to note is that LLE modular funding will only be available to students living and studying in England at a provider registered with the OfS.

To be eligible for LLE funding, modules must be worth at least 30 credits, or a be 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, 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/expressions-of-interest-lifelong-learning-entitlement-lle-modular-funding

In relation to the actual funding available to eligible students, under the LLE, they will be able to access support to help with both their course and living costs.

This will include 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 and a Maintenance Loan to contribute toward living costs (courses with in-person attendance).



Additional financial help will also be available for students with disabilities, and support with childcare costs.

An additional entitlement, which will be covered in more detail later in the presentation will also be available for priority subjects or longer courses such as Medicine degrees.

LLE funding will be available to eligible new students, but also to students who have previously studied a HE course or module.

Thanks to the relaxation in the ELQ rules means returning students will, subject to assessment, be able to use any residual entitlement they have toward new courses and qualifications.

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, which again, will be covered later in this session.

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 and 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.

Although credits are already used across higher and further education to record and measure the amount of learning a student completes, this term will become increasingly prominent due application across LLE policy.

This makes understanding credits another factor to consider incorporating into Information, Advice and Guidance activities and resources.

Updated DfE guidance covering essential policy information, including personal and course eligibility, loan entitlement, regulation and steps toward implementation is available on the GOV.UK LLE Overview page.

www.gov.uk/government/publications/lifelong-learning-entitlement-lle-overview/lifelong-learning-entitlement-overview

In the next section we will, using AY 2025/26 figures and rates where applicable, take a deeper look into the Tuition Fee Limits and Loan policies behind the LLE.



LLE Tuition Fee Limits and Loans: Slides 19 to 30

The scale and scope of the LLE and the associated policies will also require adoption of new terminology to properly reflect the assessment processes and principles being put in place.

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

The High-Level Definition of course year under the LLE is 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.

While the high-level definition of an LLE Service is the 12-calendar month period beginning on 1st August and ending on 31st July each year.

The concept of an academic year (AY) will not completely disappear.

It 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.

These functions will include:

Differentiating between students eligible for HE Student Finance or Advanced Learner Loans and those eligible for LLE support following the initial introduction of LLE, and

For tuition fee limits in the Devolved Administrations which will continue to be set based on the academic year model.

To reinforce the first of these new terms, under the LLE, students will be required to apply for support for each course year of their course(s).

As already stated, a course year will be 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.

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

Where students are studying on courses longer than 12 calendar months in duration, they will be required to apply for support in relation to each course year of their selected course.

Where the student is undertaking a course or module that is less than 12 months in length, they will be required to apply for support in relation to the duration of the specific course or module.

Due to the administration requirements of the LLE, 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, service year means the twelve-calendar month period beginning on 1st August each year, for example the 1st August 2027 to 31st July 2028.

The first LLE service year applies 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.

These will include establishing annual fee rates and funding uplifts, determining the cohorts of students impacted by policy changes, household Income assessment and applying the funding limit for a maximum of 180 credits within a single service year.

To ensure consistency, it will be necessary to understand the relationship between course years and service years for the purposes of determining eligibility and entitlement for student finance under the LLE.

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.

In the following example, Karim commences a one-year course on 21st June 2027 with his course year commencing on 1st June 2027 and ending 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' as this is the service year in which the first day of his course year falls.



Tuition Fee Loan support under the LLE will be available on a 'per-credit' basis.

Under this per-credit model, the maximum available per-credit Tuition Fee Loan entitlement rates will be based on a provider's OfS registration status (or equivalent rules for providers in the rest of the UK), whether the provider has a Teaching and Excellence Framework (TEF) award, and the course year type.

The course year type considerations will be based on 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 mobility placements or a sandwich placement.

The maximum per-credit Tuition Fee Loan entitlement rates for study on a designated course at an English provider will be set by dividing the relevant Tuition Fee Loan rate by 120 credits.

This represents the typical credit value associated with a single year of Full-Time study on a UK Honours Degree.

The yearly rates used to calculate per-credit Tuition Fee Loan entitlement rates are set by DfE each service year.

The Per-credit Tuition Fee Loan entitlement rates will be differentiated based on a provider's OfS registration status and TEF award status.

Where the provider is registered in the Approved (Fee Cap) section of the OfS register, with or without an Access and Participation Plan and /or TEF award, the maximum per-credit TFL entitlement rate will match the maximum per-credit tuition fee limit that the provider can charge.

Where the provider is registered in the Approved section of the OfS register then no tuition fee limit is applicable.

This means the provider can charge tuition fees with no limit imposed.

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

In 2027 the maximum per-credit TFL rate for Approved providers will match the maximum per-credit TFL rate for providers registered in the Approved (Fee Cap) category without an APP.



For the purposes of administering LLE Tuition Fee Loan entitlement, 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, or an intercalated year.

In certain circumstances, eligible students may be able to access additional LLE Tuition Fee Loan entitlement in excess of their remaining standard balance to fund the fee cost of undertaking a special period.

More information on additional funding for special periods undertaken as part of a designated course will be provided later in the presentation.

Using the rates applied for AY 2025/26, the table on this slide (27) illustrates how the per-credit Tuition Fee Loan entitlement rates will differentiate based on the provider's OfS registration status, TEF award status and type of course year:

For example:

A provider registered in the OfS Approved (Fee Cap) category with an APP and TEF Award, entitlement for a taught study year would be £9,535 divided by 120.

While, at a provider registered in the OfS Approved category with a TEF, the entitlement for a taught study year will be capped at £6,355 divided by 120.

Under the LLE there will be two systems of assigning credit values to full qualifications.

Where the course or course year is Credit Bearing and has a specific credit value already assigned, a provider must supply that information to SLC.

Where the course or course year is Non-Credit Bearing and does not have an assigned credit value, the credit value for the course must be assigned a default credit value.

Some course types will always use default credits in their fee limit calculation, and these will include:

A first or graduate-entry degree in Medicine, Dentistry or Veterinary Science,

A first degree in Nursing,

Pre-registration undergraduate or postgraduate healthcare courses, and

One year full-time-equivalent teacher training courses, such as PGCEs.



Whilst most courses will fall cleanly into either of the credit systems, 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 the credit bearing and non-credit bearing study activities will fall under the default system.

The rules for maximum credit values and default credit values relate to full courses only, and do not apply to modules.

As education in the UK is devolved, the administrations of Wales, Northern Ireland and Scotland are responsible for setting the tuition fee limits for their own education providers:

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 the Devolved Administrations ahead of the January 2027 launch of LLE.

This will ensure students can move seamlessly between institutions throughout the UK.

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

www.gov.uk/government/publications/lifelong-learning-entitlement-tuition-fee-limits

This information covers fee limit rates, credits per-course, including a list of course types and the associated credits, credit-bearing years and the default credits for non-credit-bearing study along with worked examples.

The next section of today's presentation which will be of interest to many attendees will introduce the Tuition Fee Loan Payments models for LLE Service Year 2026/27.



Tuition Fee Loan Payments to HE Providers: Slides 31 to 41

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.

This will translate to a minimum of one payment, and a potential maximum of four payments being made for each course year.

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

The payment 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 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.

The table on this slide (33) provides examples of the LLE Tuition Fee Loan payment instalment model for Service Year 2026/27, based on course year duration in days.

For a course year with a duration of one 13-week quarter (136 days or less), Tuition Fee Loan payment will be made to providers in 1 instalment, at 100% of the amount.

For a course year with a duration of Two 13-week quarters (137 days to 227 days), Tuition Fee Loan payment will be made to providers in 2 instalments, at a 50% / 50% split of the total amount.

For a course year with a duration of Three 13-week quarters (228 days to 318 days), Tuition Fee Loan payment will be made to providers in 3 instalments at a split of 25% / 25% / 50%.

And for a course year with a duration of Four 13-week quarters (319 days or more), 4 equal payment instalments of 25% will be made to providers across the year.

Due to the rounding methodology used in this adopted payment model, 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.

Or 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.

Under the LLE Service Year 1 model, the first LLE Tuition Fee payment to providers will be scheduled using the existing HE Student Finance 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.

Any subsequent Tuition Fee Loan payments will be made to providers based on the traditional scheduled HE Student Finance 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 HE Student Finance model for the majority of courses and result in consistency in terms of the set dates providers can expect to be paid.

The first example of Tuition Fee payments and the associated schedule to a provider in LLE Service Year 1 will feature a three-payment course year.

Provider A offers a standard honours degree course and in AY 2027/28, course studies will commence on 15th September 2027 and will end on 25th May 2028.

Provider A is charging £9,535 for the year and the number of tuition payments will be determined based on the number of 13-week quarters the course year 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 - December).

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



Based on the specific duration of the course year, the three payment instalments will be made to Provider A across the course year, as follows.

The first payment instalment which equates to 25% of the total tuition fee will be paid on 20th October 2027.

The second payment instalment which equates to another 25% of the total tuition fee will be paid on 2nd February 2028.

With the third payment for the course year, the remaining 50% being paid to the provider on 3rd May 2028.

The second example of Tuition Fee payments and the associated schedule to a provider in LLE Service Year 1 will feature a four-payment course year.

Provider B offers an HTQ course and in AY 2027/28, course studies will commence on 25th August 2027 and will end on 24th July 2028.

Provider B is charging £9,535 for the year and the number of payments are determined based on the number of 13-week quarters the course encompasses.

Due to the specific duration of the year of the course, four equal payment instalments will be made in the course year.

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

The remaining payments are then scheduled to mirror 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 for the fourth payment instalment.

The four Tuition Fee Loan payment instalments to Provider B across the course year will be made as follows:

The first payment instalment which equates to 25% of the total tuition fee will be paid on 20th October 2027.

The second payment instalment which also equates to 25% will be paid on 2nd February 2028.

The third instalment of a further 25% will be paid on 3rd May 2028

With the fourth payment, the final 25% due for the course year being paid to the provider on 18th October 2028.



The final example of Tuition Fee payments to a provider in LLE Service Year 1 will cover the arrangements for a one-payment course year.

Provider C is offering a 30-credit module that starts on 6th January 2027 (i.e. Service Year 2026/27, following the introduction of the LLE) and ends on 2nd April 2027.

Provider C charging £2,383.75 for their course and the number of payments are determined based on the number of 13-week quarters 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 - March).

A single payment which accounts for 100% of the tuition fee due for the student's course year, will be scheduled and made to the provider on 3rd February 2027.

We will now take a 5-minute pause so you can digest the information provided, post any further questions you have related to the content covered and take a comfort and refreshment break.

Welcome back.

Student Eligibility Criteria: Slides 43 to 52

As we have spent time looking at the course and fees related areas of the LLE, we will now move on to look at the criteria that students will need to meet to be eligible for LLE funding.

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 rules under the LLE will align to the existing HE Student Finance eligibility rules, with some necessary changes made to incorporate the flexible and modular nature of study under the LLE.

A student's period of eligibility for LLE-funding will be tied to the concept of a course year which 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.



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 that 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, providing those courses continue to meet the course designation requirements of those systems.

As we have now established, only those courses that start on or after 1st January 2027 will qualify for LLE funding.

This means that any courses starting earlier in 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 support as applicable.

As an example, to illustrate this point, Liam starts a three-year Honours Degree on 15th September 2026.

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

Therefore, 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, (still to be confirmed), regulatory residency requirements for LLE funding will mirror those in place within HE Student Finance 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.

To be eligible for LLE support, a student must meet the regulatory residency rules in respect of a specific date, 'the relevant day'.

Under 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 residence 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 the ordinary residence rules in relation to the relevant residence status held.

This means the student will need to be ordinarily resident in England on the relevant day, and 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.

A student may become eligible for LLE support after the applicable relevant day and qualify for funding under LLE via a regulatory 'Event'.

The regulatory Events categories under the LLE will align with the Events categories under the HESF system.

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 to receive 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 undertaken alongside a full designated course, for example 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 and this applies either within a single course, or across multiple courses.

Once a student has been assessed as eligible for 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.

This will apply unless the student's eligibility is terminated early, for example, due to withdrawal or abandonment of a course.



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

Audrey begins a three-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 in relation to her degree course begins on 25th September 2027 and lasts until 31st August 2030 (the last day of the final course year) inclusive.

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.

Again, as will courses lasting longer than 12 months, this will be the case unless the student's eligibility is terminated early.

As an example, to add context to a period of eligibility, Michael begins a 12-week course on 20th November 2027, which has an end date of 12th February 2028.

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

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 satisfy the necessary criteria, which are that:

The student has been awarded LLE support for a course that started prior to the course they are applying for support in respect of (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.

SLC will need to 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.



An eligible LLE student will be able to access LLE 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.

As an example of this eligibility rule, Rosie is undertaking a course year of a degree (Course A) that contains 120 credits.

Rosie applies for LLE funding for Course A.

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

I will now hand over to Stacey.

Standard Entitlement and Qualifying Criteria - Stacey-May Fox (SLC): Slides 53 to 55

Thank you, Ben. I'll be taking us through Standard Entitlement and Qualifying Criteria.

An individual will be provided with a TFL balance up to the full standard entitlement.

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

120 credits represents the typical credit value, associated with a single year of Full-Time study of a UK honours degree course.

As such, the full standard entitlement provides a TFL entitlement equal to four years' worth of Full-Time study.

The TFL entitlement rate used in calculating the standard entitlement, is aligned to the maximum fee limit that applies to providers who are registered in the Approved or Fee Cap OfS registration category and have an Access and Participation Plan.

Based on the current maximum rates, the standard entitlement in 2027 would be.

£9,535 divided by 120, multiplied by 480 credits which equals £38,140.



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, or

Undertaking a distance learning course from outside of England on the first day of the first course year, (with the exception of eligible Armed Forces personnel and their qualifying family members).

Residual Entitlement Calculation: Slides 56 to 63

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

An individual who has accessed government funding for periods of non-LLE study, will have their TFL balance reduced to reflect the government funding contribution, made to the tuition cost of their previous non-LLE related studies.

The standard entitlement will be reduced to take into consideration any non-LLE study, for which the individual has received applicable tuition fee support, known as the relevant funded study.

An individual who has undertaken relevant funded study, will be subject to a Residual Entitlement Calculation known as 'REC'.

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

The REC 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 the 1st of September 2012 (excluding SAAS-funded students studying in Scotland post-2012).

For tuition fee support paid prior to Academic Year 2026/27, the deduction will be the actual tuition fee support paid, uplifted to an equivalent modern amount.



In addition to those students who undertook relevant post-2012 HE study, Residual Entitlement Calculation will also be applied as:

An equivalent modern fee cost for any period of relevant funded study on a HE course, started before the 1st of 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 the 1st of September 2012.

TFL support paid for any period of study on an FE course, that began on or after the 1st of August 2013 that was funded under the ALL system; and/or

Equivalent modern fee cost for study on a module of a Higher Technical Qualification course, for which the student's tuition fees were funded via the Modular Acceleration Programme.

For the purposes of the REC, "relevant funded study" means non-LLE study, for which applicable tuition fee 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 Undergraduate 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.

Relevant funded study can also include:

Study on a foundation year and,

A period of study leading to a Postgraduate qualification that is funded under the Higher Education Student Finance system.

For example, an integrated Master's degree, a postgraduate certificate in education, or a Postgraduate pre-registration healthcare qualification.

Relevant funded study can also include a period of Further Education study at Level 4 to 6, beginning on or after 1st August 2013, for which the student received Advanced Learner Loan support.

It can also include a period of study on a module of a HTQ course, for which the student's tuition costs were funded under the Modular Acceleration Programme.



Next, we're going to look at what's not considered as 'relevant funded study' and will therefore be disregarded for the purposes of a Residual Entitlement Calculation.

The following is not considered as relevant funded study:

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, so those undertaken during the HE Short Course trial period, between the 1st of August 2023 and the 31st of August 2025,

A period of Postgraduate study (with the exception of Postgraduate study funded under the Higher Education Student Finance system),

A period of study on a Further Education course that was not funded under the ALL system, and

Any relevant funded study impacted by a Compelling Personal Reason (CPR).

And finally, any relevant funded study on a Further Education course, where an ALL balance has been cancelled under Regulation 25 of the Further Education Loans Regulations 2012.

For Residual Entitlement Calculation, 'applicable tuition fee support' means support for tuition fees provided by the government administrations of England, Wales, Northern Ireland and 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,

Block grant funding paid directly to providers by government,

And finally, any funding paid directly to providers, in respect of modules of HTQ courses eligible, for funding via the Modular Acceleration Programme.

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, for example, NHS fee support or social work bursaries etc,

Funding towards the cost of tuition fees from non-UK Government sources, for example, employers, charitable grant funding or hardship funds,

Funding towards the cost of tuition fees from education providers, for example, bursaries and scholarships, and

Funding for maintenance and living costs and finally, any other non-tuition fee related student funding.



The Student Application Journey: Establishing and Managing an LLE Balance: Slides 64 to 66

Moving on to the Student Application Journey, in particular establishing and managing an LLE Balance.

Prior to applying for any LLE funding, students will need to create an online account and provide the initial information and evidence required, to establish their initial 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.

Students will be informed of the details and any documentation they need to supply.

Once created, a student's personal account will update with their assessment results and LLE balance.

It will also feature essential tools and guidance, to help students make informed choices about their learning pathway.

Tuition Fee Loan Entitlement i.e. the LLE value, will be dynamic and will adjust to incorporate eligibility changes, and/or residual entitlement changes.

A TFL entitlement result will also feature dynamic IAG, to help personalise the result to the student.

Through their online LLE Personal Account, a student will be able to easily navigate to, and view, their loan entitlement, study history and a standardised transcript of their record of achievement.

Details of eligible courses, including credit value and fee amount charged will also be visible, as will an indicative entitlement balance tracker, taking into account current and previous courses and modules.

There will also be supporting Information, Advice and Guidance content and relevant signposting.

Now's a good time to take a brief pause before we begin our next section, where we'll be looking at Additional Tuition Fee entitlement.



Additional Tuition Fee Loan Entitlement: Slides 68 to 82

Welcome back. As mentioned, we're going to now look at Additional Tuition Fee Loan Entitlement

While the LLE creates a finite TFL balance that an eligible LLE student can draw down from, there remain instances where the UK Government may wish to provide additional TFL support, in excess of the TFL balance to students in particular circumstances.

Let's start with Priority additional entitlement.

To support wider government intent of boosting employment numbers within identified priority sectors, an eligible LLE student undertaking a designated course in a priority subject area, may be able to access Priority Additional Entitlement.

Next let's look at Special additional entitlement.

An eligible LLE student may be able to access Special Additional Entitlement on top of their standard TFL balance.

Special Additional Entitlement provides students with an additional amount of TFL, to cover certain specific additional fee costs associated with certain types of study.

Now we'll look at Additional entitlement for taught study years of certain longer courses i.e. Long Course Additional Entitlement.

An eligible LLE student may be able to access additional fee loan entitlement, if they are undertaking a longer course or programme of study, that have a standard full-time equivalent duration of at least five taught study years.

We'll finish this slide with CPR-related additional entitlement.

An eligible LLE student whose funded study under LLE has been negatively affected by compelling personal reasons.

Where a student has been unable to complete a course or has been required to repeat an element of a course due to CPR, they will be able to get additional fee support to replace the entitlement used to fund the period of affected study.

I am conscious that I have been mentioning some terminology which may be new to some of you, so let's go into more detail.



We'll start with Priority Additional Entitlement.

So, to reiterate, to support wider UK Government intent of boosting the employment numbers within identified sectors, an eligible LLE student undertaking a designated course in a UK Government priority subject area, may be able to access Priority Additional Entitlement.

Where an eligible LLE student does not have sufficient remaining TFL balance to fund a priority course, Priority Additional Entitlement will be made available to contribute towards the remaining tuition fee cost of the course.

This means, that a student will be able to access additional tuition fee support for a priority course, where they have exhausted their TFL balance.

Now let's look at draw down, by which I mean the point at which the student uses Priority Additional Entitlement to pay for their tuition fees.

Draw down of the additional fee support is conditional on certain factors, that must be met at the point of draw down.

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

Let's look at an example of the application of Priority Additional Entitlement.

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.

However, he is aware of the availability of Priority Additional Entitlement, which will allow him to receive additional funding to complete 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.

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.



Another example of Priority Additional Entitlement:

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.

However, she is aware of the availability of Priority Additional Entitlement which will allow her to receive additional funding to complete the course.

Elena transfers to an alternative course in a different priority subject area, let's say Midwifery.

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

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

Aligned to a specified subject type, lead to a specified qualification (for example a degree level course), and

Lead to a relevant professional outcome, i.e. allow for professional registration in a specified area.

Defined priority courses may change over time to reflect the needs of the economy and plug skills gaps as required by DfE and Ministers.

However, the subject list for the initial implementation of LLE in 2027 is:

Medicine and Dentistry, Nursing, Midwifery, Allied Health Profession subjects, Initial Teacher Training and Social Work.

Subject to draw down rules, Priority Additional Entitlement will also be available as a funding mechanism for compulsory, or optional intercalated years within medicine or dentistry courses.

This will apply regardless of whether the subject area of the intercalated year is linked to a qualifying priority subject area of the core course.

This is because the intercalated year makes up part of a whole course, that meets the qualifying criteria for Priority Additional Entitlement, even if the intercalated year in isolation would not.

Modules will not qualify for Priority Additional Entitlement.



Now we'll look at Special Additional Entitlement in more detail.

Eligible students may be able to access Special Additional Entitlement on top of their standard LLE TFL balance, to cover the specific additional fee costs associated with certain types of study.

A student may qualify for Special Period Additional Entitlement for certain types of special period, undertaken as part of a course that is not a priority course.

To get Special Period Additional Entitlement a student must be undertaking a qualifying special period.

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

A study period abroad,

A period on a sandwich placement,

A Turing period, or

A foundation year (both, classroom-based or non-classroom-based).

Although an intercalated year falls within the definition of a special period for other purposes, they do not qualify for Special Period Additional Entitlement.

Qualifying intercalated years will instead be funded via either Priority Additional Entitlement or Long Course Additional Entitlement.

This is due to there being additional entitlement rules in place for certain subject areas, that can qualify to offer an intercalated year as part of their programme of study such as Medicine, Dentistry or Veterinary Science.

The rules for determining whether a period of study within a course year qualifies as a special period differ, depending on whether the provider is located in England or in one of the other UK nations.

For the purposes of special entitlement policy rules under the LLE, the definitions of a special period at Welsh, Northern Irish and Scottish providers, generally mirror the established definitions of special years in the HESF system.

Special Period Additional Entitlement may be made available to the student to help cover additional tuition fee costs incurred due to undertaking a 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 in other words, the remaining fundable credits associated with the special period.

In respect of any tuition fee costs associated with a special period that exceed the student's remaining TFL balance, maximum entitlement for special periods remains subject to the relevant rules.

A student 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 course that is not a priority course.

In circumstances where the student has chosen to self-fund the special period (either partially or in full), they will still be able to get Special Period Additional Entitlement up to the maximum amount.

Now's a good time to look at an example, where a student has full TFL balance and accesses Special Period Additional Entitlement.

Gavin has a TFL balance of £38,140 and he undertakes a degree course with an integrated foundation year. The total fundable cost of the course is £43,900

The provider is charging £5,760 for the foundation year, which 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.

Now we'll look at Linda who has a residual TFL balance and requires Special Period Additional Entitlement.

Linda has a TFL balance of £19,070. She takes a 4-year degree with an integrated classroom-based foundation year. The total fundable cost of the course is £43,900.

The provider is charging £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 two years of the course so can use the Special Period Additional Entitlement to cover the additional cost incurred, due to studying on the foundation year, i.e. £5,760.

Therefore, Linda will need to self-fund the cost of the remaining taught study years of the course, which in this example would be £19,070.



Now we're going to look at additional entitlement for taught study years of certain longer courses, in other words, Long Course Additional Entitlement.

An eligible LLE student may be able to access additional fee loan entitlement if they are undertaking a longer course, or programme of study that has a standard full-time equivalent duration of at least five taught study years.

In other words, the course 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.

To get Long Course Additional Entitlement, a student must be undertaking a qualifying long course leading to a qualification in specified subjects such as Veterinary Surgery or Architecture, or a longer Scottish course.

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

I.e. two standard FTE 120 credit course years.

The per-credit rate used, in calculating maximum Long Course Additional Entitlement, is aligned to the current service year maximum TFL entitlement for study at a provider registered in the Approved (Fee Cap) OfS registration category with an APP.

A student can only draw down Long Course Additional Entitlement when they are undertaking a qualifying Long Course and have exhausted their TFL balance.

For the purposes of satisfying draw down conditions, a student's TFL balance can be considered to have been exhausted if the full remaining TFL balance has been either fully drawn down, or the full remaining amount has been allocated to fund another course year of a course being undertaken concurrently.

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 equates to less than the maximum amount of Long Course Additional Entitlement).

For example, because the amount of tuition fee left outstanding is lower than the maximum Long Course Additional Entitlement available to the student.



Let's look at an example of Long Course Additional Entitlement:

A student may be able to access additional entitlement, if they are undertaking longer courses leading to a qualification in certain specified subject areas, such as Veterinary Surgery or Architecture, or a longer Scottish course.

Aisha is undertaking a five-year (600 credit) veterinary surgery course

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

Aisha has a TFL balance of £38,140.

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

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

Year 5 of the course is funded by Long Course Additional Entitlement.

Now we're going to look at Compelling Personal Reasons (CPR)-related Additional Entitlement, in more detail.

As mentioned earlier, an eligible LLE student whose funded study under LLE has been negatively affected by compelling personal reasons, will be able to get additional fee support to replace the entitlement used to fund the CPR affected period of study.

In other words, where a student has been unable to complete a course or has been required to repeat an element of a course due to CPR.

Any CPR-linked Additional Entitlement will be equivalent to the current value of the impacted number of credits, that applied to the affected period of study.

Where SLC has accepted that a period of study has been impacted by CPR, the award that is identified for the 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 their additional entitlement towards a future programme of study, as they see fit.

There is no definitive list of reasons that can be deemed as CPR.

SLC will consider each case individually.



Let's look at a CPR Additional Entitlement 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 fee loan entitlement of £4,767.50 for the course.

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 as a result of a CPR, that impacted the entire 60-credit module.

SLC is satisfied that Matthew 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, so £4,767.50 for this example.

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

This will include any future period of study on a course or module that attracts a different per-credit fee loan amount.

Maintenance (Living Cost) Loan Support: Slides 83 to 91

OK, so now let's move on to look at living cost loans, in other words Maintenance Loans, and we'll start with how maintenance will work.

Firstly, to confirm that students attending a course which requires face-to-face attendance will be able to apply for a maintenance loan to help with living costs.

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

The loan amount available to students will depend on factors including, their age and entitlement to certain benefits, where they live and study, how long their course is, how many credits they are studying and their household income.

Students will be able to get maintenance support for modules and short courses.

Students who cannot attend their course due to their disability will continue to be able to apply for Maintenance Loan, even when their course is distance learning.



To determine entitlement, SLC need to consider the student's characteristics and where they live.

Students under the age of 60 will receive different amounts of Maintenance support 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 or live away from home and study abroad (as part of a 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.

There is only one rate of Special Support Loan Entitlement for students aged 60 or over.

Students who are 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 of Maintenance Loan.

This applies 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 support.

There are also separate rates 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 Element loan which is means-tested.

As now, some students will receive a 'maintenance support element', which is classed as income for the purposes of Department for Work and Pensions (DWP) Universal Credit assessment.

Some students receive a "special support loan element" which is not classed as income by DWP, and some students receive both.

The income-based loan reduction is deducted from the Special Support portion of the entitlement first, as it does now.

Another consideration to determine a student's entitlement is what students' study, and how.



Entitlement to Maintenance Loan and Special Support Loan will be reduced by study intensity, 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 Tuition Fee Loan balance.

With students with a tuition fee loan balance of £0 prior to starting their course, not being entitled to maintenance loans.

Students under the age of 60 with small remaining tuition fee balances, will only be entitled to maintenance loans if they use part of their remaining tuition fee loan balance to pay for a course.

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

Students who undertake course years longer than 30 weeks, may qualify for extended maintenance support via additional weeks of entitlement.

This is just like the current Long Course Loan), but only if their household income is below £45,000.

It's also important to highlight that students will be able to study more than one course or module concurrently and receive maintenance support.

This eligibility is 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.

This is the equivalent of 50 notional learning hours across all courses (1 or more).

CPW is calculated as credits in the course year, divided by term weeks.

Where this occurs due to 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%.



So, we've looked at the student's characteristics and where they study.

We've looked at whether they're final year students or not, whether they're entitled to benefits or not, and what the student is studying and how they are studying.

Now we'll move on to household income.

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 be aligned to the current system and may result in recalculation of support in some cases, for example the loss of a parent (sponsor).

Students who choose not to provide household income information, will only be eligible for the minimum loan amount.

Under the LLE, 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.

The rules for calculating entitlement including rates and tapers, are still to be confirmed for AY 2026/27.

The final point to confirm, is that students can get maintenance support for each course year of a course.

I'll now wrap this section up with a brief summary of the calculation process.

So, to recap, in order to calculate the final entitlement, SLC calculate the maximum maintenance support based on factors such as the student's age and location, and whether it's their final year of study.

SLC then adjust the maximum entitlement according to the student's household income and finally, SLC apply more adjustments, based on the intensity of study and whether the student is enrolled in multiple courses simultaneously.



There is a DfE guidance page available to explain how student maintenance support for living costs at colleges and universities will change when the LLE launches.

The page content includes how Maintenance Loans will work under the LLE, student eligibility, based on their circumstances and course choice and household income assessment and calculation

SLC Information, Guidance and Resources For Practitioners and Students Sides 92 to 94

Our final section for today's webinar will be looking at SLC Information, Guidance and Resources, available for Practitioners and Students.

LLE 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.

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.

This Provider Preparation guide has been created to help providers with their preparations for the Lifelong Learning Entitlement.

The content and timeline provided, aim to guide your organisation's preparations for LLE implementation by suggesting topics and actions for you to consider.

Following the Government's announcement of the LLE, there has been a high level of interest across the HE, FE and IAG sectors.

We've answered several frequently asked questions and published these on the HEP Services website.

The FAQs have been gathered from our HE Advisory Group, Stakeholder forums and other interactions with our partner network.

We'll continue to gather sector insight and expand our FAQs as the project progresses.

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

All links have been included in the slides, for you to be able to access with ease.



Closing Remarks and Final Questions - Lesley McDowell (SLC): Slides 95 to 97

Thank you, Ben, Stacey, and Chris.

We all hope that you found this session useful and now have a better understanding of the LLE policy intent and how this translates to student finance.

This is the start of our delivery journey, and we have some key milestones informing provider readiness prior to the launch of LLE in January 2027.

We continue to have structured, regular meetings with SLC and DfE colleagues who are helping shape the accuracy of our resource content and will underpin the FIS team's IAG engagement strategy.

We will continue to keep you informed as the details develop but please remember my team of FIS Account Managers are available to support you with the topics discussed today.

Any ongoing LLE queries you may have can be sent to "lle_enquiries@slc.co.uk" where the HEP and my FIS account managers will co-ordinate answers.

We will also keep you informed with key information, IAG and student journey updates via our FIS bulletin.

So, if you're not already signed up to receive them, please reach out.

Registration will soon open for our regional LLE planning and awareness seminars, so please keep an eye out for further communications.

The events will be free to attend but numbers are restricted to a maximum of two from each education provider.

We would encourage those involved with course planning and design as well as student advice staff to consider these events as critical.

The seminar will include a key message plenary session, followed by a choice of targeted workshops.

Our information hubs will give you an opportunity to meet experts from DfE and SLC to discuss any questions you may have, or to share your plans for implementing LLE.



Following these broadcasts, we will host this recording, presentation and script on the SLC Events website and will advise you when they are available.

This will likely be the end of September beginning October.

This will allow you to listen again to the recorded webinar or pass on to any colleagues who couldn't attend.

Contact email addresses for any follow up questions can be found on the presentation slides and updates covering the LLE will be shared regularly through our bulletins.

We thank you for your time today and look forward to collaboratively working towards a successful launch of the LLE.

Just a reminder, that the option to submit questions within the relevant dropdown will remain open for a further ten minutes, so please submit any further questions now.

Thank you and goodbye.





For more information:

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www.slc.co.uk

www.heinfo.slc.co.uk