



University of Bath Student Finance Update for Academic Year 2024/25

Student Finance England session

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Funding Information Services Team
Student Loans Company
2024

New Figures for 2024/25 (What You Can Get and What You Repay)

- Tuition Fee Loans
- Maintenance Loans
- Disabled Students Allowance
- DSA Reforms
- Grants for Dependants
- Postgraduate Loans

Repayment Plan 5

Student comms and messages

AY 24/25 Applications

- Campaign Page
- Resources

Lifelong Learning Entitlement Intro

[My TSR](#) > [SFE Student Finance Zone](#)

Sign up to find out when applications open for full-time undergraduate student finance!



Brought to you by The Student Room & Student Finance England

Take the first step towards funding your future with student finance

Full-time undergraduate student finance applications for the 2023 to 2024 academic year are expected to open from March 2023.

Fill out your details and we'll let you know when our applications have opened. We'll send you an email to explain the next steps on how to apply and let you know if anything changes.



What is available?

Maximum tuition fees for 2024/25 in England will be maintained at the levels that applied in 2023/24 academic year. The seventh year in succession that fees have been frozen.

Maximum tuition fee for standard **full-time courses** offered will remain at **£9,250**
Maximum tuition fee for standard **part-time courses** offered will remain at **£6,935**

Key Points to Note :

- Tuition Fee Loans are non means tested (we don't need parent's income for this bit!)
- Loans are paid directly to the university on behalf of the student
- Most of the 1.6m students every year apply for the maximum loan available
- It is the easy part of the application – just tell us which university you are going to and how much you want to borrow (usually students tick 'max')

Maintenance Loans – Which Tier?



Maximum (Maintenance) loan for living costs for new **full-time** students and eligible continuing **full time** 2016 cohort students:

| Loan Rate | 2016 Cohort Full-Time Students | Entitled to Benefits | Aged Over 60 First Day of First AY |
|---------------|--------------------------------|----------------------|------------------------------------|
| Parental Home | £8,610 | £10,158 | £4,327 |
| Elsewhere | £10,227 | £11,658 | |
| London | £13,348 | £14,557 | |
| Overseas | £11,713 | £13,038 | |

2016 cohort FT students, not eligible for benefits or aged over 60

| Full Year Student* | Maximum Loan | Non-Income Assessed | Income Assessed |
|--------------------|--------------|---------------------|-----------------|
| Parental Home | £8,610 | £3,790 | £4,820 |
| Elsewhere | £10,227 | £4,767 | £5,460 |
| London | £13,348 | £6,647 | £6,701 |
| Overseas | £11,713 | £5,662 | £6,051 |

*Lower amounts available for final year students

Maintenance Loans – Household Contribution



2016 cohort FT students, not eligible for benefits or aged over 60

| Household Income | Home | Elsewhere | London (£70,040) |
|------------------|---------------|---------------|------------------|
| £25,000 & under | £8,610 | £10,227 | £13,348 |
| £30,000 | £7,887 | £9,497 | £12,606 |
| £35,000 | £7,163 | £8,766 | £11,863 |
| £40,000 | £6,440 | £8,035 | £11,120 |
| £45,000 | £5,716 | £7,304 | £10,377 |
| £50,000 | £4,993 | £6,573 | £9,634 |
| £55,000 | £4,269 | £5,842 | £8,891 |
| £60,000 | £3,790 | £5,111 | £8,148 |
| £65,000 | £3,790 | £4,767 | £7,405 |
| £70,040 & over | £3,790 | £4,767 | £6,647 |

Maximum loans for new students starting postgraduate master's or doctoral degree courses in AY 2024/25 will be to:

| Maximum Postgraduate Master's Loan |
|------------------------------------|
| £12,471 |

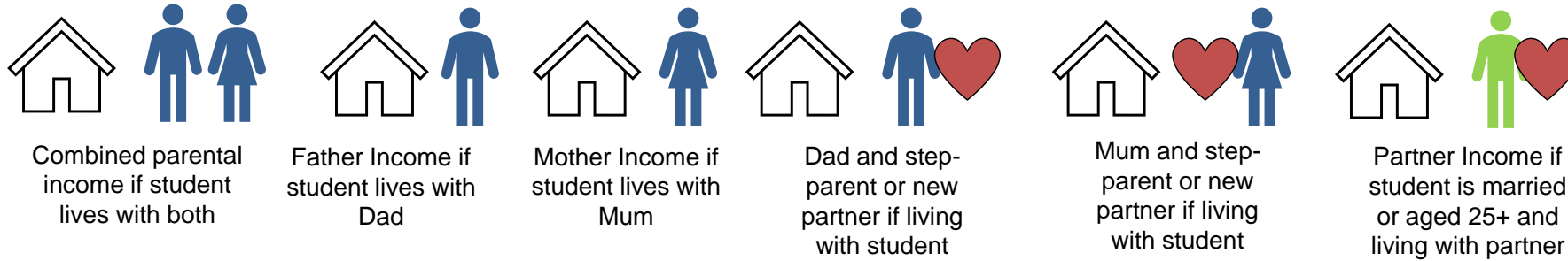
| Maximum Postgraduate Doctoral Loan |
|------------------------------------|
| £29,390 |

| Maximum Postgraduate Disabled Students' Allowance |
|---------------------------------------------------|
| £26,948 |

STUDENT FINANCE 2024/25

WHAT IS HOUSEHOLD INCOME?

WE WILL USE INCOME
DETAILS FROM APRIL
2022...UNLESS THERE
HAS BEEN A 15% DROP
[FIND OUT MORE](#)



| Taxable Income | Non-Taxable Income |
|----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| Earnings from employment | Interest and other income from ISA or PEP |
| Earnings from self employment | Working Tax and Child Tax Credit |
| Rent from letting property | Child Tax Credit |
| Interest from a bank or building society or local authority savings | Up to £7,500 rent a year from a lodger in only or family home (Rent-a-Room) |
| Private/State Pensions and Annuities | Premium Bond or National Lottery winnings |
| Dividends from shares, UK authorised unit trusts and investment companies | Life insurance policy lump sums (Including endowment policies) |
| Interest from National Savings (other than first £70 account interest) and Investments | Income from tax-free National Savings and Investments (Savings certificates) |
| Income from taxable benefits in kind | Capital Gain/Capital Allowance figures |

| Taxable Benefits | Non-Taxable Benefits |
|--------------------------------------------------------|--------------------------------------------------|
| Jobseekers Allowance | Child Benefit and Child Tax Credit |
| Care Allowance | Housing Benefit and Council Tax Benefit |
| Incapacity Benefit – Over 28 Weeks | Income Support – Most payments |
| Employment Support Allowance (Contributory based only) | Employment Support Allowance (Income based only) |
| Retirement Pension (Inc. State Pension) | Working Tax Credit |
| Statutory Sick Pay | Disability Living Allowance |
| Bereavement Allowance or Benefit | Universal Credit |
| Statutory Maternity or Paternity Pay | Maternity Allowance |

A Step by Step Guide to Applying and Supporting an application is available at www.gov.uk/slc

The maximum allowance (**£26,948**) will apply to both full-time and part-time undergraduate and postgraduate DSA recipients in 2024/25. This replaced the four DSA allowances available in previous years

- Work on DSA Reforms
- Work on DSA Assessment Improvements

| Previous Allowance Categories | Single DSA Rate 24/25 |
|-------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| Non-Medical Helper | £26,948 + Further DSA support above the regulated maximum to pay for additional disability related travel costs |
| Specialist Equipment | |
| General Allowance | |
| Travel Allowance | |

New Suppliers:

Study Tech

Capita

What they will supply:

Needs assessments, assistive technology and assistive technology training for students in receipt of DSA. Students will have one supplier who has ownership of their end-to-end support for the services above.

Key Points:

- Apply as normal
- Support arrangements will remain the same for continuing students
- New service applies to new students (SFE & SFW)
- SLC will assign the student to a supplier
- Single point of contact for student
- Continue to receive DSA1 letter confirming eligibility – no longer have to search for supplier using gov.uk
- Supplier will send NAR to SLC
- Continue to receive DSA2 letter detailing agreed recommendations of support package
- Supplier will organise delivery of assistive tech direct with student

The Capita logo features the word 'Capita' in a dark blue, sans-serif font. To the left of the 'C' is a small icon consisting of two vertical bars of different heights.The Study Tech logo consists of the words 'STUDY TECH' in a bold, white, sans-serif font. The letters are set against a dark blue rectangular background. The letter 'C' in 'TECH' is stylized with a white circular outline.

The supplier will be responsible for the customer's installation, set-up and familiarisation of their equipment and software, and any training as required.

| GFD AY 24/25 Income Assessments | PLA | ADG | CCG (*52 Week Rate) | |
|----------------------------------------------------|------------|------------|---------------------|----------------|
| | | | 1 Child | 2+ Children |
| Maximum entitlement | £1,963 | £3,438 | £10,068.24* | £17,261.40* |
| Minimum payable | £50 | £0.01 | £0.01 | £0.01 |
| Lower income threshold for maximum grant | £14,910 | £8,746 | £9,727 | £11,118 |
| Upper income threshold for minimum grant | £18,835.98 | £15,621.98 | £19,795.23 | £28,379.39 |



*Weekly maximum CCG amount for one child: **£193.62**

*Weekly maximum CCG amount for two or more children: **£331.95**

OVERVIEW

From AY 2020/21, new and continuing UK domiciled nursing, midwifery and many allied health students undertaking pre-registration courses at **English** universities will receive a £5,000 Training Grant each year:

| | |
|---------------------------------------------------------------------------------------|--------------------------------------------------------------------|
| Dietetics | Occupational Therapy |
| Dental Hygiene or Dental Therapy (Level 5 and Level 6 courses) | Operating Department Practitioner (Level 5 and Level 6 courses) |
| Orthoptics | Orthotics and Prosthetics |
| Physiotherapy | Podiatry or Chiropody |
| Radiography (diagnostic and therapeutic) | Speech and Language Therapy |
| Paramedicine | Midwifery |
| Nursing (adult, child, mental health, learning disability, joint nursing/social work) | |

Extra payments worth up to £3,000 per academic year will be available for eligible student's and they could receive;

- £2,000 towards childcare costs (Parental Support)
- £1,000 if they're a new student studying a shortage specialism*

Areas which will attract 'specialist subject payments' have been confirmed:

| | |
|------------------------------------------|-----------------------------|
| Mental Health Nursing | Learning Disability Nursing |
| Prosthetics and Orthotics | Orthoptics and Podiatry |
| Radiography (diagnostic and therapeutic) | |



NHSBSA have created a [HEI LSF communications toolkit](#) which contains a suite of materials practitioners can use to promote the new funding support

Repayments

From academic year 2023/24, loan repayment policies for undergraduate students in England undertook a change.

Key facts about how repayments now work, include;

- Students won't have to make repayments until their income is **over a set threshold**, which will be **£25,000 a year** until **April 2027**
- From April 2027 the threshold is set to **rise annually** with inflation (RPI)
- If students study a full-time course, they will be due to **start repaying** from the April after completing their course or leaving/withdrawing from higher education
- A 2026 graduate who starts a job with a **salary of £28,000** a year, would expect to repay around **£17 per month** over financial year 2027-28
- If a student's **income drops below the threshold**, their repayments will stop, and any outstanding balance will be written-off **40 years** after entering repayment

Government Rationale for £25,000 Threshold:

- How much per month? (projected figures)

| Gross Annual Income | Approx Monthly (2023/24) @ £25,000 | Approx Monthly (2027/28) @ £25,710 |
|---------------------|---------------------------------------|---------------------------------------|
| £25,000 | £0 | £0 |
| £28,000 | £22 | £17 |
| £30,000 | £37 | £32 |
| £35,000 | £75 | £69 |
| £40,000 | £112 | £107 |
| £45,000 | £150 | £144 |
| £50,000 | £187 | £182 |

Student Loan Repayment



PLAN 2 INTEREST

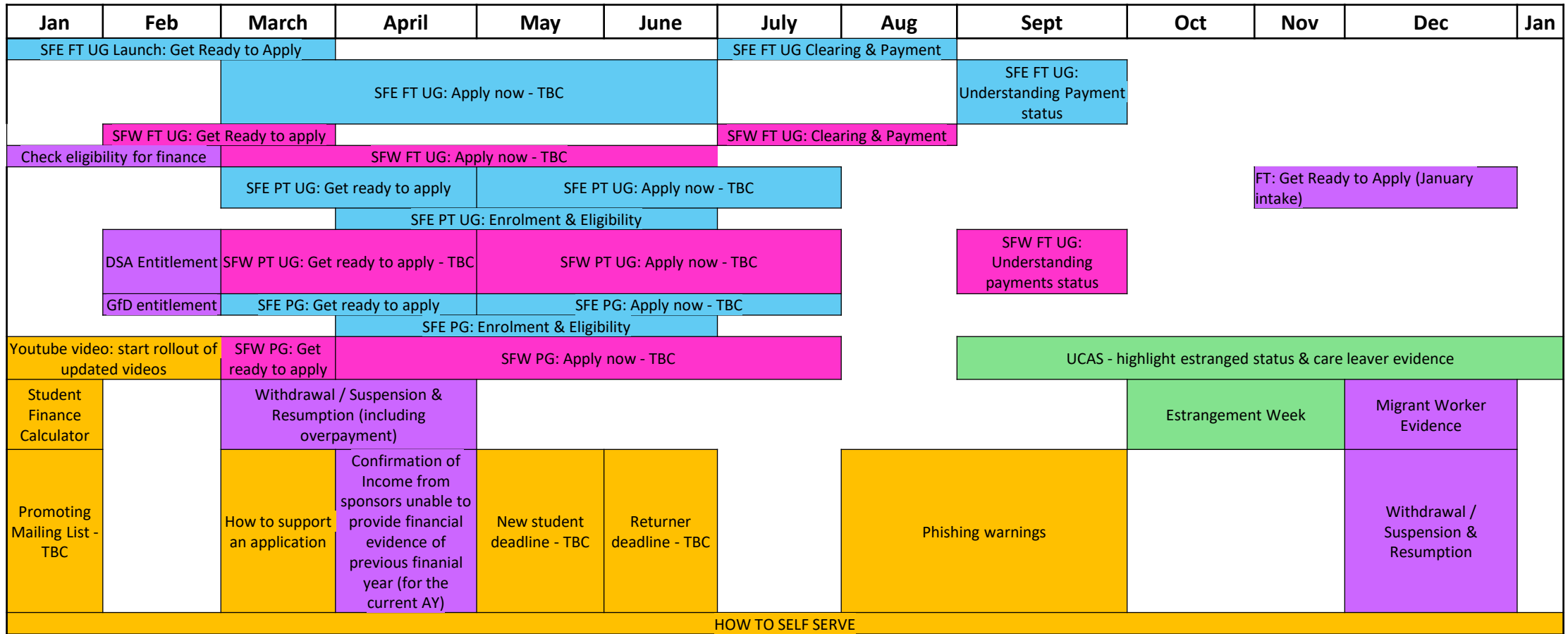


PLAN 5 INTEREST

Interest will not be tiered and will be set at RPI + 0%

Student Messages

Comms Timeline: Delivering the right message, at the right time



This timeline is intended to assist Practitioners with planning student facing comms to ensure the delivery of the right messages, at the right times. It has been created using previous campaign timelines and general insight, gathered by the FIS Team. Please be aware that there may be some variation, due to our service being dependent on government instruction and global or national events / circumstances, beyond our control eg COVID.



AY 24/25 APPLICATIONS

AY 2024/25 PROMOTING EARLY APPLICATIONS

Students can sign up to our mailing list so once our applications for AY 24/25 open, they will be notified that they can apply for their student finance.

[Sign up to be the first to know when full-time undergraduate student finance applications go live | The Student Room](#)

Working in partnership with The Student Room we're encouraging new and continuing students to sign up to our mailing list.


Benefits:

- It's takes seconds to sign up.
- We'll email them when full-time undergrad applications open.
- They'll be the first to know and can start get a head start on their application.

Students will need to register with The Student Room if they wish to be signed up for the SFE mailing list.

My TSR > SFE Student Finance Zone

Sign up to be the first to know when full-time undergraduate student finance applications go live



Brought to you by The Student Room and Student Finance England.

Take the first step towards funding your future with student finance.





Fill out your details and we'll let you know when you can apply for your student finance.

Sign up

Find out what student finance is available and how much you could get.

Follow SFE on Facebook, Instagram and X / Twitter for regular updates about student finance.

Article by Nik Taylor on Tuesday 23 January 2024
Last edited by Nik Taylor on Friday 26 January 2024

Share this story:    

Application Enhancement – “How To”



A guidance page has been added to GOV.UK providing an answer to some of the most common questions asked on student finance and applications. Essential messages are provided for each subject along with a [selection of short films](#) and links to additional information or resources

GOV.UK

Home > Higher education administration

Guidance

Student Finance England – ‘How to’ guide

This guide will provide you with answers to the most common questions that you have about student finance in England.

- Contents
- [Checking the status of your application](#)
 - [Change your university, college or course details](#)
 - [If you're asked to upload evidence for your student finance application](#)
 - [Cancel a student finance application](#)
 - [Registering on your course](#)
 - [Update your bank details in your online account](#)
 - [Check your payment schedule and amounts](#)
 - [Support a student finance application with your household income details](#)
 - [If you're asked to upload evidence to support a student finance application](#)
 - [Find out who can get student finance, how much you can get and how to apply](#)
 - [Reset your log in details](#)
 - [Update your contact details](#)

How to use your Student Finance online account

7 videos • 5,758 views • Last updated on 23 Aug 2022

This playlist will show common processes you'll need to complete when applying for student finance and take you through them step-by-step.

You don't need to call us to track your application, reset your password, update your personal details or provide evidence. Sign in online: <https://www.gov.uk/student-finance-re...>

Student Finance England

SUBSCRIBE

How to change your student finance application

Student Finance England

How to upload evidence

Student Finance England

How to check the status of your application

Student Finance England

How to check your payment schedule

Student Finance England

How to reset your password and secret answer

Student Finance England

This is your application summary page!

You can track everything from when you submit your application to when you receive payments.

Before you track your application, make sure to complete any outstanding actions.

Providing SFE with the right evidence in the right way at the right time can seem confusing for many students and their parents or partners:

- To address this, we have created [guidance and a short film](#) to explain evidence requirements and submission, including digital upload



GOV.UK

Search on GOV.UK

Departments Worldwide How government works Get involved
Consultations Statistics News and communications

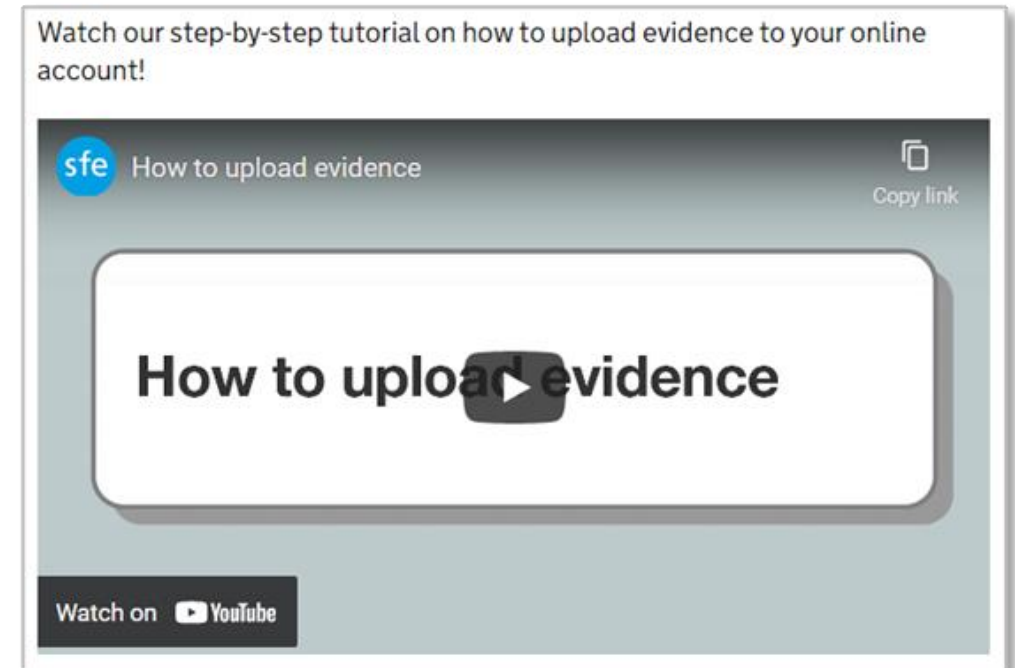
→ Coronavirus (COVID-19) | Rules, guidance and support

Home

Guidance

Guidance for students, parents and partners providing evidence to support a student finance application

If you apply to Student Finance England for help with your studies for an undergraduate full-time course, you, your parent(s) or partner may be asked to supply evidence.



Watch our step-by-step tutorial on how to upload evidence to your online account!

sfe How to upload evidence

Copy link

How to upload evidence

Watch on YouTube

You can access the suite of videos available on our SFE YouTube channel which you can signpost your students to. You are also able to embed these to your websites:

[Student Finance England - YouTube](#)



How much will I get? 2023 to 2024
2K views • 10 months ago



Can I get student finance in 2023 to 2024?
1K views • 10 months ago



This is Rachel – Supporting students with a disability
407 views • 10 months ago



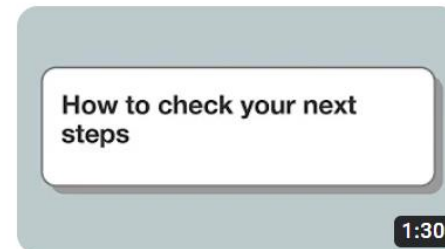
Understanding student loan interest – If your course starts from August...
564 views • 10 months ago



Student Finance Explained 2023 to 2024



Applying for student finance after the deadline

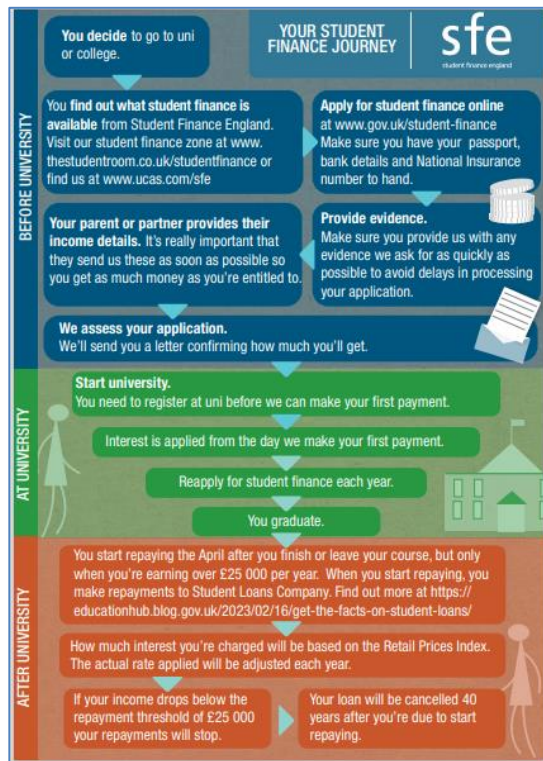


How to check your next steps
3K views • 1 year ago



How to update your personal details
6.5K views • 1 year ago

We have recently updated our resources for AY 24/25, some examples of the leaflets we have available:



YOUR STUDENT FINANCE JOURNEY **sfe**
student finance england

BEFORE UNIVERSITY

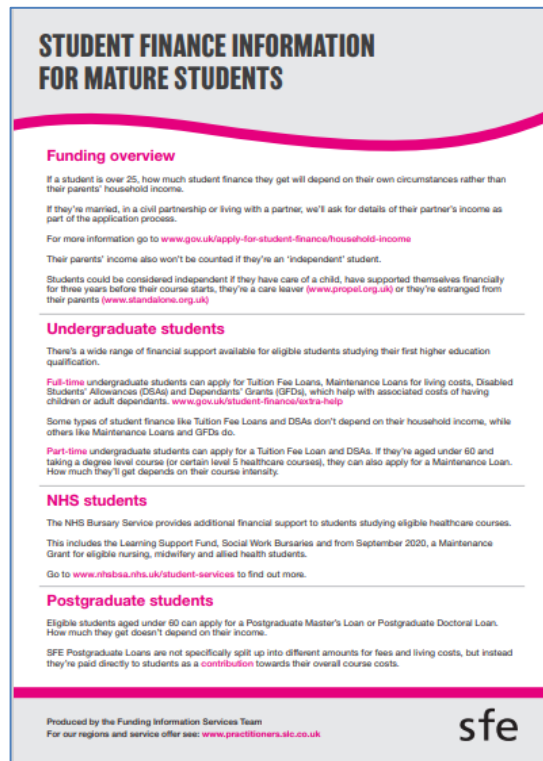
- You decide to go to uni or college.
- You find out what student finance is available from Student Finance England. Visit our student finance zone at www.thestudentroom.co.uk/studentfinance or find us at www.ucas.com/sfe
- Apply for student finance online at www.gov.uk/student-finance. Make sure you have your passport, bank details and National Insurance number to hand.
- Your parent or partner provides their income details. It's really important that they send us these as soon as possible so you get as much money as you're entitled to.
- Provide evidence. Make sure you provide us with any evidence we ask for as quickly as possible to avoid delays in processing your application.
- We assess your application. We'll send you a letter confirming how much you'll get.

AT UNIVERSITY

- Start university. You need to register at uni before we can make your first payment.
- Interest is applied from the day we make your first payment.
- Repay for student finance each year.
- You graduate.

AFTER UNIVERSITY

- You start repaying the April after you finish or leave your course, but only when you're earning over £25 000 per year. When you start repaying, you make repayments to Student Loans Company. Find out more at <https://educationhub.blog.gov.uk/2023/02/16/get-the-facts-on-student-loans/>
- How much interest you're charged will be based on the Retail Prices Index. The actual rate applied will be adjusted each year.
- If your income drops below the repayment threshold of £25 000 your repayments will stop.
- Your loan will be cancelled 40 years after you're due to start repaying.



STUDENT FINANCE INFORMATION FOR MATURE STUDENTS

Funding overview

If a student is over 25, how much student finance they get will depend on their own circumstances rather than their parents' household income.

If they're married, in a civil partnership or living with a partner, we'll ask for details of their partner's income as part of the application process.

For more information go to www.gov.uk/apply-for-student-finance/household-income

Their parents' income also won't be counted if they're an 'independent' student.

Students could be considered independent if they have care of a child, have supported themselves financially for three years before their course starts, they're a care leaver (www.propel.org.uk) or they're estranged from their parents (www.standalone.org.uk)

Undergraduate students

There's a wide range of financial support available for eligible students studying their first higher education qualification.

Full-time undergraduate students can apply for Tuition Fee Loans, Maintenance Loans for living costs, Disabled Students' Allowance (DSA) and Dependents' Grants (DGs), which help with associated costs of having children or adult dependants. www.gov.uk/student-finance/extra-help

Some types of student finance like Tuition Fee Loans and DSAs don't depend on their household income, while others like Maintenance Loans and DGs do.

Part-time undergraduate students can apply for a Tuition Fee Loan and DSAs. If they're aged under 60 and taking a degree level course (or certain level 5 healthcare courses), they can also apply for a Maintenance Loan. How much they'll get depends on their course intensity.

NHS students

The NHS Bursary Service provides additional financial support to students studying eligible healthcare courses. This includes the Learning Support Fund, Social Work Bursaries and from September 2020, a Maintenance Grant for eligible nursing, midwifery and allied health students.

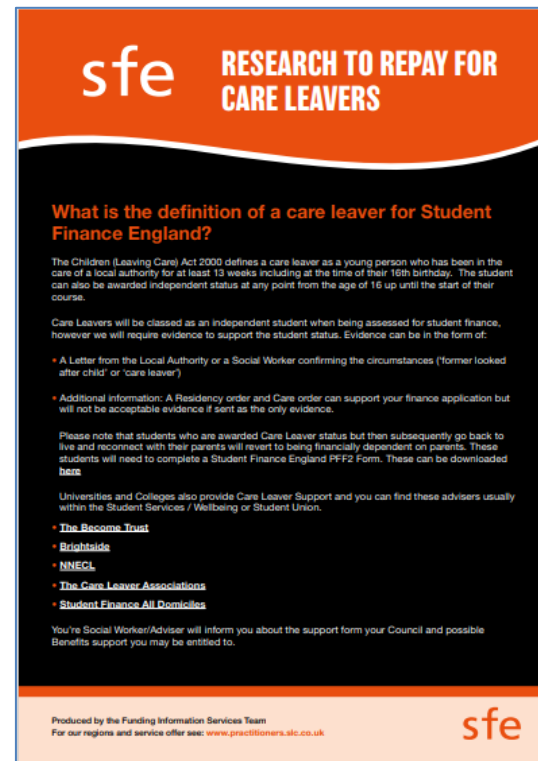

Go to www.nhsba.nhs.uk/student-services to find out more.

Postgraduate students

Eligible students aged under 60 can apply for a Postgraduate Master's Loan or Postgraduate Doctoral Loan. How much they get doesn't depend on their income.

SFE Postgraduate Loans are not specifically split up into different amounts for fees and living costs, but instead they're paid directly to students as a **contribution** towards their overall course costs.

Produced by the Funding Information Services Team
For our regions and service offer see: www.practioners.slc.co.uk



sfe **RESEARCH TO REPAY FOR CARE LEAVERS**

What is the definition of a care leaver for Student Finance England?

The Children (Leaving Care) Act 2000 defines a care leaver as a young person who has been in the care of a local authority for at least 13 weeks including at the time of their 16th birthday. The student can also be awarded independent status at any point from the age of 16 up until the start of their course.

Care Leavers will be classed as an independent student when being assessed for student finance, however we will require evidence to support the student status. Evidence can be in the form of:

- A Letter from the Local Authority or a Social Worker confirming the circumstances ('former looked after child' or 'care leaver')
- Additional information: A Residency order and Care order can support your finance application but will not be acceptable evidence if sent as the only evidence.

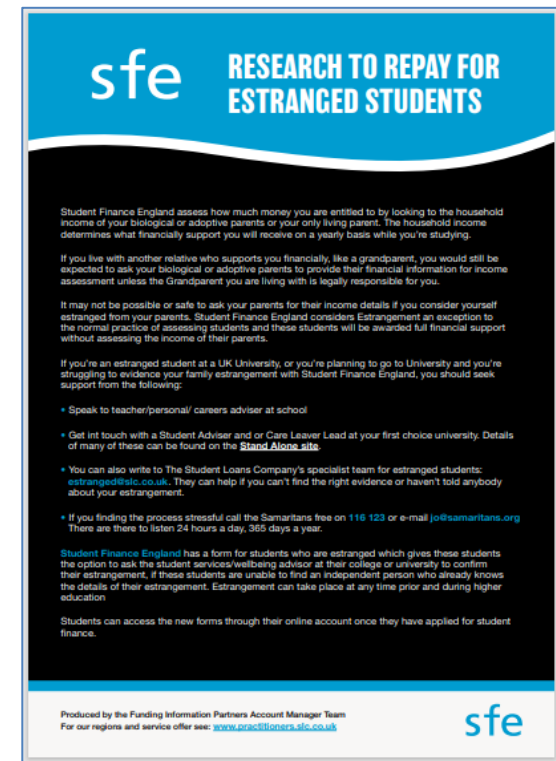

Please note that students who are awarded Care Leaver status but then subsequently go back to live and reconnect with their parents will revert to being financially dependent on parents. These students will need to complete a Student Finance England PPF2 Form. These can be downloaded [here](#)

Universities and Colleges also provide Care Leaver Support and you can find these advisers usually within the Student Services / Wellbeing or Student Union.

- The Broomfield Trust**
- Brightside**
- NNECL**
- The Care Leaver Associations**
- Student Finance All Domiciles**

You're Social Worker/Adviser will inform you about the support from your Council and possible Benefits support you may be entitled to.

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sfe **RESEARCH TO REPAY FOR ESTRANGED STUDENTS**

Student Finance England assess how much money you are entitled to by looking to the household income of your biological or adoptive parents or your only living parent. The household income determines what financially support you will receive on a yearly basis while you're studying.

If you live with another relative who supports you financially, like a grandparent, you would still be expected to ask your biological or adoptive parents to provide their financial information for income assessment unless the Grandparent you are living with is legally responsible for you.

It may not be possible or safe to ask your parents for their income details if you consider yourself estranged from your parents. Student Finance England considers Estrangement an exception to the normal practice of assessing students and these students will be awarded full financial support without assessing the income of their parents.


If you're an estranged student at a UK University, or you're planning to go to University and you're struggling to evidence your family estrangement with Student Finance England, you should seek support from the following:

- Speak to teacher/personal/ careers adviser at school
- Get in touch with a Student Adviser and or Care Leaver Lead at your first choice university. Details of many of these can be found on the [Stand Alone site](#).
- You can also write to The Student Loans Company's specialist team for estranged students: estranged@slc.co.uk. They can help if you can't find the right evidence or haven't told anybody about your estrangement.
- If you finding the process stressful call the Samaritans free on 116 123 or e-mail jo@samaritans.org. There are there to listen 24 hours a day, 365 days a year.

Student Finance England has a form for students who are estranged which gives these students the option to ask the student services/wellbeing advisor at their college or university to confirm their estrangement. If these students are unable to find an independent person who already knows the details of their estrangement. Estrangement can take place at any time prior and during higher education

Students can access the new forms through their online account once they have applied for student finance.

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Lifelong Loan Entitlement (LLE)

A New, Flexible Student Finance System

The Lifelong Learning Entitlement (LLE) will transform the post-18 student finance system in England:

From September 2025, LLE will create a **single funding system** to help people pay for college or university courses, and flexibly train, retrain and upskill

- This new, unified system is called the **Lifelong Learning Entitlement (LLE)**
- Under LLE, students will be able to apply for a loan worth the equivalent of **four years** of post-18 education (**£37,000 in today's tuition fees**)
- An **additional entitlement**, above the core four-year entitlement, will be made available for a limited number of **priority subjects and longer courses**



A New, Flexible Student Finance System


- The loan can be used for a range of courses, from Degrees and Higher Technical Qualifications to modules that can 'be stacked' towards full qualifications
- **Maintenance support** will also be available to students undertaking all eligible LLE courses at Levels 4 to 6, including part-time and modular study routes
- Targeted **Grants** will also be available for some groups such as learners with disabilities, or for support with childcare costs
- Students will be able to manage their LLE funding, keep track of their study and stay on top of their remaining support balance through a **Personal Account**

Hi, Alex Smith
Customer reference number: 00001112222

Welcome to your [Lifelong Learning Account](#). You can apply for future funding for your next course, see what funding you have used previously, check your repayment balance, and use our tools to find out more about LLE and how you can use it over your lifetime.

Your lifelong loan balance

Calculated Personal Entitlement: £37,000



£34,000

- Tuition fee amount available:
- Tuition fee used: £3,000

What happens next

Active Learning | Previous Learning | Record of Funding and Achievement

| Course Title | Start Date | End Date | Credit | Fee Amount | Action |
|-----------------|-------------|-------------|--------|------------|------------------------|
| Entry to Design | 01 Jan 2026 | 01 Jan 2027 | 40 | £2000 | Update |

Fund your next course

Search the course database to apply for funding for your next course.

[Course Funding Search](#)

Example of the personal account pages for learners, showing LLE balance, active learning and functions, including course search and guidance links.

LLE Information

[Update Contact Details](#)

[Update Bank Details](#)

Help and Guidance

[Understanding LLE](#)

[Help & Support](#)

[How you can continue to learn using your LLE](#)

Tools

[Course Search](#)

[Record of Achievement](#)

More Information

[Repayment Information](#)

A New, Flexible Student Finance System

The LLE will allow people to develop new skills and gain new qualifications at a time that is right for them:

Who will be eligible for LLE support:

- The LLE will be available to **new and returning** learners
- For returning learners, the amount they can borrow will be reduced depending on the **funding they have previously received** to support study
- LLE Tuition Fee Loans will be available for eligible learners **up to the age of 60**
- Learners over 60 may still qualify for maintenance support, though **not** a Tuition Fee Loan
- Eligibility criteria for the LLE will track **existing** HE student finance nationality and residency rules

A New, Flexible Student Finance System

Through the LLE there will be **increased flexibility** for learners in how they choose to study, broadening access to funding for eligible modules, not just full courses:

Ensuring module quality:

- Modules must be from a single '**parent course**' that can be stacked towards full qualifications
- Modules must be credit bearing, with a **30-credit minimum**, which can be achieved by 'bundling'
- Modules must have a **single assigned academic level** i.e. Level 4
- Learners will receive a **standardised transcript** on completion

A New, Flexible Student Finance System

Through the LLE there will be **increased flexibility** for learners in how they choose to study, broadening access to funding for eligible modules, not just full courses:

Removing restrictions:

- The government will be **removing unnecessary barriers** to learning
- This will include Equivalent Level Qualification (ELQ) restrictions
- This means returning learners can train, retrain, and upskill based on their remaining loan entitlement
- Rather than being assessed against prior qualifications achieved

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Maintenance support and loan repayment under the LLE:

- For the first time, under the LLE, maintenance support will be extended to be offered across **all eligible** Level 4 to 6 technical and part-time courses
- This will place such courses **on a par** with traditional full-time study
- A Reduced-Rate Maintenance Loan will continue to be available for eligible students **aged over 60**
- Loans taken out for LLE courses and modules will be repaid under **Plan 5** terms and conditions, with a 9% repayment rate paid on incomes above £25,000*

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Through the LLE there will be **increased flexibility** for learners in how they choose to study, broadening access to funding for eligible modules, not just full courses:

A phased approach will be taken to introducing funding for modules starting from **AY 2025/26** with:

- Higher Technical Qualifications
- Previously ALL-funded courses at levels 4 and 5 at **OfS registered** providers

DfE plan to **expand funding** to modules of more courses from academic year 2027/28

From AY 2026/27, some new qualifications may be approved through the qualifications gateway, with funding provided through either LLE or advanced learner loans, depending on whether the provider is registered with the OfS or not.

From AY 2027/28, all advanced learner loan funding for new level 4 to 6 students will cease. Loan funding for new students at level 4 to 6 will be entirely through the LLE and will only be available on courses delivered by OfS registered providers.

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In Spring 2024, DfE will:

- launch a technical consultation on the wider expansion of modular funding
- lay secondary legislation covering the fee limits for the LLE in parliament
- communicate the details on the benefits of the third registration category

In Summer 2024, DfE will:

- publish further information about the qualification gateway

In Autumn 2024, DfE will:

- lay the secondary legislation that will set out the rest of the LLE funding system in parliament

In Spring 2025, DfE will:

- launch the LLE personal account, where users can track their loan entitlement and apply for designated courses and modules

In Autumn 2025, DfE will:

- launch the qualification gateway, an approval process that allows qualifications to access LLE funding

[Lifelong Learning Entitlement overview - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/consultations/lifelong-learning-entitlement-overview)

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Learners will be able to access LLE support through their online '**personal account**' where they can easily view:

- Their loan entitlement
- Clear information and guidance
- Details of eligible courses

This will support learners make informed choices about their learning pathway

How the personal account will look and its wider functionality, such as the ability to record a learner's **Record Of Achievement**, will be subject to user research and testing:

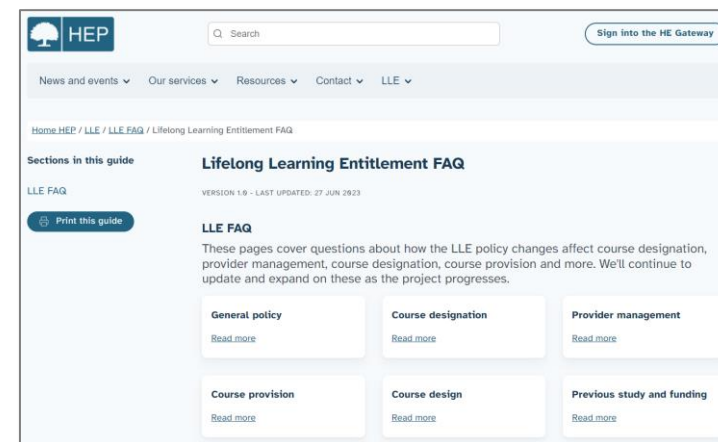
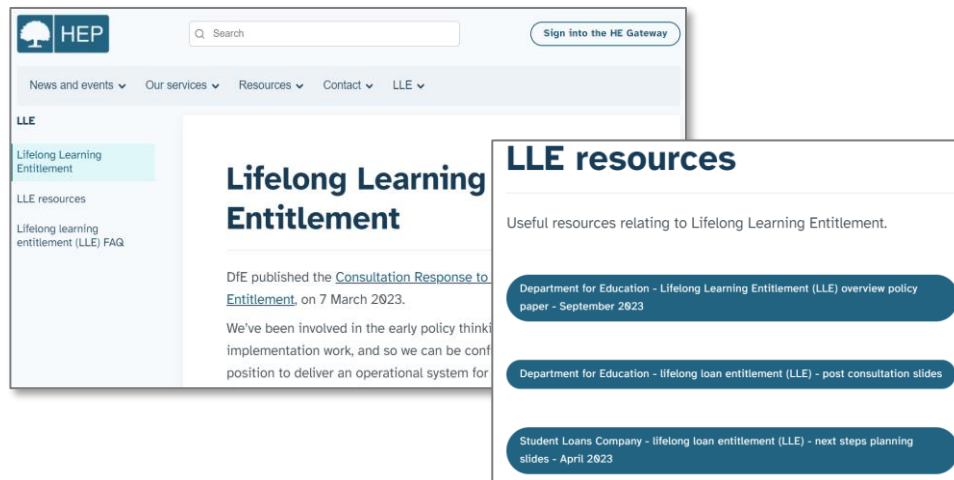
- This will ensure that the account is user friendly and simple to use

A New, Flexible Student Finance System

Dedicated information sections have been added to the HEP Services and LP Services websites and will host the latest LLE updates and resources:

- www.heinfo.slc.co.uk/lle/lifelong-learning-entitlement
- www.lpservices.slc.co.uk/lle/lifelong-learning-entitlement

Page content includes an LLE introduction, LLE resources and exclusive to the HEP Services website, an LLE frequently asked questions (FAQ) section



THREE POINTS TO REMEMBER

There is a lot of information available on student finance, from applying to repayment, but it is vital to understand what it will mean to students and remind them of the three key points:

#1 RESEARCH

- Research **ALL** the **SUPPORT** available to you
- Make **THE RIGHT** university or college choice

#2 APPLY

- Apply **ONLINE & ON TIME**
- You **DON'T** need to **WAIT** for confirmed offers

#3 REPAY

- Not until you **EARN OVER** the set threshold
- Based on **WHAT YOU EARN** not what you owe

This now concludes today's session. Many thanks for attending.

If you want to discuss any Student Finance issues, ask questions or arrange a visit, please don't hesitate to contact me using the details below.

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