STUDENT FINANCE OVERVIEW

UNDERSTAND WHAT IT MEANS TO YOU

THE LIFELONG LEARNING ENTITLEMENT

COURSES STARTING FROM JANUARY 2027

LIFELONG LEARNING ENTITLEMENT

PRESENTATION CONTENTS

For eligible courses starting from January 2027, the Lifelong Learning Entitlement (LLE) **will transform the student finance system in England**:

- This presentation will provide potential new full-time undergraduate students with the information needed to understand funding support under the LLE

Content includes:

- Section 1 - Introduction to the LLE and Student Eligibility
- Section 2 - Tuition Fee and Maintenance Loan Support
- Section 3 - Extra Financial Help
- Section 4 - Loan Repayment

The funding administration and finance available can differ for students who usually live in Wales, Northern Ireland or Scotland

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AN INTRODUCTION TO THE LLE

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A NEW STUDENT FINANCE SYSTEM

Eligible students starting courses from 1st January 2027, will apply for their funding support through the new **Lifelong Learning Entitlement (LLE)** system:

- Students can use LLE funding to undertake approved courses and modules at Levels 4 to 6 or some courses at Level 7
- This includes most undergraduate courses, along with some postgraduate courses and some further education courses

Under the LLE, eligible students **may be able to apply for**:

Tuition Fee Loans to help pay for course tuition fees

Maintenance Loans to help with living costs

Additional Support based on type of course or personal circumstances

Including Disabled Students' Allowance and Grants for Dependants

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

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LLE STUDENT FUNDING ENTITLEMENT

The amount of Tuition Fee Loan and Maintenance Loan eligible students can get through the LLE partly depends on **the number of credits they study**:

- Courses that qualify for funding will be worth a certain number of credits
- For example, a year of study on a full-time bachelor's degree is usually worth 120 credits
- The LLE will provide eligible students with a standard Tuition Fee Loan support amount, up to a total of £39,160 (AY 2026/27 levels)
- This is the same as around 4 years of full-time study or 480 credits
- Depending on their course, eligible students may also be able to access Tuition Fee Loan support in addition to their standard entitlement

Students who have received government tuition fee funding for previous study, may still have some (residual) LLE Tuition Fee Loan entitlement

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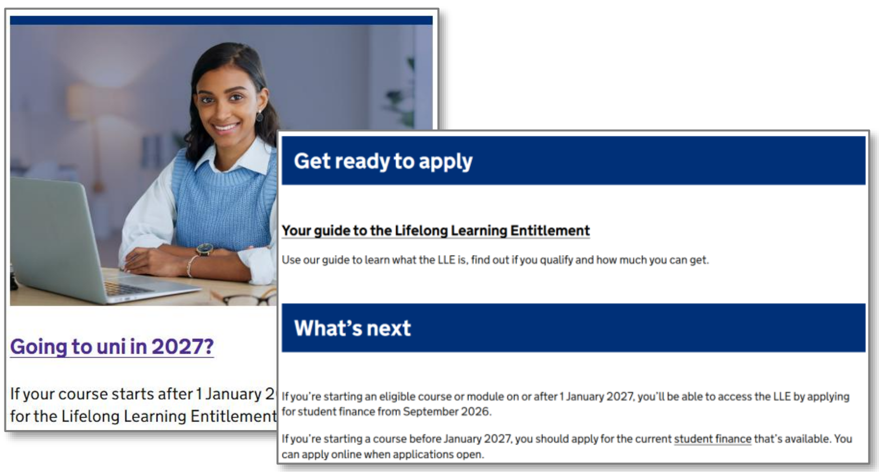
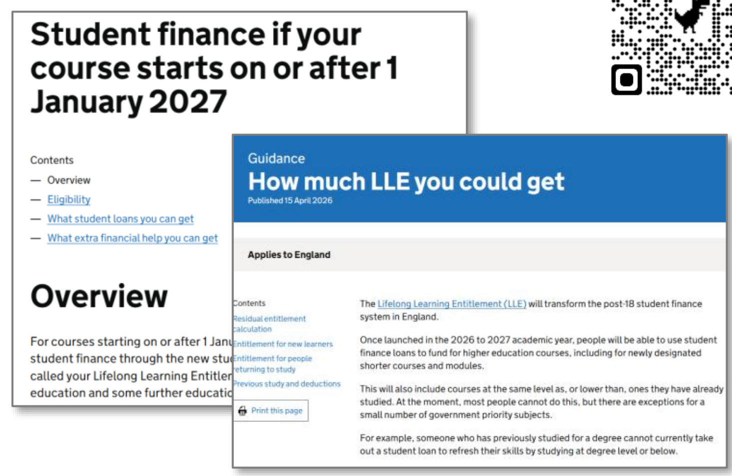
INFORMATION FOR STUDENTS

Visit the **GOV.UK student guidance pages** and the SFE campaign page for all the essential information on funding eligibility and entitlement under the LLE:

- https://studentfinance.campaign.gov.uk/lifelong-learning-entitlement
- www.gov.uk/government/publications/how-much-lifelong-learning-entitlement-lle-you-could-get
- www.gov.uk/student-finance-on-or-after-1-january-2027





Students will be able to apply for their LLE funding from September 2026 for eligible courses and modules starting from January 2027 (date TBC)

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STUDENT AND COURSE ELIGIBILITY

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STUDENT ELIGIBILITY - FACTORS AND CRITERIA

A student's eligibility for LLE-funding **depends on a range of factors**, including:

- Their course
- The number of credits they study each year
- Their university, college or training provider
- How much previous study they've done
- Their nationality and residency status
- Their age

Students can check with a university, college or training provider to find out if a course qualifies for LLE funding

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COURSES ELIGIBLE FOR LLE FUNDING

Eligible students will be able to use their LLE-funding toward **most qualifications from Level 4 to 6** and **some postgraduate Level 7 courses**, this includes:

Full courses from Level 4 to 6

Such as, Bachelor's Degrees and Foundation Degrees

Higher Technical Qualifications (HTQs)

Including both full courses and approved modules of those courses

Modules from full Level 6 qualifications (for example, Degrees)

In subject areas such as Computing, Engineering, Economics, Chemistry and Physics

Postgraduate Healthcare Courses

Postgraduate Certificate in Education (PGCE)

Integrated Master's Degrees

A 4-year course which awards a Master's Degree on top of a Bachelor's Degree

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LLE FUNDED MODULES - ELIGIBLE COURSES AND SUBJECTS

LLE Tuition Fee Loan support can be used **to pay for approved modules** from Higher Technical Qualifications, and from full Level 6 qualifications:

- Level 4, 5 and 6 modules from full Level 6 qualifications will be in subjects that address skills gaps and align with the government industrial strategy

The specified **skills gap and strategy subject groups are**:

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

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LLE FUNDED MODULES – DFE EDUCATION HUB ARTICLE

An article **to help students understand the LLE**, and their study options, with a particular focus on modular courses has been added to the DfE Education Hub:

- https://educationhub.blog.gov.uk/2026/05/what-the-lifelong-learning-entitlement-means-for-you
- Content highlights the changes the LLE will bring to the range of available courses and provides a summary of how funding entitlement will work

What are modular courses?

Modular courses are smaller chunks of learning that focus on specific skills or subjects.

Instead of signing up to a full degree straight away, you'll be able to:

- take individual modules
- build up your learning over time
- pause and return to study when

In some cases, you'll also be able t
and combine modules into a full qu

Where can you study?

The government has now approved 130 universities and colleges across the country to deliver these courses. The full list can be accessed here.

More providers are expected to be added as the programme expands.

What subjects are available?

The first courses will focus on areas where there is strong demand for skills, including:

- digital and computing
- engineering and construction
- health and social care

This is designed to help people move into jobs where there are real opportunities.

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COURSES ELIGIBLE FOR LLE FUNDING - CREDITS

All courses qualifying for LLE funding will be **worth a certain number of credits**:

- One credit is equivalent to 10 hours of learning time a university, college or training provider expects students to undertake
- This might include things like studying, reading or coursework
- For example, a year of full-time study on a bachelor's degree is usually worth 120 credits

Students will normally only be eligible for LLE funding when they **study between 30 and 180 credits** a year:

- The number of credits may affect whether students can get extra financial help such as a grant or allowance

Students can check with a university, college or training provider to find out if a course qualifies for LLE funding

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STUDENT ELIGIBILITY - PREVIOUS STUDY

Students may still be eligible for LLE funding **even if they've studied before**:

- This includes funding for a qualification at the same or a lower level
- For example, a second undergraduate degree

The total amount of LLE Tuition Fee Loan support students **can usually get is £39,160** (based on the levels applied for AY 2026/27):

- Any government funding students have previously received to cover course tuition fees will usually be deducted from that total
- The deducted amount will include previous Tuition Fee Loans, which may take inflation into account
- For students who did not have to pay tuition fees, the amount they would have paid will be deducted at today's equivalent value

www.gov.uk/government/publications/how-much-lifelong-learning-entitlement-lle-you-could-get

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STUDENT ELIGIBILITY - ADDITIONAL LOAN FUNDING

The total LLE Tuition Fee Loan amount students **can usually get is £39,160**:

- If a student has already used up the full Tuition Fee Loan total amount of £39,160, they usually cannot apply for more student finance
- However, some students may be able to get more LLE funding

Additional LLE funding may be available to eligible students **if they undertake certain courses**, including:

Medicine and Dentistry	Nursing and Midwifery
Social Work	Allied Health Professions
Initial Teacher Training	Veterinary Surgery
Architecture	Longer Courses Delivered in Scotland

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STUDENT ELIGIBILITY - AGE, NATIONALITY AND RESIDENCY

Students must be **aged under 60 on the first day of their course** to apply for LLE Tuition Fee Loan support:

- Students aged 60 or above, may be able to apply for loan support to help with their living costs

Under the LLE, students **may be eligible for either**:

- A Tuition Fee Loan and a Maintenance Loan (known as ‘full support’)

- A Tuition Fee Loan only (known as ‘tuition fee only funding’)

The type of funding support eligible LLE students can get **depends on**:

- Their nationality and residency status

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NATIONALITY AND RESIDENCY - STATUS SUMMARY 1

The type of funding support eligible LLE students can access **depends on their nationality and residency status**:

UK nationals, Irish citizens or have 'Settled Status' in the UK:

Eligible students can apply for both a Tuition Fee Loan and Maintenance Loan **if both the following apply**:

They are ordinarily resident in England

They have been continuously living in the UK, Channel Islands or Isle of Man for 3 years before the first day of the month their course starts

Apart from temporary absences such as holidays

For more information on student finance eligibility based on nationality and residency status, go to: www.gov.uk/student-finance/who-qualifies

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NATIONALITY AND RESIDENCY - STATUS SUMMARY 2

The type of funding support eligible LLE students can access **depends on their nationality and residency status**:

Tuition Fee Loan and Maintenance Loan support may also be available to eligible students who are:

A non-UK national who has a valid residency status in the UK

This includes Refugee, Humanitarian Protection and Stateless Persons

A non-UK national who's lived in the UK for at least 7 years (if aged under 18) or at least 20 years or half of their life (if aged over 18)

Known as Long Residence

A UK national who's been living in the EU, Switzerland, Norway, Iceland, Liechtenstein or Gibraltar

Eligible for courses starting before 1st January 2028

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NATIONALITY AND RESIDENCY - STATUS SUMMARY 3

The type of funding support eligible LLE students can access **depends on their nationality and residency status**:

Tuition Fee Loan support may also be available to eligible students who:

Have Pre-Settled Status under the EU Settlement Scheme (EUSS)

Are a family member of someone with Settled Status, and

Have been living in the UK for 3 years before the first day of the month their course starts

For more information on student finance eligibility based on nationality and residency status, go to: www.gov.uk/student-finance/who-qualifies

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FUNDING ENTITLEMENT SUMMARY

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STUDENT SUPPORT - TUITION FEE AND MAINTEANCE LOANS

Through the Lifelong Learning Entitlement (LLE), eligible students **may be able to apply for**:

- Tuition Fee Loans to help pay course tuition fees
- Maintenance Loans to help with living costs

Tuition Fee Loans are **paid directly to a student's university or college**:

- Maintenance Loans are paid directly into a student's bank account

All courses which qualify for Lifelong Learning Entitlement (LLE) funding will be **worth a certain number of credits**:

- For example, a year of full-time study on a bachelor's degree is usually worth 120 credits

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THE LIFELONG LEARNING ENTITLEMENT

TUITION FEE LOAN SUPPORT

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TUITION FEE LOAN SUPPORT - FUNDING SUMMARY

Depending on how much previous study students have done, they can apply for Tuition Fee Loan support **up to a total amount of £39,160**:

- This can be used for a full course or split over multiple courses
- £39,160 represents around 4 years of full-time study or 480 credits
- This amount is based on the fee rates for AY 2026/27 and may change

Students may be able to access Tuition Fee Loan support **in addition to the standard entitlement** for certain courses or types of study, for example:

Medicine	Nursing
Social Work	Veterinary Surgery
Architecture	Longer Degree Courses in Scotland
Courses with a Foundation Year	Courses with a Study Abroad Year

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TUITION FEE LOAN SUPPORT - ELIGIBILITY CRITERIA

How much eligible students get in Tuition Fee Loan support **depends on**:

- The number of credits they study
- The cost the university, college or training provider charges for each credit
- The university, college or training provider

  For example, their type of Office for Students (OfS) registration and their Teaching Excellence Framework (TEF) quality rating
- Whether they study in England, Scotland, Wales or Northern Ireland

Any loans borrowed will need to be repaid, but not until students have finished or left their course, and earn over a certain amount

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TUITION FEE LOAN SUPPORT - CREDITS AND AMOUNTS

Students can get up to **a maximum of £9,790** for every 120 credits they study:

However, students may get **a lower amount of Tuition Fee Loan for**:

A Lower-Fee Foundation Year	A Turing Scheme Placement or Work Placement Abroad
A Sandwich Placement	A Study Period Abroad

A Tuition Fee Loans **may not cover all a student's course tuition fees**:

- They may have to pay any course tuition fees not covered by Tuition Fee Loan support themselves

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TUITION FEE LOAN SUPPORT - STUDENT EXAMPLE 1

LLE Tuition Fee Loan, full entitlement (AY 2026/27 figures): **Example 1**

A student undertakes a 480-credit degree course over 4 years
which includes a study year abroad in the third year:

They study 120 credits in each course year

Because of the college and where they are studying:

The student could get up to a maximum of £6,525 in Tuition Fee Loan support
for every 120 credits studied in their first, second and fourth (last) year

They could get up to £975 for the 120 credits in the study abroad year

If the student gets these maximum amounts:

They will have used up £20,550 out of their total £39,160 available for
Tuition Fee Loans by the time they finished the course

The student will have £18,610 of their standard entitlement remaining
to help cover course tuition fees in the future

LIFELONG LEARNING ENTITLEMENT

TUITION FEE LOAN SUPPORT - STUDENT EXAMPLE 2

LLE Tuition Fee Loan, full entitlement (AY 2026/27 figures): **Example 2**

A student undertakes a 360-credit degree course over 6 years:

They study 60 credits in each course year

Because of the university and where they are studying:

The student could get up to a maximum of £9,790 in Tuition Fee Loan support for every 120 credits they study

As they are studying 60 credits:

They could get half that amount each year which works out at £4,895

If the student gets these maximum amounts:

They will have used up £29,370 out of their total £39,160 available for Tuition Fee Loans by the time they finished the course

The student will have £9,790 of their standard entitlement remaining to help cover course tuition fees in the future

LIFELONG LEARNING ENTITLEMENT

TUITION FEE LOAN SUPPORT - STUDENT EXAMPLE 3

LLE Tuition Fee Loan, full entitlement (AY 2026/27 figures): **Example 3**

A student undertakes a 120-credit Certificate in Higher Education (CertHE):
They study 30 credits in the first year and 90 credits in the second year

The student could get up to a maximum of £9,790 in Tuition Fee Loan support for every 120 credits they study

As they are studying 30 credits in the first course year:
They could get a quarter of that amount which works out at £2,447.50

As they are studying 90 credits in the second course year:
They could get three-quarters of £9,790 which works out at £7,342.50

If the student gets these maximum amounts:
They will have used £9,790 for tuition fees by the time they finished the course

The student will have £29,370 of their standard £37,160 Tuition Fee Loan entitlement remaining to help cover course tuition fees in the future

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THE LIFELONG LEARNING ENTITLEMENT

MAINTENANCE LOAN SUPPORT

LIFELONG LEARNING ENTITLEMENT

MAINTENANCE LOAN SUPPORT - FUNDING SUMMARY

Eligible students can only apply for Maintenance Loan support **to help cover their living costs when they**:

- Have at least £1,587.50 left in their Tuition Fee Loan balance, and
- Attend their course in person

Students **may be able to apply for Maintenance Loans** after they have used all of their standard Tuition Fee Loan entitlement if they undertake:

Courses in certain Priority Subjects

This includes Medicine, Dentistry, Nursing or Social Work

Qualifying Longer Courses

Architecture, Veterinary Surgery or Longer Courses in Scotland

Special Periods of Study

This includes a Foundation Year or Placement Year

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MAINTENANCE LOAN SUPPORT - ELIGIBILITY CRITERIA

How much Maintenance Loan support eligible students can get **depends on**:

- Where they live while they study

  Such as with their parents, in London, outside of London or abroad
- The number of credits they study
- How many weeks they study each year
- Their household income

Students normally **cannot get a Maintenance Loan** if they undertake distance learning courses:

- If they cannot attend their course in person, students can only apply for a Maintenance Loan if they have a disability or long-term illness

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MAINTENANCE LOAN SUPPORT - COURSE LENGTH

Students can get up to **a maximum of £15,415 in Maintenance Loan support** for a course year, if they are studying up to 30 weeks (AY 2026/27 levels):

- A course year is a 12-month period that starts the first day of the month a course begins

If they study over 30 weeks in a course year

Students may be able to receive additional Maintenance Loan support depending on their household income

If they are studying less than 120 credits in a course year

A student's Maintenance Loan entitlement is paid proportionally to the number of credits they study

If a full course takes longer than 12 months, each following course year starts on the same day and month as the first course year

LIFELONG LEARNING ENTITLEMENT

MAINTENANCE LOAN SUPPORT - POINTS OF NOTE 1

Students may get **a lower amount in Maintenance Loan support** depending on their course, for example:

- They studying a subject which attract other funding, such as a bursary
- Their course includes a placement year

A Maintenance Loan **may not cover all of a student's living costs** and they may have to find other ways to pay for them, this could include:

- Part-Time Work
- Bursaries and Scholarships, or
- Family Contributions

Any loans borrowed will need to be repaid, but not until students have finished or left their course, and earn over a certain amount

LIFELONG LEARNING ENTITLEMENT

MAINTENANCE LOAN SUPPORT - STUDENT EXAMPLE 1 AND 2

LLE Maintenance Loan entitlement (AY 2026/27 figures): **Example 1**

A student undertakes a 360-credit degree course over 3 years:

They study 120 credits in each course year, for up to 30 weeks a year

Depending on their household income and where they live:

The student could get up to a maximum of £15,415 in Maintenance Loan support for each course year

LLE Maintenance Loan entitlement (AY 2026/27 figures): **Example 2**

A student undertakes a 360-credit degree course over 6 years:

They study 60 credits in each course year, for up to 30 weeks a year

The student could get up to a maximum of £15,415 in Maintenance Loan support for each course year, if they study 120 credits

As they are studying 60 credits:

The student could get half that amount each year, which is £7,707.50

LIFELONG LEARNING ENTITLEMENT

MAINTENANCE LOAN SUPPORT - STUDENT EXAMPLE 3

LLE Maintenance Loan entitlement (AY 2026/27 figures): **Example 3**

A student undertakes a 120-credit Certificate in Higher Education (CertHE):

They study 30 credits in the first year and 90 credits in the second year

The course lasts less than 30 weeks a year

The student could get up to a maximum of £15,415 in Maintenance Loan support for each course year, if they study 120 credits

As they are studying 30 credits in the first course year:

They could get a quarter of that amount which works out at £3,853.75

As they are studying 90 credits in the second course year:

They could get three-quarters of £15,415 which works out at £11,561.25

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MAINTENANCE LOAN SUPPORT - POINTS OF NOTE 2

Eligible students can get **multiple Maintenance Loans** if they study more than one course in the same year:

If they undertake **multiple courses which overlap**:

- Students will not receive the full Maintenance Loan amount for all the courses during that period
- Instead, they will receive an adjusted amount of support

Change in living arrangements during a course or course year:

- If a student's living arrangements change during their course, how much Maintenance Loan support they can get may change
- For example, if they live with their parents in the first year of a course and move into student accommodation for the second year

STUDENT FINANCE OVERVIEW

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EXTRA FINANCIAL HELP

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EXTRA FINANCIAL HELP - SUPPORT SUMMARY

Eligible students may also **be able to apply for extra financial support**, for example:

- A grant or allowance for students who are disabled or have children
- NHS funding or a bursary if studying certain courses such as Nursing or Social Work

Extra help and support may also **be available from a university or college** and could include:

- A Bursary or Scholarship
- A Hardship Fund

Students do not usually need to pay back this extra funding

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EXTRA FINANCIAL HELP - GRANTS AND ALLOWANCES

Eligible students may be able to apply for the following **grants and allowances**:

For students who have disabilities, long-term health conditions, mental health conditions or specific learning difficulties

Disabled Students' Allowance

For students who have children or adult dependants

Childcare Grant, Parents' Learning Allowance, Adult Dependants' Grant

For study abroad or on a medical or dentistry placement

Travel Grant

The amount of support students can get usually depends on household income, except for Disabled Students' Allowance

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EXTRA FINANCIAL HELP - DISABLED STUDENTS' ALLOWANCE

Disabled Students' Allowance (DSA) provides help towards the additional costs a student may face due to their disability:

- This includes long-term health conditions, mental-health conditions and specific learning difficulties

DSA assessments are based on **the specific needs of each student**:

- Support entitlement can be allocated across the defined categories

Non-Medical Helper
Specialist Equipment
General Allowance
Travel Allowance

For more information go to: www.gov.uk/disabled-students-allowance-dsa

- www.gov.uk/guidance/what-to-expect-from-your-disabled-students-allowance-dsa-needs-assessment

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EXTRA FINANCIAL HELP - CREDITS IN A COURSE YEAR

All courses qualifying for LLE funding will be **worth a certain number of credits**:

- For example, a year of full-time study on a bachelor's degree is usually worth 120 credits

Students need to undertake **at least 120 credits in each course year** in order to apply for:

Childcare Grant	Parents' Learning Allowance
Adult Dependants' Grant	Travel Grant

Students need to undertake **at least 30 credits in each course year** in order to apply for:

Disabled Students' Allowance

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EXTRA FINANCIAL HELP - COURSE RELATED FUNDING

A range of **course related funding** may also be available to eligible students:

For students undertaking pre-registration Nursing, Midwifery and Allied Health Profession courses

The NHS Learning Support Fund

For students undertaking certain Medicine or Dentistry courses

NHS Bursaries

For students undertaking eligible Social Work courses

Social Work Bursaries

For students undertaking eligible Initial Teacher Training courses

Teacher Training Funding

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THE LIFELONG LEARNING ENTITLEMENT

LOAN REPAYMENT

STUDENT LOAN REPAYMENT

PLAN 5 STUDENT LOANS - KEY MESSAGE OVERVIEW

Student loans taken out under the LLE with follow **Plan 5 terms and conditions,** and essential facts on how this repayment system works include:

- Students won't have to make any standard repayments until their income is over the set thresholds (£25,000 a year, £2,083 a month or £480 a week)
- From April 2027 the thresholds will be adjusted annually with inflation (RPI)
- Students will be due to start repaying their loan balance from 6th April after completing their course or leaving/withdrawing from higher education
- Repayment will be 9% of any income earned over the set thresholds and if employed in the UK, deductions will be made through the tax system
- If at any stage a borrower's income drops below the threshold, their student loan repayments will stop

STUDENT LOAN REPAYMENT

PLAN 5 STUDENT LOANS - MONTHLY REPAYMENT EXAMPLES

Approximate monthly student loan repayment based on **9% of income earned over the current £25,000** Plan 5 loan threshold:

Gross Annual Income	9% Repayment Deducted From	Approximate Monthly Repayment
£25,000	£0	£0
£30,000	£5,000	£37
£35,000	£10,000	£75
£40,000	£15,000	£112
£45,000	£20,000	£150
£50,000	£25,000	£187

Any outstanding Plan 5 loan balance will be cancelled 40 years after a borrower enters repayment

STUDENT LOAN REPAYMENT

PLAN 5 STUDENT LOANS - INTEREST RATE KEY MESSAGES

Interest on a student loan **starts to be added** as soon as the first payments are released and is applied until the loan balance is repaid in full or is cancelled:

- The interest rate applied to Plan 5 student loans will be set at RPI only
- RPI is Retail Prices Index and the rate for student loans is set annually
- This rate uses the March RPI figure, which is carried forward and applied in September (set at 3.2% until 31st August 2026)
- Interest can affect how long it can take to repay a student loan, but does not affect weekly, monthly or yearly repayments, which are based on income
- Students can check their loan balance and keep SLC updated on any changes to their circumstances using the Online Repayment Service

For more information go to: www.gov.uk/repaying-your-student-loan

For further information on student finance, applications and repayment

www.gov.uk/student-finance

For a range of helpful tools and guidance, visit the SFE student finance zone

www.thestudentroom.co.uk/student-finance

/SF_England /SFEngland YouTube /SFEFILM