

The Lifelong Learning Entitlement

Go Higher West Yorkshire

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June 2026 update

The Lifelong Learning Entitlement

Student Eligibility and Funding Entitlement

Tuition Fee Loan and Living Cost Support

Session Content and Focus

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

This presentation will introduce core elements of funding eligibility and entitlement under the LLE, split into **6 key components** that will be essential to effective Information, Advice and Guidance (IAG) provision:



Presentation Points of Note:

- Comprehensive details on all elements of LLE eligibility and funding policies will be included in the associated [Regulations](#) and when published, the dedicated [Guidance Chapters](#)
- Specific awareness raising **IAG Notes** have been highlighted throughout the slides

The Lifelong Learning Entitlement

An Introduction to the LLE

Essential Course and Funding Messages

Policy information and illustrative figures are subject to final LLE Regulations!

Introduction to the LLE – A Single Student Funding System

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

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

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

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

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

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

The Lifelong Learning Entitlement

Establishing Student Eligibility

Policy information and illustrative figures are subject to final LLE Regulations!

LLE Student Eligibility – General Requirements

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

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

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

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

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

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

LLE Student Eligibility – Course Year and Service Year

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

LLE Course Year High-Level Definition

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

LLE Service Year High-Level Definition

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

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

LLE Student Eligibility – Assessment Principles

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

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

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

- A student may be deemed to be an eligible returning student for a subsequent LLE course undertaken in an existing period of eligibility
- SLC will not be required to re-establish the status of eligible returning students, and they may benefit from an expedited funding application process

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

LLE Student Eligibility – Concurrent Study

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

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

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

Multiple designated courses or modules at the same time, or

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

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

The Lifelong Learning Entitlement

LLE-Funded Study Options

Designated Courses and Modules

Policy information and illustrative figures are subject to final LLE Regulations!

Study Options – LLE-Funded Courses 1

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

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

Bachelor's Degrees and Integrated Master's Degrees

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

Foundation Degrees

Postgraduate Certificate in Education (PGCE)

The tuition fees for designated Distance Learning and online courses

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

Study Options – LLE-Funded Courses 2

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

All Higher Technical Qualifications (HTQs)

Including both full courses and modules of those courses

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

That have been successful in the Advanced Learner Loan transfer process

www.gov.uk/government/publications/transfer-of-advanced-learner-loans-to-lifelong-learning-entitlement-approved-qualifications

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

In subject groups that:

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

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

Study Options – Approved ALL Transfer Qualifications

DfE have published the list of ALL-funded qualifications that have **been approved for transfer to the LLE** following the 2024 application process:

- www.gov.uk/government/publications/transfer-of-advanced-learner-loans-to-lifelong-learning-entitlement-approved-qualifications



GOV.UK

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

Transparency data

Transfer of advanced learner loans to lifelong learning entitlement: approved qualifications

Lists the qualifications that have been approved to be funded by the lifelong learning entitlement (LLE).

Qualification approval number	Qualification title	Qualification level	Owner organisation name	31 March 2024 credit value application	Total qualification time (TQT)
60107716	ACCA Diploma in Accounting and Business (RQF)	Level 4	Association of Chartered Certified Accountants	89	890
60156417	City & Guilds Diploma in Adult Care (England)	Level 4	City and Guilds of London Institute	70	700
61070348	City & Guilds Level 5 Diploma in Leading and Managing an Adult Care Service	Level 5	City and Guilds of London Institute	90	900
60359596	CIPD Associate Diploma in People Management		Chartered Institute of Personnel and Development	42	420
60359602	CIPD Associate Diploma in Organisational Learning and Development		Chartered Institute of Personnel and Development	42	420
60323929	CMI Diploma in Management and Leadership		Chartered Management Institute	37	370
60349669	CMI Extended Diploma in Management and Leadership		Chartered Management Institute	54	540
60375036	CPCAB Diploma in Counselling Children and Young People		Counselling and Psychotherapy Central Awarding Body	44	435
5008088X	CPCAB Diploma in Therapeutic Counselling		Counselling and Psychotherapy Central Awarding Body	120	1204
50083867	CPCAB Diploma in Psychotherapeutic Counselling		Counselling and Psychotherapy Central Awarding Body	46	458
50084604	CPCAB Diploma in Cognitive Behavioural Therapeutic Skills and Theory		Counselling and Psychotherapy Central Awarding Body	39	388
60355748	Gateway Diploma in Web Application Development		Gateway Qualifications Limited	75	750
60143125	NCFE CACHE Diploma in Leadership for Health and Social Care and Children and Young People		NCFE	90	900
60148457	NCFE CACHE Diploma in Leadership and Management for Residential Childcare (England)		NCFE	65	650
60184243	NCFE CACHE Certificate for the Early Years Advanced Practitioner		NCFE	19	196
60324740	NCFE CACHE Certificate for the Advanced Practitioner in Schools and Colleges		NCFE	21	205
60326141	NCFE CACHE Diploma in Adult Care		NCFE	70	700
61006737	NCFE CACHE Diploma in Leadership and Management for Adult Care		NCFE	95	950
6036435X	NCTJ Diploma in Journalism		NCTJ Training	82	820
60323139	Pearson BTEC Diploma in Healthcare Science		Pearson Education Ltd	100	1000

IAG Note: DfE will launch the LLE Qualifications Gateway in January 2027 (TBC), which will allow awarding organisations previously been funded under the ALL scheme to apply for LLE funding designation



LLE Modular Study – Specified Subject Areas

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

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

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

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

LLE Modular Study – Approved Provider Information Page

Details on the providers who have been **approved to deliver LLE-funded modular study options** following the first DfE Expression of Interest (EOI) process have been published on GOV.UK:

- www.gov.uk/government/publications/providers-approved-for-lifelong-learning-entitlement-modular-funding



Transparency data
LLE modular funding: approved providers and subjects in scope
 Published 15 May 2026

Applies to England

Contents
 Lifelong learning entitlement (LLE) modular funding: expression of interest
 Module approved subject and provider list
 Modules alternative approvals list

[Print this page](#)

Lifelong learning entitlement (LLE) modular funding: expression of interest

Providers registered with the Office for Students were invited to submit an expression of interest for modular funding between July and October 2025.

This page details subjects in scope for modular funding and the successful applicants.

Module approved subject and provider list

LLE will be available for modules from:

- higher technical qualifications – no subject restrictions
- full level 6 qualifications that align to priority skills needs and the government's industrial strategy

Approved subjects:

- 11-01, Computing
- 10-01, Engineering
- 13-01, Architecture, building and planning, excluding the landscape group
- 07-01, Physics and astronomy
- 09-01, Mathematical sciences
- 02-04, Nursing and midwifery
- 02-06, Allied health
- 07-02, Chemistry
- 15-02, Economics
- 15-04, Health and social care

The following providers were approved for LLE modular funding through the streamlined route – each is listed with its UKPRN number.

Approved providers:

- 10000055, Abingdon and Witney College
- 10004927, Activate Learning
- 10000385, Arts University Bournemouth
- 10005127, Arts University Plymouth
- 10007759, Aston University
- 10000533, Barnet and Southgate College
- 10000560, Basingstoke College of Technology
- 10007140, Birmingham City University
- 10000721, Bishop Burton College
- 10000754, Blackpool and The Fylde College
- 10000840, Bradford College
- 10000950, Brooklands Technical College
- 10001005, Bury College

Modules alternative approvals list

Some providers have been approved for specific courses as a result of the alternative entry mechanism. This was a feature of our approval process.

Alternative entry mechanism approvals:

UKPRN	Provider	Course	HECOS code	CAH2 code
10000610	Bedford College	Pearson BTEC Level 5 HND in Computing – app development and testing	100366	Computing CAH11-01
10000610	Bedford College	Pearson BTEC Level 5 HND in Computing – general	100366	Computing CAH11-01
10000610	Bedford College	Pearson BTEC Level 5 HND in Computing – cyber security	100366	Computing CAH11-01

IAG Note: The initial Expression of Interest application window was open between July and October 2025, with the next iteration of the process to take place later in 2026 (Date TBC)

LLE Modular Study – Designation Criteria

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

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

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

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

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

Be assessed and given a Standardised Transcript when completed

www.gov.uk/government/publications/lifelong-learning-entitlement-lle-modules-standardised-transcripts

Not be delivered through franchised arrangements

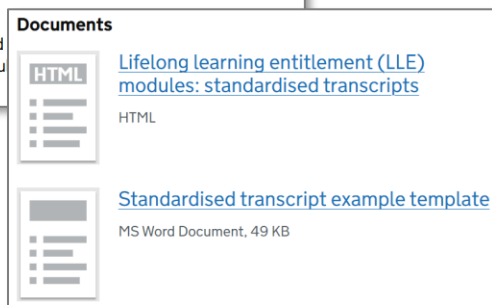
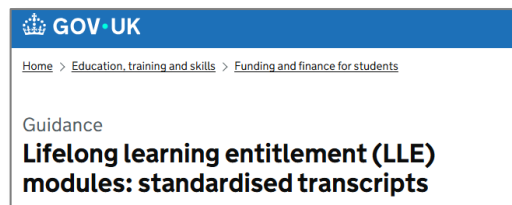
IAG Note: LLE modular funding will only be available to students living and studying in England at a provider registered with the Office for Students (OfS)

LLE Modular Study – Standardised Transcript Guidance

Providers who are delivering LLE-funded modular courses **must make a standardised transcript available** to students after they have completed each module and their assessment outcome has been confirmed:

DfE guidance and **an example standardised transcript template** are available on GOV.UK:

- www.gov.uk/government/publications/lifelong-learning-entitlement-lle-modules-standardised-transcripts



Standardised transcript template
 Sample template that providers may wish to use when creating their own standardised transcript. This is an example of what one could look like and is not a mandated proforma.

[Teaching institution logo]

Transcript reference details
 Transcript issue date: _____

Student's personal details

Full name:	_____
Unique learner number:	_____
Date of birth:	_____

Provider information

Name of teaching institution:	_____
Teaching institution UK Provider Reference Number (UKPRN):	_____

Parent course information

Parent course title:	_____
Is this a module from a Higher Technical Qualification (HTQ)?	Yes / No

Module learning record

Module title	Qualification level	Credits awarded	Overall mark (if applicable)	Outcome	Module completion date

Learning outcomes (optional)

Module learning record

Module title	Qualification level	Credits awarded	Overall mark (if applicable)	Outcome	Module completion date

Verification of transcript

Issued by (name and contact details): _____

Position: _____

Signature: _____

IAG Note: DfE advise that standardised transcripts be made available no more than one month after the confirmation of assessment outcome, allowing students time to access other study options



The Lifelong Learning Entitlement

Tuition Fee Loan Support

Standard Entitlement, Fee Limits and Payment

Policy information and illustrative figures are subject to final LLE Regulations!

LLE Tuition Fee Loan – Standard Support Entitlement

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

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

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

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

Based on the maximum rates for Service Year 2026/27, **standard LLE TFL entitlement** is calculated as:

$$\begin{aligned} & (\text{£}9,790 / 120) \times 480 \text{ Credits} \\ & = \text{£}39,160 \text{ Tuition Fee Loan Entitlement} \end{aligned}$$

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

LLE Tuition Fees – A Cost Per-Credit System

For courses in England starting on or after 1st January 2027, the per year limit for setting tuition fees will be replaced by a **cost per-credit** fee limit system:

- The fee levels applied will be differentiated based on a provider's Access and Participation Plan (APP), Teaching Excellence Framework (TEF) status and course features

This **cost per-credit limit multiplied by the number of chargeable credits** in a course year will provide the basis for applying tuition fee limits under the LLE:

- The fee limit is the maximum amount an English provider in the Approved (Fee Cap) category of the OfS Register can charge a UK home student
- There are no fee limits imposed on overseas students (also ineligible for student support) or for students at providers in the Approved category of the OfS Register

IAG Note: Details of the maximum chargeable credit value for a particular designated course type or specialist study period under the LLE can be found in the [LLE Fee Limit Regulations](#)

LLE Tuition Fees – Cost Per-Credit, Taught Study 2026/27

Once it has been determined if a fee limit applies, then **the cost per-credit for a provider** is determined by their APP approval, TEF award status, and whether the course content is taught or non-taught:

- Normal taught study means ordinary learning at the home institution as part of a course, including lectures, coursework, laboratory work, seminars, independent study, assessment and revision

Provider Status	Taught Study Fee Limit	Cost Per-Credit
APP and TEF Rating	£9,790 / 120	£81.5833
APP Only	£9,525 / 120	£79.3750
TEF Rating Only	£6,525 / 120	£54.3750
No TEF or APP	£6,350 / 120	£52.9166

IAG Note: The fee limit for a course year is the aggregate for all relevant credit types within the course year multiplied cost per-credit for each activity

LLE Tuition Fees – Differentiated Credit Values 2026/27

Once it has been determined if a fee limit applies, then **the cost per-credit for a provider** is determined by their APP approval, TEF award status, and whether the course content is taught or non-taught:

- The lower-fee limit for a classroom-based foundation year policy will continue under the LLE
- Differentiated credit values will apply for any qualifying specialist years and periods included as part of an LLE-funded course (sandwich placements, study abroad and Turing Scheme)

Provider Status	Higher Fee Foundation Year	Lower Fee Foundation Year	Sandwich Placement	Study Abroad	Turing Scheme
APP and TEF Rating	£9,790 / 120	£5,760 / 120	£1,955 / 120	£1,465 / 120	£1,465 / 120
APP Only	£9,525 / 120	£5,605 / 120	£1,905 / 120	£1,425 / 120	£1,425 / 120
TEF Only	£6,525 / 120	£3,835 / 120	£1,305 / 120	£975 / 120	£975 / 120
No APP or TEF Rating	£6,350 / 120	£3,735 / 120	£1,270 / 120	£950 / 120	£950 / 120

IAG Note: An intercalated year will have the same cost per-credit limits as normal taught study

LLE Tuition Fee Loan Payments – Model Overview

For **Service Year 1** of the Lifelong Learning Entitlement, (2026/27), Tuition Fee Loan payment instalments will be made to providers in respect of:

The number of quarters in the relevant course year

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

Payment dates will be scheduled based on the existing **HE Student Finance (HESF) payment points**:

- Payment sequencing will be relative to the appropriate AY quarter in which the course start date falls and will remain subject to a positive Confirmation of Attendance

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

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

LLE Tuition Fee Loan Payments – Determining Instalments

The number of Tuition Fee Loan payments will be dictated by **the number of 13-week intervals (quarters)** within the relevant course year, between the start and end dates of the specific year of the course:

- The relevant period is the period starting with the first day of study recorded on CMS, and ending with the last day of study as recorded on CMS

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

IAG Note: Further details on payment and administration of Tuition Fee Loans under the LLE are available from the Service Definitions and FAQ hosted on the [HEP Services website](#)

The Lifelong Learning Entitlement

Tuition Fee Loan Support

Residual Entitlement Calculation

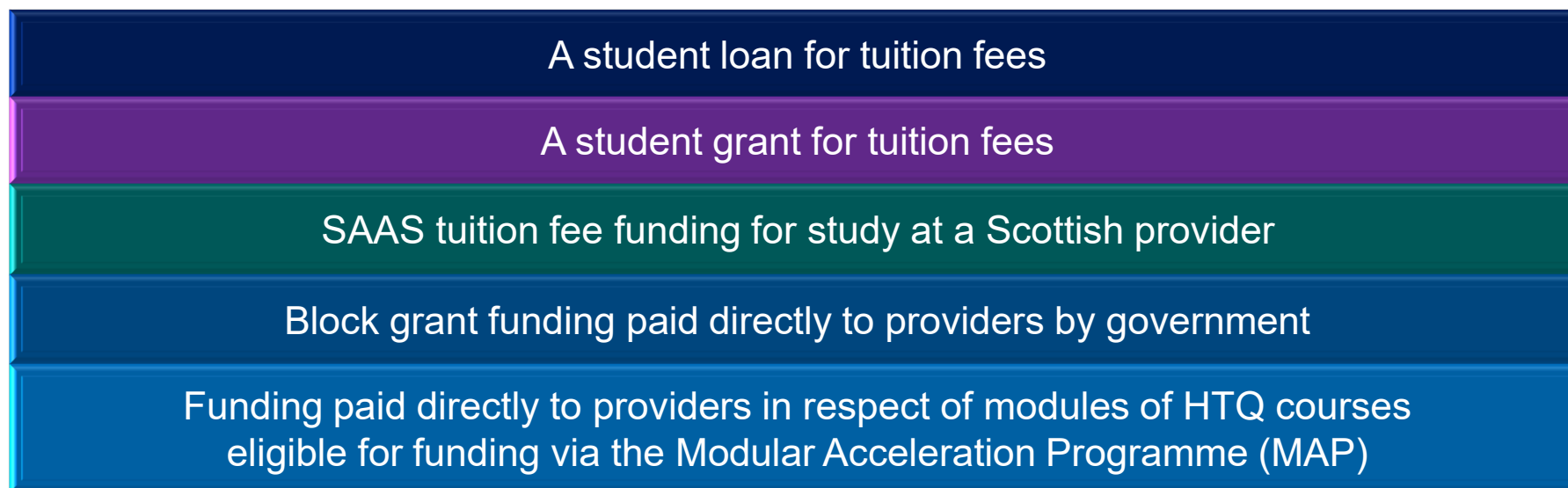
Policy information and illustrative figures are subject to final LLE Regulations!

LLE Tuition Fee Loan – Residual Entitlement

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

- Students will have their standard LLE Tuition Fee Loan entitlement reduced to reflect any non-LLE study for which they received applicable government tuition fee support (their relevant funded study)

Applicable tuition fee support means **support for tuition fees** provided by the government administrations of England, Wales, Northern Ireland or Scotland in the form of:



Residual Entitlement – Relevant Funded Study

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

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

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

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

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

Study on a Foundation Year

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

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

Residual Entitlement Calculation – Post-2012 Example

For Post-2012 Residual Entitlement, SLC **will use the funding data held** to determine the actual amount of tuition fee support paid on the student's behalf, uplifted to reflect the applicable maximum rate in place:

Example 1:

Anthony completed study on a 3-year degree between AY 2023/24 and 2025/26				
Anthony received Tuition Fee Loan support to pay his fees which were set as £9,250 in 2023/24 and 2024/25, then £9,535 in 2025/26				
The funding paid on Anthony's behalf is uplifted to reflect the maximum fees in operation for the AY in which they were paid				
Academic Year	Maximum Fees	Actual Funding Paid	Maximum Fees Uplift Applied	Residual Deduction
2023/24	£9,250	£9,250	$£9,250 \times (£9,790 / £9,250)$	£9,790
2024/25	£9,250	£9,250	$£9,250 \times (£9,790 / £9,250)$	£9,790
2025/26	£9,535	£9,535	$£9,535 \times (£9,790 / £9,535)$	£9,790
Total		£28,035		£29,370

Residual Entitlement Calculation – Pre-2012 Examples

For Pre-2012 Residual Entitlement Calculations, relevant funded study years will be **identified by student self-declaration**, with an equivalent modern fee cost deduction applied for each relevant funded year:

Examples:

Hamza declares a period of full-time relevant funded study on a course he completed

Hamza declares that he studied for 3 standard full-time years

The total deduction applied to Hamza's LLE balance is £29,370 ($£9,790 \times 3$)

Corinne declares a period of full-time relevant funded study on a course she completed

Corinne declares she studied for 3 standard full-time years

She also declares an additional year undertaken as a study abroad year

The total deduction to Corinne's LLE balance is £30,835 ($£9,790 \times 3$) + ($£1,465 \times 1$)

The Lifelong Learning Entitlement

Tuition Fee Loan Support

Additional Tuition Fee Loan Entitlement

Policy information and illustrative figures are subject to final LLE Regulations!

LLE Tuition Fee Loan – Additional Entitlement Summary

Additional Tuition Fee Loan support, in excess of the standard entitlement balance will be made available to eligible LLE students in certain circumstances:

Priority Additional Entitlement:

Designated courses in an identified UK Government priority subject area (a Priority Course)

Additional Entitlement for a Special Period:

Specific additional fee costs associated with certain types of study, including Study Abroad, Sandwich Placement, or Foundation Year

Additional Entitlement for Taught Study Years of Certain Longer Courses:

Eligible longer courses in specified subjects
(Architecture, Veterinary Surgery and longer Scottish courses)

Repeat Study and Compelling Personal Reasons (CPR) Additional Entitlement:

For qualifying courses with a full-time equivalent duration of 4-years or 6-years of normal taught study and for study negatively affected by a CPR

The Lifelong Learning Entitlement

Living Cost Support

Maintenance Support and Supplementary Grants

Policy information and illustrative figures are subject to final LLE Regulations!

Maintenance Support Under the LLE

Under the LLE, eligible students undertaking courses which require **face-to-face attendance** will be able to apply for Maintenance Loan support to help with their living costs:

The amount of loan support available to a student **will depend on:**

Their 'characteristics'
including where they live

What they study
and how

Their household
income

The rules for assessing household income and calculating any required deductions to the Maintenance Loan support will apply to **both eligible full-time and part-time** LLE-funded students:

- Where a student's household income is £25,000 or less, they will be entitled to the full base Maintenance Loan Element entitlement (subject to intensity and credits per week adjustments)
- Students who choose not to provide the relevant household income information will only be eligible for the minimum (non-means tested) amount of loan support

LLE Maintenance Support – Elements and Categories

LLE loans for living cost (maintenance) support can be broken down into **three distinct elements**:

Maintenance Loan Element (MLE)

Available to most students, including individuals not on specific benefits

Partially income assessed

Made up of a base non-income assessed portion and an additional income assessed portion

Considered income by DWP for benefit entitlement calculations

Special Support Loan Element (SSLE)

An additional element of support awarded to students who are in receipt of certain benefits

In addition to the Maintenance Element

Available to those aged 60 or over on the first day of the course year

Entirely income assessed

Reduced Loan Element (RLE)

A lower non-income assessed element of loans for living costs

Awarded to students studying on qualifying course years:

Those that attract specific bursaries, and

Some qualifying placements

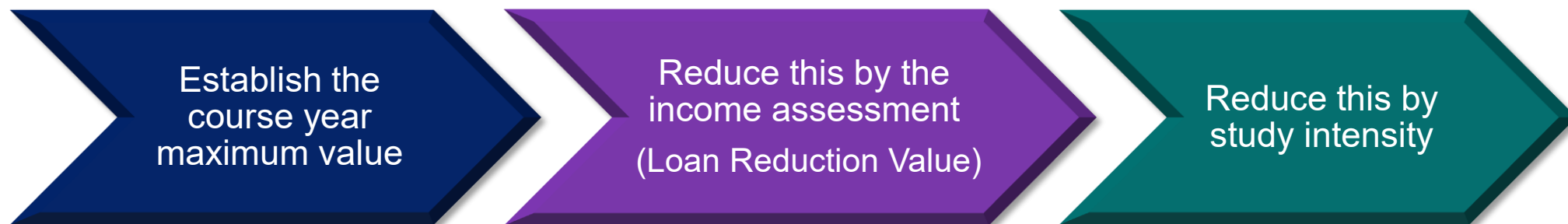
LLE Maintenance Support – Calculation and Payment

A **base annual entitlement amount (using a 30-week value)** will be used to provide living cost support comparable to the current HE Student Finance (HESF) system:

An eligible LLE student's loan for living cost entitlement will be determined based on a **combination of:**

- The number of credits studied (intensity), and their course duration (Additional Weeks Entitlement)

To **calculate a student's entitlement** to loans for living costs, SLC will:



For launch of the LLE, loans for living cost support will be paid to students **in up to three instalments**, broadly in line with existing arrangements:

- DfE will set out details for future years in due course

The Lifelong Learning Entitlement

Loan for Living Costs Payments to Students

LLE Service Year 1 (2026/27)

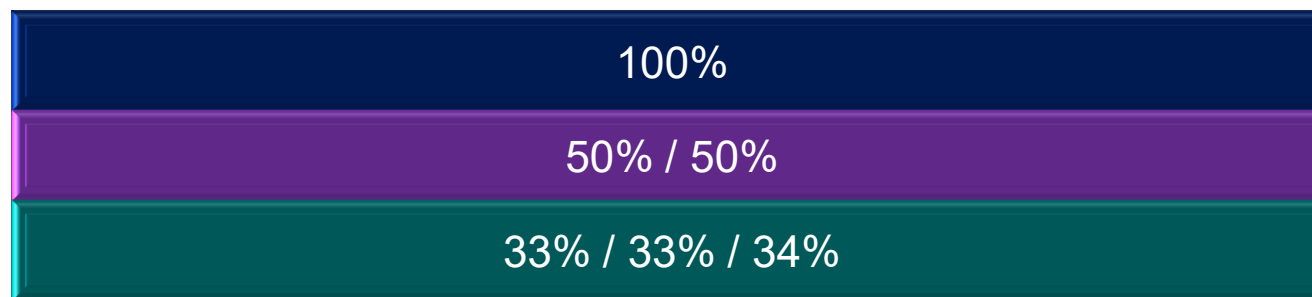
Policy information and illustrative figures are subject to final LLE Regulations!

LLE Loan for Living Costs Payments – Model Overview

Under the LLE, Loan for Living Costs (Maintenance) support will continue to be paid to students directly, **in up to three instalments:**

- Loan for Living Costs entitlement for the course year the student is receiving support for will be split, depending on which of the three payment dates the course year contains

LLE Loan for Living Costs entitlement will be **split on the basis of:**



The first loan payment will be made **following confirmation of registration**, around the course start date:

- Any subsequent loan payments will be made on the same date in January, April, July or September depending on the duration of the course

LLE Loan for Living Costs Payments – Examples

The **length of their course** will dictate the number of Loan for Living Costs payments made to a student:

Example 1: **Cassandra** starts a course year which runs from 13th January 2027 to 10th November 2027

Cassandra can expect the following Loan for Living Costs payments:

33% on the 13th January

33% on the 13th April

34% on the 13th July

Example 2: **Jonathan** starts a course year which runs from 8th February 2027 to 2nd July 2027

Jonathan can expect the following Loan for Living Costs payments:

50% on the 8th February

50% on the 8th April

LLE Loan for Living Costs Payments – Additional Rules

Additional rules will apply if there are **short periods between payments/course end dates**, including:

1. Disregard the second payment **if it is one month from the course start date**

For example: **Dominic's** course year runs from 9th March 2027 to 3rd November 2027

9th April is one month from the course start date

Dominic can expect the following Loan for Living Costs payments:

50% on the 9th March and 50% on the 9th September

2. Disregard the second payment **if the course end is within three months from the course start date**

For example: **Caroline's** course year runs from 15th February 2027 to 9th April 2027

Caroline can expect the following Loan for Living Costs payments:

100% on the 15th February

This is because the course end is within three months of the course start

The Lifelong Learning Entitlement

Calculating Maintenance Support Entitlement

Policy information and illustrative figures are subject to final LLE Regulations!

Calculating Entitlement – Maintenance Loan Element

LLE students under 60 and not entitled to certain benefits: Course years with 30 or less study weeks

The base Maintenance Loan Element (MLE) for eligible students undertaking course years with 30 or fewer study weeks will be calculated using **the relevant weekly rate, multiplied by 30:**

$$\text{Base MLE Only Entitlement} = 30 \times \text{Weekly MLE Only Rate}$$

Where the student's **household income is £25,000 or less**, they are entitled to the full base Maintenance Loan Element entitlement (subject to intensity and credits per week adjustments):

- Otherwise, the base Maintenance Loan Element entitlement amount is reduced by the calculated Loan Reduction Value (LRV) until the income assessed portion of the loan is £0
- At which point the student is entitled the non-income assessed loan amount only

$$\text{MLE Only Income Assessed Entitlement} = \text{Base MLE Entitlement} - \text{LRV}$$

Calculating Entitlement – Maintenance Loan Base Element

The base Maintenance Loan Element (MLE) for eligible course years will be calculated using **the relevant weekly rate, multiplied by 30**, then subject to any household income or credit-linked deductions:

Base Maintenance Loan: LLE students **aged under 60, not entitled to benefits** (2026/27 Rates)

Location Rate	Full Year Rate	Full Weekly Rate	Reduction Taper	Minimum Loan
Parental Home	£9,118	£303.93	£6.54	£4,013
Elsewhere	£10,830	£360.99	£6.47	£5,048
London	£14,135	£471.16	£6.36	£7,039
Overseas	£12,403	£413.43	£6.41	£5,996

- Eligible students in their final year of study who undertake 110 or more credits in the course year, will qualify for the lower ‘final year’ rate of loan
- Eligible students aged 60 or over on the first day of their course will be entitled to receive the Special Support Loan Element only, up to a maximum entitlement of £4,582

Calculating Entitlement – Maintenance Loan Example

Example: Student under 60 and not entitled to benefits, course year containing **30 weeks of study**

Esme is an eligible student who is not entitled to benefits

She is 24 and is studying the first year of a degree starting in 2027/28

Esme's course year is 30 weeks long, she will be studying in London and living away from home, her household income is £43,000

Esme qualifies for the non-final year London rate of loan

The calculation to determine Esme's base entitlement is: $30 \times £471.16 = £14,135$

As her household income is £43,000, Esme's base entitlement is reduced

The Loan Reduction Value (LRV) is calculated: $£43,000 - £25,000 / £6.36 = £2,830$

The base entitlement is then reduced by the LRV: $£14,135 - £2,830 = £11,305$

Esme's income assessed loan entitlement for the course year is £11,305

Calculating Entitlement – More Than 30 Study Weeks

Eligible LLE students undertaking courses with **more than 30 study weeks in a course year**, will be entitled to an additional amount of Maintenance Loan support for each additional week studied:

Additional Weeks Entitlement (AWE)

- This support is available in addition to the base Maintenance Loan Element entitlement

Where a student is studying across **45 weeks or more in a course year**, they are entitled to the maximum Additional Weeks Entitlement (AWE), equivalent to 52 weeks of study (i.e. 22 weeks of AWE):

- Additional Weeks Entitlement is categorised as Maintenance Loan Element and therefore will only be available to students under the age of 60, who have provided their household income details
- This support will also be considered income for the purpose of DWPs entitlement calculations
- AWE will not be available to students whose household income exceeds £45,000, regardless of the number of extra weeks they undertake

The Lifelong Learning Entitlement

Maintenance Support Linked to Tuition Fee Loan Balance

Policy information and illustrative figures are subject to final LLE Regulations!

LLE Maintenance Support – Link to Tuition Fee Loan Balance

Students with an LLE Tuition Fee Loan **balance of £0 will not** be entitled to Maintenance Loan support:

Students with '**Limited Remaining Tuition Fee Loan Entitlement**' (less than 30 credits):

- Will only be entitled to Maintenance Loans if they use part of their remaining LLE Tuition Fee Loan (TFL) balance to pay for the course, they are seeking maintenance support for
- For Service Year 1 of the LLE, 30 credits has a value of £1,587.50
- This value is based on the lowest Tuition Fee Loan amount for 30 credits of study in 2026/27 at providers with no TEF rating or APP, and may change with fee amounts in subsequent years

Students who are undertaking **less than 30 credits** in a course year:

- An LLE student will not qualify for any maintenance support for any course or course year on which they are studying less than 30 credits or 300 notional learning hours

LLE Maintenance Support – Limited TFL Balance Example

Example 2: Student with a limited LLE Tuition Fee Loan (TFL) **balance of less than £1,587.50**

Andreas is an eligible student studying a module starting in 2027/28

The module fee amount is £500

Andreas has previously studied and used some of his standard Tuition Fee Loan (TFL) entitlement before, leaving him with a balance of £1,000

Andreas uses his remaining TFL balance to cover the fee cost of his module

As Andreas is using some of his remaining balance to fund his module
Even though his TFL balance is less than £1,587.50, he will qualify for loan for living cost (maintenance) support for the duration of the module

The Lifelong Learning Entitlement

Maintenance Support and Study Intensity

Policy information and illustrative figures are subject to final LLE Regulations!

LLE Maintenance Support – Intensity of Study

To provide support **proportionate to the number of credits** being undertaken in a course year, an eligible LLE student's intensity of study is calculated as:

$$\text{Intensity (\%)} = \text{Course Year Credits} / 120 \times 100$$

- The default value of 120 credits is used as standard intensity (HE Student Finance equivalence)
- Students undertaking course years with less credits than the standard value will see their entitlement to loans for living costs (all elements) reduced by the intensity of study

Eligible LLE students studying on course years **with more credits than the standard value** will:

- Have their intensity capped at a maximum of 100%, and
- Be subject to the credit per week adjustment

Students on higher-credit, longer duration courses may qualify for **Additional Weeks Entitlement**

Intensity of Study – Intensity of Study Example, Part 1

Example, Part 1: Intensity calculation used to reduce loan entitlement, **course year under 30 weeks**

Donald is an eligible LLE student who is not entitled to benefits, he is 22 and is studying a 30-credit module starting in 2027/28

Donald's module is 20 weeks long, and he will be living with his parents during the course, his household income is £18,000

Donald qualifies for the non-final year Parental Home rate of loan for living cost

As his household income is under £25,000, Donald will not be subject to an income assessed reduction

However, as his credits for the course year are lower than 120 credits, Donald will be subject to an intensity reduction

Intensity of Study – Intensity of Study Example, Part 2

Example, Part 2: Intensity calculation used to reduce loan entitlement, **course year under 30 weeks**

Donald is studying a 30-credit module in 2027/28, with a 20-week duration
His household income is £18,000

As his household income is under £25,000, Donald will not be subject to an income assessed reduction, but he will be subject to an intensity reduction

Donald's base entitlement is £9,118 (30 x £303.93)

His intensity is calculated as: $\text{Intensity (\%)} = 30 / 120 \times 100 = 25\%$

Donald's base income assessed entitlement is reduced by his intensity of study:
 $\text{£9,118} \times 25\% = \text{£2,279.50}$

Donald's income assessed, intensity adjusted entitlement for the module is £2,279.50

The Lifelong Learning Entitlement

Living Cost Support

Supplementary Grants, Eligibility Summary

Policy information and illustrative figures are subject to final LLE Regulations!

LLE Targeted Support Grants and DSA

Under the LLE, targeted grant support will be available for eligible students undertaking study on a full-time basis (equivalent to **at least 120 credits** per course year):

This applies to:

- Grants for Dependants (GFDs), and
- Travel Grants
- The government intends to continue its evaluation of how these grants are used

Disabled Students' Allowance (DSA) will also continue to be available for eligible LLE students:

- This is providing they are undertaking 30 or more credits per course

The Lifelong Learning Entitlement

Loan Repayment Overview

Policy information and illustrative figures are subject to final LLE Regulations!

Loan Repayment Under the LLE – Plan 5 Terms

Loans taken out under the LLE will be **subject to Plan 5 repayment terms and conditions:**

- Where a student takes out a loan under the LLE, they will be liable to make statutory repayments to their loan balance from the Statutory Repayment Due Date (SRDD)

Plan 5 student loans contain the following **key repayment terms and conditions:**

The annual repayment threshold is currently set at £25,000
Increasing by Retail Price Index (RPI) at the start of each tax year from 2027-28 (TBC)

Interest rates are linked to RPI only (no variable interest rate applies)
The interest rate applied is subject to Prevailing Market Rate capping rules

SRDD set as the start of the tax year following course completion or withdrawal

Loan term cancellation of 40 years from SRDD

Statutory Repayment Due Date – Multiple Courses

Where a student takes out loans under the LLE for multiple courses or modules being studied concurrently, a separate SRDD will be set **in relation to each individual course or module**, for example:

Evie undertakes the same 3-year degree course as Harry but also elects to undertake a separate standalone 30-credit module whilst studying her degree			
Evie's course commences on 13 th September 2027 and concludes on 25 th May 2030 Her module commences on 28 th September 2027 and concludes on 22 nd December 2027			
Evie's Tuition Fee Loan for her degree is £29,370 (£9,790 per course year), with the fees for her module amounting to £2,447.50			
Evie's degree and module will have distinct SRDDs			
Course	Course End Date	Tuition Fee Loan	SRDD
3-Year Degree	25 th May 2030	£29,370	6 th April 2031
Module	22 nd December 2027	£2,447.50	6 th April 2028

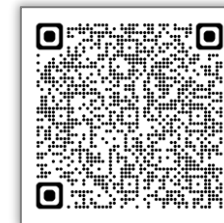
The Lifelong Learning Entitlement

Applications, Guidance and Resources

LLE Policy Information – DfE Guidance Summary

DfE have published an **overview page and supporting guidance** material covering essential LLE policy, funding entitlement and implementation information:

- www.gov.uk/government/publications/lifelong-learning-entitlement-lle-overview/lifelong-learning-entitlement-overview
- www.gov.uk/government/publications/lifelong-learning-entitlement-tuition-fee-limits
- www.gov.uk/government/publications/lifelong-learning-entitlement-maintenance-loans-for-living-costs



GOV.UK

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

Department for Education

Policy paper

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

Updated 15 April 2026

Applies to England

Contents

- Why we need the LLE
- Who will be eligible for the LLE
- Courses included under the LLE
- LLE qualifications gateway
- How funding will work
- LLE loan repayments
- How the Office for Students will regulate providers under the LLE

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

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

Our intention is that from September 2026, learners will be able to apply for LLE funding for courses and modules starting from January 2027 onwards.

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

Guidance

Tuition fee limits in the Lifelong Learning Entitlement

Updated 9 July 2025

Applies to England

Contents

- How tuition fees will work
- Fee limit rates
- Per-course amount
- Credit-bearing years
- Default credits for non-credit-bearing study

[Print this page](#)

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

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

How tuition fees will work

When LLE launches, it will change the way tuition fees are paid at colleges and universities. The government sets limits on the amount of tuition fees that can be charged.

Guidance

Maintenance loans for living costs in the lifelong learning entitlement

Updated 26 November 2025

Applies to England

Contents

- How maintenance loans will work
- Learners' characteristics and where they live
- What learners study and how
- Household income

This guidance explains how maintenance support for living costs at colleges and universities will change when the [lifelong learning entitlement \(LLE\)](#) launches.

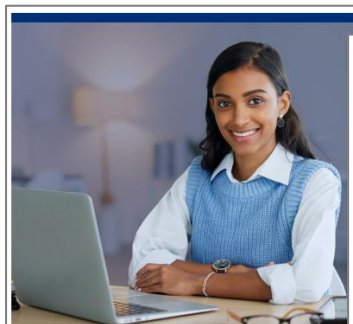
The LLE will launch in the 2026 to 2027 academic year. It will apply to courses and modules that start on or after 1 January 2027.

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

LLE Student Information – SFE Campaign Page and GOV.UK

Dedicated student guidance covering **essential elements of the LLE** including eligibility, funding entitlement and study options has been published on GOV.UK, the SFE campaign page and the DfE Education Hub:

- <https://studentfinance.campaign.gov.uk/lifelong-learning-entitlement>
- www.gov.uk/student-finance-on-or-after-1-january-2027
- www.gov.uk/government/publications/how-much-lifelong-learning-entitlement-lle-you-could-get
- <https://educationhub.blog.gov.uk/2026/05/what-the-lifelong-learning-entitlement-means-for-you>

Student finance if your course starts on or after 1 January 2027

Contents

- Overview
- Eligibility
- What student loans you can get
- What extra financial help you can get

Overview

For courses starting on or after 1 January 2027, you could apply for the Lifelong Learning Entitlement (LLE).

Eligibility

You may be eligible for student finance including:

- Tuition Fee Loans to help pay your course tuition fees
- Maintenance Loans to help with your living costs
- extra funding such as a grant or allowance, for example, if you're on a low income, are disabled or have children

For most courses starting on or after 1 January 2027, you'll need to apply for student finance through Lifelong Learning Entitlement (LLE) funding.

Your eligibility for student finance depends on:

- your course
- the number of credits you study each year
- your university, college or training provider
- how much previous study you've done
- your nationality and residency status
- your age

Guidance

How much LLE you could get

Published 19 April 2026

Applies to England

Contents

- Residual entitlement calculation
- Entitlement for new learners
- Entitlement for people returning to study
- Previous study and deductions

[Print this page](#)

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

Residual entitlement calculation

The LLE will give everyone access to the equivalent in value of 4 years of full-time tuition to use throughout their working lives. This will be adjusted to take into account previous study.

We will apply a calculation to determine how much tuition fee loan learners can access if they have studied before. The residual entitlement is the value of the tuition fee loans that are still available to someone after this has been done.

Learners will be able to login to their [student finance](#) account to check their LLE tuition fee loan balance. This service will help individuals to manage their LLE entitlement and provide guidance to help them plan their learning.



Department for Education

WHAT LIFELONG LEARNING ENTITLEMENT MEANS FOR YOU

LLE Student Information – DfE Campaign and Resources

From summer 2026, the LLE will be integrated into the ‘Skills for Life’ campaign as national messaging and activity begins to appear across multiple online and offline channels:

- To support this activity, DfE will introduce promotional content and supporting resources, including a Communication Asset Pack to help providers, advisors and influencers engage with students
- www.skillsforcareers.education.gov.uk/pages/skills-for-life
- www.skillsforcareers.education.gov.uk/pages/lifelong-learning-entitlement



Illustrative examples – subject to final design

LLE Practitioner Information – SLC Resources

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

- Current content features a key message overview, resources, including a Provider Preparation Guide, Service Definitions and an LLE frequently asked questions (FAQ) section
- www.heinfo.slc.co.uk/lle/lifelong-learning-entitlement
- www.heinfo.slc.co.uk/lle/lle-faq



The screenshot shows the HEP website header with a search bar and navigation menu. The main content area features the title "Lifelong Learning Entitlement" and a sub-section "LLE resources". The text below the title states: "The Lifelong Learning Entitlement (LLE) student finance system will launch in academic year 2026/27 for learners studying courses starting on or after 1 January 2027. You can read about announced LLE policy in policy statements on [GOV.UK](#). Students will be able to apply for finance under LLE from September 2026. To enable us to assess student eligibility and level of entitlement, we require a directory of course information."

The screenshot shows the "LLE resources" page with the following links:

- [View GOV.UK - updated April 2025](#)
- [LLE guide for students](#)
- [Visit GOV.UK](#)
- [View the LLE Courses Service Definition](#)
- [LLE Service Level Agreement](#)
- [View the LLE Service Level Agreement](#)
- [LLE Registration, Attendance Management and Change of Circumstance Service Definition](#)

The screenshot shows the title "Higher Education LLE Course Service Management Service Definition" with the SLC logo and "Student Loans Company" text.

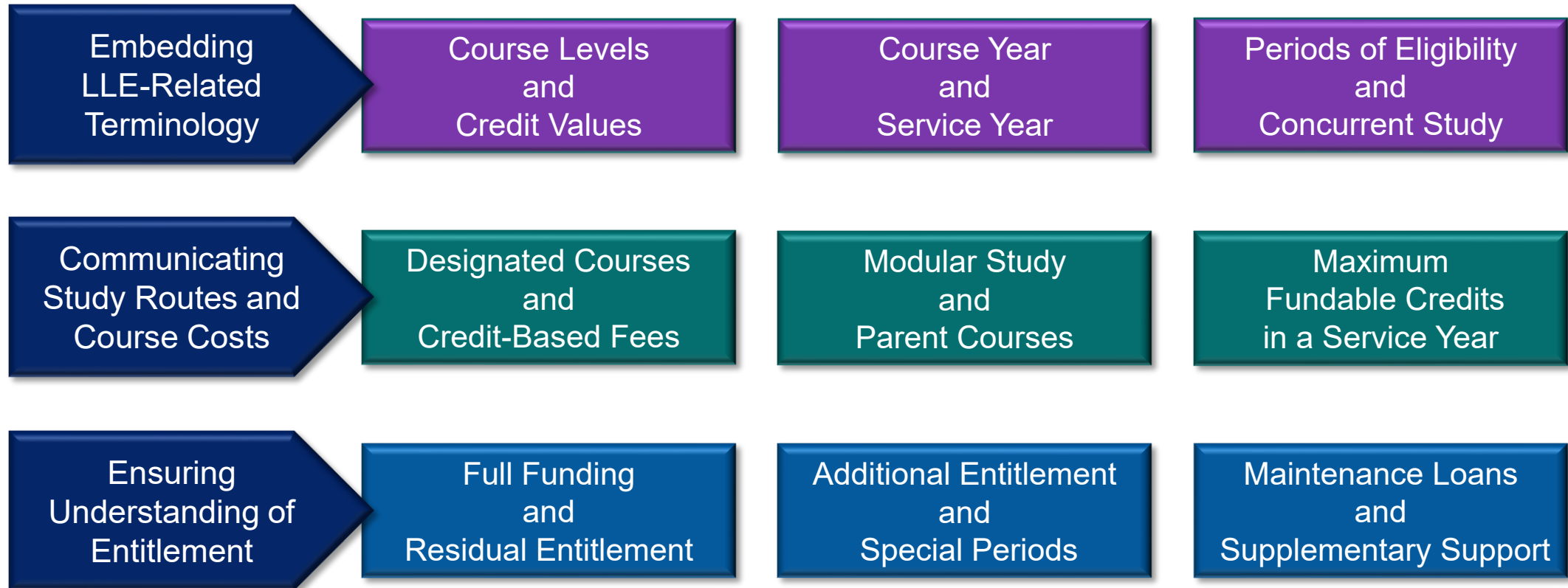
The screenshot shows the title "Higher Education LLE - Registration, Attendance Management and Change of Circumstance Service Definition" with the SLC logo and "Student Loans Company" text. At the bottom, it says "Version 1.0 - Valid from September 2026".

The screenshot shows the "Lifelong Learning Entitlement FAQ" page. It includes the version and update information: "VERSION 1.4 - LAST UPDATED: 05 MAY 2026". The FAQ section contains several questions with "Read more" links:

- LLE timeline** - [Read more](#)
- Who will be eligible for the LLE** - [Read more](#)
- Courses included under the LLE** - [Read more](#)
- How funding will work** - [Read more](#)
- LLE loan repayments** - [Read more](#)
- Personal account and record of learning** - [Read more](#)

Introducing the LLE – IAG Content Considerations

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



Questions or Comments



Answers to LLE related policy, process and administration questions received from SLC's partner network can be found on the FAQ Page on the HEP Services website: www.heinfo.slc.co.uk/lle/lle-faq

Your Opinion Matters!

To provide feedback on this session,
please scan the QR Code
and complete our short survey

Sammie Fletcher:
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For detailed LLE policy related questions:

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