

# Advanced Learner Loan

## AY 26/27

### Version 1.0

#### Summary

Attached is the `Advanced Learner Loan` guidance for AY 26/27.

References to `the Regulations` in this document mean the Further Education Loans Regulations 2012 (as amended), which contain the regulatory rules governing payment and eligibility criteria for Advanced Learner Loans (ALL). These Regulations are separate from the consolidated Education (Student Loans) (Repayment) Regulations 2009 (as amended), which contain the repayment provisions for ALL support.

#### Disclaimer

This guidance is designed to assist with the interpretation of the Regulations as they stand at the time of publication. It does not cover every aspect of student support, nor does it constitute legal advice or a definitive statement of the law. Whilst every endeavour has been made to ensure the information contained is correct at the time of publication, no liability is accepted regarding the contents and the Regulations remain the legal basis of the student support arrangements for AY 26/27. In the event of anomalies between this guidance and the Regulations, the Regulations prevail. The Regulations are subject to amendment.

#### Further Information

Annex	Content
A	Maximum loan amounts
B	Determination of maximum loan amounts
C	Updates log

## Abbreviations

Abbreviation	Full
ACRS	Afghan Citizens Resettlement Scheme
ALL	Advanced Learner Loans
ARAP	Afghan Relocations and Assistance Policy
ARR	Afghanistan Response Route
AY	Academic Year
CPR	Compelling Personal Reasons
DfE	Department for Education
DSA	Disabled Students' Allowance
DWP	Department for Work and Pensions
EEA	European Economic Area
ELQ	Equivalent or higher-level qualification
EU	European Union
EUSS	EU Settlement Scheme
FE	Further Education
GLH	Guided Learning Hours
HE	Higher Education
HMPO	His Majesty's Passport Office
HNC	Higher National Certificate
HND	Higher National Diploma
HTQ	Higher Technical Qualification
IAG	Information and Guidance
ICR	Income Contingent Repayment
IfATE	Institute for Apprenticeships and Technical Education
ILE	Indefinite Leave to Enter
ILR	Indefinite Leave to Remain
LARS	Learning Aims Reference Service
NINO	National Insurance Number

OfS	Office for Students
PG	Postgraduate
PLA	Parents' Learning Allowance
QAA	Quality Assurance Agency
SFE	Student Finance England
SLC	Student Loans Company Limited
SRDD	Statutory Repayment Due Date
TQT	Total Qualification Time
UG	Undergraduate
UK	United Kingdom

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## 1 Introduction

The Further Education (FE) 24+ Advanced Learning Loan scheme was launched in April 2013 to provide tuition fee loans to students aged 24 and over studying a Level 3 or Level 4 Learning Aim.

The scheme was renamed as Advanced Learner Loans (ALLs) from academic year (AY) 16/17, following an extension of the policy which reduced the minimum age from 24 to 19. In addition, funding was also introduced for Level 5 and Level 6 Learning Aims.

This guidance describes the rules for ALLs which may be underpinned by legislation, including:

- Personal eligibility
- Course eligibility
- Payment allocation
- Changes of circumstances

References to separate guidance documents for Higher Education (HE) undergraduate students are made within this document, where that guidance contains more detailed information on existing policy rules that apply to both HE undergraduate student funding and ALLs. The repayment terms for ALLs are described in the separate Student Finance England (SFE) 'Repayment' guidance. The repayment of the ALL is made on the same Terms and Conditions as HE undergraduate loans and repayments.

## 2 Personal Eligibility

The personal eligibility criteria for Advanced Learner Loans (ALLs) are set out in regulation 3 and Schedule 1 of the Further Education Loans Regulations 2012 (as amended) ('the Regulations').

ALLs are not means-tested and are available to eligible students who are:

- aged 19 and over on the first day of their designated further education (FE) course, and
- studying a Level 3, Level 4, Level 5, or Level 6 designated FE Learning Aim at an approved Learning Provider in England,

or

- members of the UK Armed Forces serving outside their domicile (and eligible family members) who are aged 19 and over and who are studying designated FE qualifications

by distance learning with a Learning Provider in receipt of a loans facility and the ability to offer provision by distance learning.

## **2.1 Discretion in the application of eligibility rules**

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ALL is only available to students in respect of FE courses that satisfy regulatory eligibility and funding criteria. The Student Loans Company (SLC) cannot apply discretion in the application of ALL policy rules, except for the limited discretion outlined in this document, including SLC discretion on when to award extra support for compelling personal reasons (CPR).

## **2.2 Eligibility exclusions - general**

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As per regulation 3, students are ineligible for an ALL if they:

- are aged under 19 on the first day of the designated FE course,
- are in breach of any obligation to repay any student loan,
- have reached the age of 18 and have not ratified any agreement for a loan made when they were under 18, or
- have shown themselves by their conduct to be unfitted to receive support.

## **2.3 Age limit**

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To qualify for an ALL, eligible students must be aged 19 years or over on the first day of their designated FE course (regulation 3(3)(a)). There is no upper age limit for an individual wishing to apply for an ALL.

## **2.4 Applicants who breach any obligation to repay any previous student loan (arrears)**

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The Regulations provide that a person shall not be eligible for support if they are in breach of any obligation to repay any loan (regulation 3(3)(b)). SFE do not have any discretion in determining an applicant's eligibility in these circumstances.

Once an applicant is no longer in breach, for example if they have paid their arrears in full, SFE should reassess their eligibility for the academic year in question. Any such reassessment is for the whole academic year, not from the date on which the student ceased to be in breach of any such obligation.

If an applicant has received a notification that they are eligible for an ALL but subsequently breaches any obligation to repay any previous student loan, the student will remain eligible for support in the academic year to which the notification applies.

`Arrears' are considered to include, but are not limited to, any breach in the student's obligation to repay the following:

- Any repayments of an Income Contingent Repayment (ICR) student loan due for an overseas period of residence,
- Any repayments of ICR student loan due to be repaid by Direct Debit (where the student is less than two years from paying the loan balance in full), and
- Any `mortgage style' loan (generally payable to students who started their course prior to 1998).
- The following will not make the student ineligible for an ALL:
- The student owes a loan or grant overpayment amount, or
- The student has a loan balance which is in repayment, has a status of `found' or `unmatched' and has failed to respond to SLC's request for information to determine repayment eligibility.

## **2.5 Applicants who have reached the age of 18 and have not ratified a previous student loan for which they were assessed under the age of 18**

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Regulation 3(3)(c) provides that a student is not eligible for an ALL if they have reached the age of 18 and they have not ratified any agreement for a loan taken when under the age of 18. A separate ratification form is not required. By signing a new student loan declaration, the student acknowledges and agrees that they are automatically ratifying all student loans that they borrowed before reaching the age of 18.

## **2.6 Ineligibility on grounds of unfitted to receive support**

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A student is not eligible for an ALL if, in SFE's opinion, the student has shown themselves by their conduct to be unfitted to receive support (regulation 3(3)(d)). The power to deem a student as unfitted for student support may be used at any stage in the process of assessing a student's eligibility, in this instance a similar provision may be used to terminate the student's eligibility to receive support (regulation 5 (5)).

One example of when SFE might decide that a student is unfitted to receive support is where it comes to light that the student has committed fraud in applying for support. SFE should consider exercising the power to refuse the application (or terminate eligibility, depending on when the fraud comes to light). This is based on the grounds that the student has demonstrated that they are unfitted for support due

to fraudulent conduct. Fraudulent conduct can include making applications to (and receiving support from) more than one authority and presenting fraudulent information to receive more support than they are entitled to.

Additionally, the student might be assessed for fraud where evidence from the Learning Provider calls into question a student's fitness to receive support. An assessment may arise if, for example, the institution provided evidence of attempted fraud against it. This evidence may not lead to the student being expelled but it may lead SFE to consider whether the student, though being allowed to continue with the course, should continue to receive support.

A student who has previously been found to be unfitted for support provided by another government department, such as the Department for Work and Pensions (DWP), may also be deemed unfitted for an ALL.

The decision as to whether a student is suitable for or should be allowed to take a FE course rests with the institution. The decision as to whether the student is eligible for funds rests with SFE. Consideration should also be given where the applicant is pursuing FE study as a means towards their rehabilitation.

The fact that a student is or has in the past been in dispute with SFE over a student support issue should not of itself be a reason for refusing or terminating support, even if the dispute was acrimonious. However, it may be a different matter if the student has behaved criminally in pursuing their grievance, though each case should be considered on its own merits.

It is important to remember that the purpose of these provisions is to safeguard public funds, and to ensure that they are spent properly. SFE should always ensure that a decision to refuse or terminate support will stand up to examination in the event of a formal appeal or a court challenge. It would be a sensible precaution for SLC to seek advice from the SLC's legal department.

## **2.7 Prisoner students**

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Students who are imprisoned may be eligible for an ALL if they satisfy the definition of an 'eligible prisoner' as set out in regulation 2 and they are a prisoner who:

- is serving a sentence of imprisonment in England (and is not on remand),
- has been authorised by the prison Governor or Director or other appropriate authority to study the current course,
- has the right to remain in the UK after completion of their sentence, and
- whose earliest release date is within 6 years of the first day of the current designated FE course.

In exceptional circumstances, the applicant can be an offender who is held outside a prison facility, for instance, in a secure hospital.

In some cases, a prisoner may receive an indeterminate sentence for serious or repeated offences. In these cases, release may be dependent upon the prisoner undertaking a range of specified rehabilitative activities. For example, offending behaviour courses run by National Offender Management Systems, and then receiving parole board approval for release. There is also usually a minimum sentence set by the court (for example a minimum sentence of five years, with release being dependent upon the offender fulfilling one or more conditions).

The Ministry of Justice now consider the minimum period of imprisonment set at trial (the sentence tariff) as the earliest release date, rather than waiting for a direction from the parole board. This is subject to the Governor determining whether a prisoner is on track to meet their sentence requirements and that they are within a specified number of years of release (as determined by the minimum tariff).

### **Learning and Funding Information Letter**

There is a separate Learning and Funding Information Letter for students who are imprisoned. Students who are imprisoned must make fee loan applications on the standard paper-based loan application form. The application must be accompanied by an SLC prisoner application pro-forma (available from the Head of Learning, Skills and Employment within the prison) or a letter from the prison Governor or Director (or their representative).

### **Change of Circumstances**

Students undertaking learning in custody may experience more frequent changes in circumstances. SLC must be informed when an offender's circumstances change, for example, if the student is released from prison, transfers to another prison, or changes or withdraws from the FE Learning Aim they are undertaking.

If a student undertaking a designated FE Learning Aim is sent to prison, they may be able to continue their studies while they are in custody. The individual will have to meet the eligibility criteria for offenders as set out above, including the prison Governor's confirmation that that the qualification is appropriate.

## 2.8 Standard entitlement of eligible students (regulation 15)

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A student taking more than one designated FE course at any one time may qualify for a fee loan for each course, subject to ALL standard entitlement conditions.

The standard ALL entitlement for an eligible student is:

- a maximum of four fee loans\*, where the student does not take out a fee loan for a programme of A Level study, or
- a maximum of eight fee loans (treated as one single loan in respect of the student's overall ALL standard entitlement) for the programme of A Level study and a maximum of three fee loans for other designated FE courses, where a student does take out a fee loan for a programme of A Level study\*\*.

\*A student may only use one fee loan from their standard entitlement to fund an Access to HE Diploma.

\*\*A 'programme of A Level study' means the study of one or more AS Levels or A Level courses.

A student undertaking a programme of A Level study may use fee loans from their ALL standard entitlement to fund:

- a) A maximum of four AS Level course
- b) A maximum of four A Level courses
- c) AS and A Level courses in a maximum of four subjects

For example:

**Cameron** applies for fee loans to fund a programme of A Levels and a Level 3 Vocational Qualification concurrently. As Cameron is entitled to four fee loans (with each individual loan for their programme of A Levels considered to represent (in aggregate) one loan for the purposes of calculating their standard entitlement). Cameron now has a remaining entitlement of two fee loans.

**William** applies for fee loans to concurrently fund two Access to HE Diplomas. William is only entitled to use one fee loan from their ALL standard entitlement to fund an Access to HE Diploma and will therefore be required to self-fund the other Access to HE Diploma. William will have a remaining entitlement of three fee loans to use for other designated FE courses.

Where an eligible student has qualified for a fee loan in connection with a designated FE course and has received public funds for the fees for that course equal to the full amount of the fee loan, the fee loan does not count towards the standard entitlement if:

- a) the Secretary of State has withheld payment of all the fee loan under regulation 22(5), or
- b) the fee loan was overpaid to the student but has been repaid in full under regulation 24.

Note that where a fee loan is taken out by an eligible student but is exceptionally cancelled in full when meeting all criteria in regulation 25, the cancelled fee loan does not count towards the student's overall standard ALL entitlement (see section 7.6 for further information).

In addition to the student's ALL standard entitlement, if the SLC determines that an eligible student is:

- a) repeating a designated FE course because of CPR, or
- b) transferring to an alternative institution because the institution at which that student began a designated FE course has ceased to be publicly funded.

The eligible student may qualify for further fee loans in respect of any period or periods of study arising as a result.

Where a student is studying their FE Learning Aim at more than one Learning Provider, the student must have a lead Learning Provider who is responsible for making attendance confirmations and receiving loan payments. Any arrangements for sharing responsibility for the Learning Aim delivery and loan income is also the responsibility of the lead Learning Provider.

In addition, concurrent study rules allow students to be studying at different Learning Providers at the same time. When a Learning Provider is enrolling a student on a new course, they must ask the student if there are other Learning Aims or HE courses that they will be studying concurrently. The Learning Provider should then evaluate whether successful completion of the Learning Aim is realistic.

## **2.9 Students who have an equivalent or higher-level qualification (ELQ)**

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Previous educational study will not affect a student's entitlement to ALL in most circumstances. As noted in Section 2.8, eligible students have a standard entitlement of up to four fee loans in their lifetime. Eligible students can receive a fee loan from their ALL standard entitlement to fund a FE Learning Aim that is the same type and level as a FE Learning Aim that they have previously received funding towards.

The exceptions to this rule are AS, A Levels, and Access to HE Diplomas. Fee loans used to fund up to four A Levels as a programme of A Levels or to fund an Access to

HE Diploma count for only one of the student's standard entitlement respectively. Periods of repeat study will not be funded unless an exception applies. Grounds where an exception may be applicable are detailed above in Section 2.8.

For example:

**Lawrence** applies for and receives a fee loan to study an Access to HE Diploma in AY 25/26. Lawrence subsequently withdraws from the Access to HE Diploma later in the academic year. In AY 26/27, Lawrence applies for a further fee loan to fund another Access to HE Diploma. Generally, Lawrence is not eligible for a repeat fee loan towards the new Access to HE Diploma as this is considered to be repeat study, unless an exception applies, for example Lawrence is accepted as having CPR in respect of the withdrawal from the original Access to HE Diploma.

**Ghunda** completed a programme of AS levels in AY 25/26. Ghunda subsequently applies for a fee loan to fund the corresponding programme of A levels in AY 26/27. Ghunda is eligible for a fee loan as a student can be eligible for a loan for four A Levels if they are a corresponding subject to an AS qualification.

## **2.10 Other sources of funding**

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Students will not be eligible to receive an ALL for an FE Learning Aim if the Learning Provider has also accessed grant funding for the student via the Department for Education (DfE) in respect of the same FE Learning Aim. DfE set this rule out within the ALLs funding rules, and it is supported by the Regulations.

There are no restrictions preventing students accessing ALL and HE undergraduate (and HE short course trial support) or postgraduate (PG) funding concurrently, except if the student is deemed unfitted for support. The selected student finance must be applicable to the relevant course.

## **2.11 Time limit for applying for student support**

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Students must apply for ALL before the end of the designated FE course for which they are applying for funding and within the maximum time period for that type of Learning Aim (regulation 11(2)). A student will be assessed on the rules pertaining to the start date of their FE course. If an application is received by the last day of the Learning Aim it will be accepted for consideration, even where there is, unintentionally, outstanding requirements for information or evidence.

Applications for the next academic year should not be submitted until SLC's service launch date for that year, as they will otherwise be disregarded.

## **Late Applications**

Applications must be received during the maximum period of eligibility. The maximum period of eligibility is dependent on the FE course type that the student is undertaking. (See section 5.1 for further information in respect of maximum time periods.) Applications in the system at the time the Learning Aim concludes will be processed subject to the applicant providing all necessary information.

### **2.12 Students who become eligible as an event**

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A student can become eligible for support following one of the 'events' listed in regulation 6 of the Regulations. Where one of the events listed below occurs during the course of the academic year they may qualify for ALL support:

#### **The events are:**

- a) the student's course becomes a designated FE course\*,
- b) the student or the student's spouse, civil partner, parent or step-parent is recognised as a refugee or becomes a person granted stateless leave or a person granted humanitarian protection,
- c) the student becomes a family member described in paragraph 9A(1)(a), 9B(1)(a), 9C(1)(a) or 9D(1)(a) or (2)(a) of Schedule 1,
- d) the student becomes a person described in paragraph 3(1)(a) of Schedule 1,
- e) the student becomes a person described in paragraph 6A(1)(a) of Schedule 1,
- f) the student becomes a person described in paragraph 11A(a) of Schedule 1,
- g) the student becomes a person described in paragraph 2, 2A or 9BB,
- h) the student becomes a person granted section 67 leave,
- i) the student or the student's parent becomes a person granted indefinite leave to enter or remain as a victim of domestic violence or domestic abuse,
- j) the student becomes a person granted Calais leave,
- k) the student or the student's parent becomes a person granted indefinite leave to remain as a bereaved partner,
- l) the student or the student's family member is awarded leave under the Afghan Relocations and Assistance Policy (ARAP), Afghan Citizens Resettlement Scheme (ACRS), or the Afghanistan Response Route (ARR), or
- m) the student or the student's family member is granted leave under one of the Ukraine Schemes.

\*Regulation 7A provides that a student may only qualify for a loan for a course that is designated after that student starts the course if the course is designated in the academic year in which that student starts the course.

Normally, where the event occurs after the start of the designated FE course the student still has to satisfy the requirements of the relevant residency category as described in the Regulations, (for instance, ordinary residence requirements at the start of / preceding the first day of the designated FE course). However, students with leave under DVILR, bereaved partners, or those in a protection-based category are not required to have a valid Home Office leave status to meet the ordinary residence requirement on the first day of the designated FE course. Please see Section 3.2 (three-year address history) for a full list of the protection-based residency categories.

It is the responsibility of the student to make an application for funding, should one of the regulatory events in regulation 6 occur. (SLC does not contact applicants at certain points to confirm if their status has changed.)

Example:

**Natalia** is resident in England and starts a Learning Aim on 1 August 2026. At that point Natalia was ineligible for funding as they were not eligible under any of the residency categories.

Natalia is subsequently granted ILR as a bereaved partner on 15 October 2026. This event takes place before the last day of the designated FE Learning Aim (and within the maximum time period for that type of FE Learning Aim). Natalia also satisfies the residency requirements of being ordinarily resident in the UK on the first day of Natalia's designated FE Learning Aim and ordinarily resident in the UK and Islands throughout the period since being granted the respective status. Natalia is eligible to apply for ALL support for the whole FE Learning Aim.

## 2.13 Documentation requirements

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Regulation 10(1) states that the applicant should provide such documentation as the Secretary of State may require with their application. SFE will verify an applicant's British passport details with His Majesty's Passport Office (HMPO) via the Government Secure Intranet where possible. Where this is not possible, SFE will verify other identity documentation such as a student's valid national ID card, passport, or birth certificate (regulation 21(2)).

Relevant documents are listed in the accompanying notes for the completion of each application. SFE may accept certified true copies\* of documents, where they consider it unreasonable to insist on originals. However, it is SFE practice that every endeavour will be made to have sight of original identity documents, preferably a passport or identity card.

\* A certified true copy is a photocopy of an original identity document, which must have been stamped and signed as being a true copy of the original by an official such as a minister of religion, doctor, lawyer, civil servant, teacher/lecturer, or police officer. The person certifying the copy must provide their name, address, and contact number. The certifying person must not be a relative or retired.

Students applying for ALL support are required to provide their valid UK National Insurance Number (NINO) (regulation 20). However, there are exceptions for individuals who have come to the UK for the purposes of study that have not been issued a NINO by DWP.

If a student chooses to submit their birth certificate, then this must be accompanied by a fully-completed Identity Declaration Form. SFE should not require students to produce a birth certificate where they are unwilling to do so. In such circumstances, other forms of evidence such as a valid passport should be accepted.

In exceptional circumstances, a student may be unable to provide either a birth certificate or a passport for a valid reason. SFE must not continue to request these items but may accept other forms of evidence from external organisations such as the Home Office or the student's solicitor to ensure that they can satisfy themselves of the applicant's identity.

Where students have previously applied to SLC for funding, existing identity details held by SLC may be reused.

## **2.14 Contact details**

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Students are requested to provide details of two contacts, residing at different addresses from each other, as part of the loan application. Only one contact may reside at the same address as the student. Contacts who reside at non-UK addresses can be accepted.

## **2.15 Benefits entitlement**

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Where a person in education is eligible for a means-tested social security benefit, support for tuition costs is disregarded while support for maintenance costs is considered when assessing their benefit award. As ALL is a tuition fee loan, it should not be considered when assessing a student's benefit award.

### 3 Residency

Regulatory residency requirements for an Advanced Learner Loan (ALL) are broadly\* the same as those that apply to undergraduate Higher Education (HE) student support. See the HE undergraduate Student Finance England (SFE) 'Assessing Eligibility' guidance chapter for further details of regulatory residency categories for student funding.

\*To qualify for ALL support towards a designated FE course, students are required to satisfy the ordinary residency requirements of their applicable eligible residency category on the first day of the designated Further Education (FE) course (rather than the first day of the first academic year of the designated course, as is generally the case for HE student support).

ALL is available to the categories of students described in Part 2 of Schedule 1 of the Regulations. These can be summarised as follows:

- UK domiciled students, those students who have been ordinarily resident in the UK and Islands for the three years prior to the first day of the designated FE course,
- European Union (EU) nationals (including Irish citizens) and their family members who fall under a paragraph of Schedule 1 of the Regulations and meet the relevant eligibility criteria,
- Other groups of applicants who satisfy the regulatory residency requirements in the Regulations, including certain forms of qualifying Home Office leave to remain statuses (refugee status, humanitarian protection status etc.).

Students in certain eligible residency categories must attend the course (or undertake the course where they are distance learning) in England. The requirement to attend in England is satisfied where the student is attending a campus in England and the campus is part of an Learning Provider that is based in a different UK territory. These students are permitted to attend field trips and placements outside of England where they form part of a course that is delivered by a learning provider in England.

#### 3.1 Long residence category

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The long residence category provides eligibility for ALL support to those persons who, on the first day of a designated FE course, have lived in the UK throughout either:

- Half their life, or

- A period of 20 years.

To be eligible for support under this category the student must also:

- Be ordinarily resident in the UK and Islands throughout the three-year period immediately preceding the first day of the designated FE course, and
- Not have moved to the UK and Islands wholly or mainly for the purposes of education.

Ordinary residence means lawful residence and the student must hold some form of leave to remain issued by the Home Office, for example limited leave to remain, discretionary leave to remain or another form of leave described in Part 2 of Schedule 1 of the Regulations. If a student has moved from one period of leave to another during the three years preceding the first day of the designated FE course, their leave must run concurrently, (the application for the second period of leave was made in time before the first period elapsed). A break in leave will generally mean that the student was here unlawfully, and they will not satisfy the ordinary residence requirement.

Students who fall into this category can apply for support mid-course. However, they will have to have met the residency requirements by the first day of the designated FE course (that is, they have lived in the UK throughout either half their life or a period of 20 years preceding the first day of the designated FE course, and be ordinarily (lawfully) resident in the UK and Islands throughout the three-year period immediately preceding the first day of the designated FE course).

Students, who only meet the long residency criteria after the first day of the designated FE course are not eligible for support for the duration of their course. This is because the long residence category is not an 'event' status pursuant to regulation 6 of the Regulations (as described in section 2.12).

The onus is on the student to demonstrate that they meet the long residence requirements. SFE must be satisfied, through a combination of Home Office checks and evidence, that the student is eligible under this category. SFE will accept valid Home Office documentation showing the date of entry into the UK. It should be noted that a valid entry clearance visa, such as a visitor visa is not in itself confirmation that the student entered the UK at that time. Individuals usually receive entry clearance for a six-month period. Only a confirmed entry date from Immigration Control which is verified by the Home Office would be satisfactory evidence of a person's entry to the UK.

Where a Home Office check or documentation does not provide a definitive entry date into the UK, SFE will consider other forms of evidence on a case-by-case basis. Other forms of evidence may include (but are not limited to):

- School letter and records on headed paper, signed by someone in authority (Deputy Head, Head, etc) within the school, stating the dates each year the student was in attendance,
- Letter from a General Practitioner,
- Confirmation of university/college attendance,
- Council tax bill,
- Wage slips/P60/P45/Self-Assessment Tax Return, or
- Confirmation of employment from employer on company headed paper signed by a senior member of staff with contact details provided.

SFE should establish the student's three years of ordinary residence in the UK and Islands immediately preceding the first day of the designated FE course, before evidence to satisfy the long residency aspect is requested.

The calculation for long residence is determined by the student's age on the first day of the designated FE course, and their entry date to the UK (or relevant other evidence demonstrating they were living in the UK throughout the required period). This will mean that the half-life or 20-year calculation can be determined by the first day of the designated FE course.

### **3.2 Three-year address history**

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Generally, all applicants must provide details of their home address covering the three-year period prior to the first day of the designated FE course.

The home address of the parents of the applicant, where this differs from the applicant's address, will not be taken as the place of ordinary residence of the applicant.

However, students applying under one of the following eligible residency categories are subject to specific requirements in respect of their address history:

- Refugee status
- Humanitarian protection
- Indefinite leave to enter or remain (ILE/ILR) as a victim of domestic abuse or violence
- ILR/ILE as a bereaved partner
- Leave under Section 67
- Calais leave
- Stateless person
- Leave under the Afghan Relocations Assistance Policy (ARAP), Afghan Citizens Resettlement Scheme (ACRS) or the Afghanistan Response Route (ARR)
- British nationals evacuated from or assisted in leaving Afghanistan

- Leave under the Ukraine Schemes

Instead, where a student holds one of the residency statuses listed above (or is the relevant family member of such a person), they are required to provide details of their addresses for the period covering the date they were granted their most recent residency status with the Home Office up to the first day of their designated FE course. This is then capped at a maximum of three years prior to the first day of the designated FE course.

Evidence of address history may be requested from applicants as part of a sample check during the academic year. The overall size of the sample, and the sample size used for specific applicant groups, may be varied at any time. For example, where applicants are required to be ordinarily resident in the UK on the first day of the designated FE course but state that they have been living in the UK for three months or less prior to the first day of the designated FE course. All such applicants may be asked to provide evidence of their address history so that SFE can ascertain if the student moved to the UK solely for the purposes of attending the course. If the student is considered to have moved to the UK solely for the purposes of attending the course, the student will be ineligible for ALL support (unless the student was deemed to be temporarily absent from the UK or exercising free movement rights under the EU directives in the EEA/Switzerland prior to 31 December 2020).

### **3.3 Students who move to England from elsewhere in the UK or the Islands in order to attend a course**

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ALLs are available to applicants who are UK domiciled studying at an FE provider in England or any applicants who are Armed Forces personnel or eligible family members of Armed Forces personnel who are studying designated FE courses with an English domiciled provider who have an ALLs funding agreement, and ability and willingness to offer provision by distance learning. The provider must also inform the Department for Education (DfE) of the arrangement as per the rules governing ALLs funding.

For example:

**Terry** starts a designated FE Learning Aim in England in September 2026. They are ordinarily resident in Wales at the start of the first day of the course. As Terry is UK domiciled and studying at an English FE Learning Provider, they are eligible for ALL support, subject to meeting other eligibility requirements.

**Nyree** starts an undergraduate degree in England in October 2022. Nyree receives funding from Student Finance NI as they are ordinarily resident in Northern Ireland at the start of the first academic year of the course. Nyree completes the undergraduate degree in June 2025 and stays in England after the end of the course. In September 2026, Nyree applies for an ALL in connection with a designated FE Learning Aim at a Learning Provider in England. As Nyree is studying at an English FE Learning Provider and is ordinarily resident in the UK at the start of the first day of the course, they may be eligible for an ALL support, subject to meeting other eligibility requirements.

### **3.4 Changes to student funding policy as a result of EU Exit**

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ALLs will be available to applicants who meet the residency criteria as set out in the Part 2 of Schedule 1 of the Regulations. For full details of the eligible residency criteria following the UK's exit from the EU (including rules applying for EU, EEA, and Swiss nationals from AY 21/22 onwards) please refer to the SFE undergraduate 'Assessing Eligibility' guidance.

### **3.5 Temporary or occasional absences**

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When considering whether an applicant has been ordinarily resident in a territory during a prescribed period, temporary or occasional absences will not normally affect

ordinary residence. SFE will make decisions on whether an absence affects a person's ordinary residence on a case-by-case basis.

Temporary absences may include but are not restricted to temporary employment, employment with the Armed Forces, periods of study, extended holidays and travelling.

### **3.6 Armed Forces Personnel<sup>1</sup> and their family members**

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Under Paragraph 1(6) of Part 1 of Schedule 1 of the Regulations, members of the regular naval, military or air forces of:

- the Crown (UK),
- the Republic of Ireland,
- an EEA State, or
- Switzerland or Turkey

who serve any period outside these areas are considered to be temporarily employed overseas for any such period. The effect of this is that a person may be treated as being or having been ordinarily resident in the UK and Islands (or the relevant residence area, as applicable), if they would have been so resident but for the fact that they, their spouse or civil partner, their parent or, in the case of a dependent direct relative in the ascending line, their child or child's spouse or civil partner was serving overseas.

These provisions apply owing to the unique nature of their employment, namely that they are bound by military law to accept overseas postings. The provision is only intended for Armed Forces personnel's families who follow them on postings; this provision does not apply to students who had been living overseas but not with the parent who is on active service.

#### **Armed Forces Distance Learning outside of England**

Armed Forces personnel (and their eligible family members) serving outside of England on the first day of the designated FE course are not required to be studying in England in order to qualify for an ALL\*.

\*In order to qualify, Armed Forces personnel (and their eligible family members) must be studying a designated FE course provided by an English provider that has an ALL funding agreement, and the ability and willingness to offer provision by distance learning.

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\* For the purposes of this guidance 'UK Armed Forces' includes active service members of the British Royal Navy, Army, Royal Air Force and Army Reserves only.

For example:

**Jimmy** is a member of the Armed Forces who is ordinarily resident in England but is serving in Wales. In September 2026, whilst serving in Wales, Jimmy starts a two-year distance learning FE course. Jimmy is eligible for an ALL.

Once a student who is studying a distance learning FE course overseas or within another country in the UK is eligible for student support, they will remain eligible to the end of their continuous period of eligibility even if they or their family member leaves the Armed Forces.

### **3.7 Residency examples**

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These examples are for illustration purposes only and do not cover all scenarios. For further examples please see the SFE 'Assessing Eligibility' guidance. For the full list of residency categories, refer to Schedule 1 of the Regulations.

#### **UK Nationals who have lived in another UK domicile during the preceding three years**

**Stuart** is a UK national who confirms that they have been living in the UK and Islands for three years prior to the first day of the designated FE course. Stuart provides the following address history (most recent address first):

England:	2 years
Wales:	1 year

As Stuart is a UK national who is ordinarily resident in UK on the first day of the designated FE course and who has been ordinarily resident in the UK and Islands for three years immediately prior to the first day of the designated FE course, Stuart is eligible for an ALL. Stuart must be studying an eligible FE Learning Aim at an eligible Learning Provider in England.

#### **UK Nationals who have lived outside of the UK during the preceding three years**

**Bridget** is a UK national who confirms that they have not been living in the UK and Islands for three years prior to the first day of the designated FE course. Bridget provides the following address history (most recent address first):

England	1 month
France:	2 years and 11 months

Bridget returned from France to England in order to start the designated FE course. It is determined that Bridget was resident in England prior to living in France. Bridget is therefore eligible for an ALL, having left England to exercise their 'right to roam' in the EEA/Switzerland and doing so prior to the end of the EU Exit transition period (on or before 31 December 2020). If Bridget was ordinarily resident in a different UK territory prior to leaving the UK, Bridget would remain eligible for ALL if studying an eligible FE Learning Aim at an eligible Learning Provider in England.

**Emma** is a UK national who confirms that they have not been living in the UK and Islands for three years prior to the first day of the designated FE course. Emma provides the following address history (most recent address first):

USA:	1 year
England:	2 years

Emma returns to England to start the designated FE course. It is determined that Emma's period of residence in the USA is not temporary. Consequently, Emma does not satisfy the three-year UK ordinary residence requirements. Therefore, Emma is ineligible for an ALL.

**Lawrence** is a UK national who confirms that they have not been living in the UK and Islands for three years prior to the first day of the designated FE course. Lawrence provides the following address history (most recent address first):

England:	1 month
Australia:	6 months
England:	2 years 5 months

As Lawrence's residence in Australia is for the purposes of undertaking a temporary work contract and they did not intend to stay in Australia indefinitely, it is deemed to be a temporary absence. Lawrence is still considered to be ordinarily resident in the UK during that period. Lawrence is therefore eligible for an ALL. Lawrence must be studying an eligible FE Learning Aim at an eligible Learning Provider in England.

### **EU Nationals**

**Jaime** is a Spanish national who has settled status under the EU Settlement Scheme (EUSS) and confirms that they have been living in the UK and Islands for three years prior to the first day of the designated FE course. Jamie provides the following address history (most recent address first):

England:	1 year
Scotland:	2 years

As Jaime has settled status under the EUSS and has been ordinarily resident in the UK and Islands for three years immediately prior to the first day of the designated FE course, Jamie is eligible to apply for an ALL.

**Katrin** is an Estonian national who confirms that they have not been living in the UK and Islands for three years prior to the first day of the designated FE course. Katrin provides the following address history (most recent address first):

Germany: 2 years  
Estonia: 1 year

Katrin comes to England to start the course. Katrin does not have citizens' rights under the Withdrawal Agreement as they moved to the UK after 31 December 2020 and does not therefore have a status under the EUSS. Katrin does not meet the requirements of any regulatory eligibility category and is therefore ineligible for ALL.

## **4 Previous Study**

Previous educational study will not affect a student's entitlement to an Advanced Learner Loan (ALL). Students are entitled to up to four fee loans in their lifetime and can receive a fee loan to fund a Further Education (FE) Learning Aim that is the same type and level that has been previously funded (unless the Learning Aim is a Programme of A Levels or an Access to HE Diploma - see Section 2.8). Equivalent or higher-level qualification (ELQ) restrictions will therefore not apply.

### **4.1 Repeat study**

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Generally, a student is entitled to up to four fee loans from their ALL entitlement for the same type of general and technical FE qualification.

However, students are only entitled to use one fee loan from their overall ALL entitlement for a Programme of A Levels (a maximum of eight sub-loans applies). The same applies to Access to HE Diplomas, which are focussed on a particular outcome that is related to progression. As a result, periods of repeat study, where the student is not progressing will not be funded. Students who have previously withdrawn from their studies due to CPR can be exempt from these rules. Further information on exceptions is detailed above in section 2.8.

### **4.2 Compelling Personal Reasons (CPR)**

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Repeat funding may be available where the student received ALL funding and withdrew from their FE Learning Aim due to CPR. Providing the student's CPR is accepted, they will still be entitled to a repeat fee loan out with their standard ALL entitlement, regardless of the start date of their designated FE Learning Aim.

The CPR exception allows the repeat fee loan to be used for a designated FE Learning Aim at any level or type. This includes the repeat fee loan following withdrawal being used to fund a Programme of A levels or an Access to HE Diploma, on the condition that the student has not already completed a programme of A level study or Access to HE Diploma.

For example:

**Irmantis** has already completed an ALL-funded Access to HE Diploma in Engineering in AY 24/25. During AY 25/26, Irmantis withdraws from a different ALL-funded course due to CPR. In AY 26/27, Irmantis applies to use the repeat fee loan, awarded as a result of their CPR being accepted, to fund another Access to HE Diploma. However, despite it being accepted that Irmantis withdrew from their previous FE course due to CPR, they are not permitted to use the repeat fee loan to fund another Access to HE Diploma as Irmantis has already completed an ALL-funded Access to HE Diploma in AY 24/25.

**Lucia** applied for and received two fee loans between AY 24/25 and AY 25/26, for a Level 3 Certificate and an Access to HE Diploma. Lucia completed their Level 3 Certificate but withdrew from the Access to HE Diploma due to CPR. Lucia's CPR is accepted, therefore, they are entitled to an additional fee loan on top of their standard ALL entitlement. During AY 26/27, Lucia applies to use the repeat fee loan to fund another Access to HE Diploma. Lucia is eligible to use the additional fee loan to fund another Access to HE Diploma as it has been accepted that Lucia did not complete the first Access to HE Diploma due to CPR.

**Molly** was studying a designated FE Learning Aim in AY 25/26, but withdrew prior to completing the course. In AY 26/27, Molly applies to use a repeat fee loan to fund another designated FE Learning Aim. However, the circumstances provided by Molly as the reason for withdrawing from their previous Learning Aim are not considered to amount to CPR by SFE. Molly is therefore not entitled to an additional fee loan on top of their standard ALL entitlement and will need to use another fee loan from their standard entitlement to fund the new Learning Aim in AY 26/27. If Molly has already exhausted their ALL maximum entitlement, they will need to self-fund the new Learning Aim.

Students must provide evidence to support a claim that withdrawal from a previous FE Learning Aim was for CPR (such as medical evidence or evidence of a personal or family crisis).

## 5 Learning Aim Eligibility

### 5.1 Designated FE Learning Aims/Courses

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Advanced Learner Loans (ALLs) are available to support students who are studying designated Further Education (FE) courses and Learning Aims. The Secretary of State for Education, acting through the Department for Education (DfE) is responsible for designating FE Learning Aims as eligible for ALL support. The criteria are set out in the ALL Funding Rules and include the following:

- Programme of A Level(s) (AS or A Levels),
- Quality Assurance Agency (QAA) Access to Higher Education (HE) Diploma, and
- Any other type of FE course at levels 3, 4, 5 and 6.

The full list of designated FE qualifications is in the Learning Aims section of the Hub and the Advanced Learner Loans Qualification Catalogue. ALL support for designated FE Learning Aims are available at up to the [maximum loan amounts](#) published by DfE.

Where the Secretary of State revokes or suspends the designation of an FE Learning Aim for ALL support, any student undertaking the Learning Aim that is without an ALL at the time designation is revoked or suspended will no longer retain a right to apply for ALL support in respect of their Learning Aim.

Students studying Higher National Certificate (HNC)/Higher National Diploma (HND) courses or any other HE course are not eligible for ALL support in respect of these courses (except for Higher Technical Qualifications (HTQs) with an underlying FE qualification).

The maximum period of eligibility where a fee loan can be paid is determined by the type of FE Learning Aim:

- Programme of A Levels (AS or A Levels): 2 years
- Access to HE Diploma: 2 years
- Any other type of FE course: 3 years

The minimum duration period for a FE Learning Aim is two weeks, ensuring that all students meet the initial two-week liability period.

The maximum time periods will be used by SLC to establish the student's statutory repayment due date (SRDD). Even though the SRDD is based upon a Learning Aim's maximum time period, all students (regardless of when they apply) and Learning Providers must confirm the Learning Aim start and end date to the Student Loans Company (SLC). These dates must be within the maximum time period for that type of FE Learning Aim.

When a student advises SLC of an end date that is outside the maximum time period, the end date will automatically be defaulted to the maximum time period for that type of Learning Aim. Therefore, all payments will be made within the maximum time period. The student and Learning Provider will need to agree how the student can continue with their studies.

The student and the Learning Provider will have flexibility to amend a student's start and end date on a Learning Aim as follows:

- When the start or end dates are amended prior to any attendance confirmations being made, all payments will be re-profiled to reflect the revised dates.
- When the end date is amended after an attendance confirmation, all future payments will be re-profiled to reflect the revised dates.
- When an FE student is studying beyond their Learning Aim's maximum time period, an agreement must be made with their Learning Provider on how they can continue with their studies. This may result in a student continuing to study when they are in repayment.

For example:

**Matthew** changes their FE Learning Aim end date to complete the Learning Aim within a longer time period. The revised end date is beyond the maximum time period for that type of FE Learning Aim. Once all scheduled payments have been made, Matthew reaches an agreement with their Learning Provider on how they can continue with their studies. Matthew will enter repayment and will only start paying back their ALL once Matthew is earning above £29,385 per annum (the tax year 2026-27 threshold). Matthew's SRDD will remain set at the maximum time period for their type of FE Learning Aim.

## 5.2 A Level(s) (AS, or A Levels)

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Students who wish to undertake a full A Level can still study an A Level in two parts (AS Level followed by the corresponding A Level). Where a student applies for a fee loan for an A Level after sitting the AS Level in the corresponding subject, the Learning Provider must reduce the fee for the A Level to consider the prior learning completed for the AS Level Learning Aim.

A student must submit one loan application for each A Level component. These applications can be made at the same time or one after the other. Breaks in learning should be kept to a minimum. An AS/A Level student can apply for:

- a maximum of eight fee loans for a programme of A Level study (the maximum of eight fee loans in respect of a programme of A Level study is equivalent to one fee loan from the student's overall entitlement of four ALLs),
- a maximum of four AS Level courses,
- a maximum of four A Level courses,
- AS and A Level courses in a maximum of four subjects\*.

\*If a student enrolls on a combination of A Level and AS Learning Aims, they can apply for loans to undertake up to four full A Levels, subject to the overall limits on number of loans for each FE Learning Aim type (see Annex A).

### **5.3 Higher Technical Qualifications (HTQs)**

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In AY 23/24, DfE introduced HTQs as a new qualification category. Awarding bodies may put forward relevant existing or new Level 4 or 5 qualifications for approval as an HTQ. This can include existing level 4 and 5 FE qualifications (such as Level 4 Diplomas) that would previously have attracted ALL support.

The approval process is led by the Institute for Apprenticeships and Technical Education (Skills England). Where an existing course is awarded a HTQ approval by Skills England, it retains its underlying qualification. For example, a Level 4 Diploma would retain its Level 4 Diploma qualification status whilst also being recognised as an approved HTQ following Skills England approval.

#### **Available Funding for HTQs**

From AY 23/24, certain courses and qualification types that would previously have qualified for ALL support may instead attract HE student finance as a result of their status as an approved HTQ. HE designation will be extended to include qualifying Level 4 and 5 FE courses and qualification types (for instance, Level 4 and 5 Certificates and Diplomas) that are approved as HTQs and satisfy the necessary HE designation criteria. Please refer to the SFE 'Assessing Eligibility' guidance for further information on HTQ designation requirements and eligibility for HE student finance.

Since AY 23/24, the funding that is available to a Level 4 or 5 FE qualification with HTQ approval is dependent on wider designation/eligibility rules, including the status of the learning provider that is offering the qualification. Those FE qualifications that are approved as HTQs and meet the wider designation/eligibility criteria for HE student finance may attract HE student finance under the new provisions of the Education (Student Support) Regulations 2011 from AY 23/24. To attract HE student finance, the FE qualification with HTQ approval must meet minimum duration requirements and be offered via an Office for Students (OfS) registered provider (or delivered in conjunction with an OfS registered provider).

The same FE qualification with HTQ approval can also be offered via a non-OfS registered provider and receive ALL support if the Learning Provider has an ALLs agreement in place. These courses will not meet HE student finance designation requirements as they are not offered via an OfS registered provider (or delivered in conjunction with an OfS registered provider).

### **Provider Funding Options**

For students commencing study in AYs 24/25 and 25/26, there may be instances where a single FE qualification that is offered by an awarding body that has received HTQ approval from Skills England is delivered via multiple providers, or by a Learning Provider that is eligible to receive both HE student finance and ALLs funding.

As a result, the FE qualification with HTQ approval may be eligible to attract different forms of student funding (for example, HE student finance and ALL). Providers will therefore need to choose which funding stream to use to deliver the qualification.

An HTQ course cannot be offered via both funding systems by the same Learning Provider. Consequently, a single Learning Provider will not be able to simultaneously attract ALL and HE student finance funding for the same HTQ course.

### **Approved HTQs (Underlying FE Qualification) Attracting HE Student Finance**

As noted in the above table, where a Learning Provider is registered with the OfS and also has a contract with DfE to deliver ALL-funded provision, the Learning Provider must determine which funding route will apply to a particular HTQ course.

Where an OfS registered Learning Provider opts for the HE student finance funding path for an FE course that has received HTQ approval and satisfies the relevant HE student finance designation criteria, the course will cease to be designated for ALL support for any new students starting the course in an academic year following HTQ approval. Any continuing students that started in an academic year prior to HTQ approval will remain eligible for the ALL student support package that was available at the time their course commenced.

### **Approved HTQs (Underlying FE Qualification) Attracting ALL Support**

A Learning Provider that is registered with the OfS but also has a contract with DfE to deliver ALL-funded provision may choose to continue with their existing ALL funding arrangements even where the standard HE designation requirements are satisfied following HTQ approval.

For example:

**Provider A** is OfS registered and also has a contract with DfE to deliver ALL-funded provision. Provider A offers a Level 4 Diploma in computing in conjunction with **Awarding Body B**. In AY 23/24, Provider A attracts the ALL support package in connection with the Level 4 Diploma in Computing. Awarding Body B subsequently applies for and receives HTQ approval for the Level 4 Diploma in Computing from AY 24/25.

Following HTQ approval, it is considered that the relevant HE designation criteria is satisfied, therefore, Provider A is eligible to attract HE student finance in connection with the Level 4 Diploma in Computing. However, despite the Level 4 Diploma in Computing obtaining HTQ approval, Provider A does not intend to alter their existing funding arrangements from ALL to HE student finance. Instead, Provider A intends to continue to run the newly approved HTQ in computing through the ALL funding stream. Therefore, new and continuing students will continue to attract ALL support (where eligible) for study on the HTQ course at Provider A.

#### **5.4 Eligible FE Providers**

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ALL will be available for eligible FE Learning Aims provided by FE Providers in England, providing that:

- the institution providing the course receives public funds for a course defined in regulation 4(1); and
- the institution providing the course is situated in England.

#### **5.5 Intensity**

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There is no distinction between fFT and PT learning in FE. Therefore, ALLs are available to eligible students regardless of their intensity of study, but are paid over a maximum of three years (see Section 5.1 for further information on maximum periods of eligibility).

#### **5.6 Distance learning**

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Further to the Armed Forces distance learning provisions detailed in section 3.6, ALL support may also be available to students ordinarily resident in UK and studying at an eligible FE Learning Provider in England on a distance learning basis. This is on the condition that the student is considered eligible to attract ALL support under regulation 3 of the Regulations and the FE Learning Aim that the student is undertaking is considered designated for ALL support under regulation 4 of the Regulations.

## 6 Payment and Overpayment

### 6.1 Amount of the loan

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The fee loan amount in respect of a designated Further Education (FE) course must not exceed the lesser of:

- the maximum loan amount available in connection with that FE course determined in accordance with Schedule 3 of the Regulations (see Annex B), or
- the amount which the institution is charging the eligible student for the FE course.

Each designated FE course will be assigned a funding rate that will be confirmed in the Learning Aims Reference Service (LARS). A course will be allocated the same funding rate regardless of whether it is funded by a fee loan, a grant, the student or any other method.

The Department for Education (DfE) may amend the funding rates annually ahead of each academic year. They will not change the funding rate of an FE course once a student has applied for a fee loan. Only future fee loan applications will be impacted by any changes.

Learning Providers can charge a fee that is different from the amount confirmed in LARS. However, a student will only be eligible to receive a fee loan that is either the same or less than the funding amount in LARS, even when the Learning Provider is charging more. Student Finance England (SFE) will have access to LARS to validate funding rates of FE course amounts against fee loan amounts when assessing applications. SFE will not make an assessment against the fee charged by the Learning Provider.

A fee loan must be for an amount no less than £300 (regulation 17). SFE will reject a loan application if it is below this amount.

### 6.2 Confirmation of study

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Payments will be released following receipt of confirmation from the Learning Provider that the student has been in attendance for two weeks. This will either be 14 days from:

- the Learning Aim's start date, or
- the date student started their studies, when they start later.

The Learning Provider must also confirm that the student remains enrolled and continues to attend at each quarter. The Learning Provider is also expected to confirm the non-attendance of a student. This can be confirmed either when a student leaves their FE Learning Aim prior to the initial liability point or if a student has never attended their studies. A confirmation of non-attendance will not release a payment but may generate an overpayment.

### 6.3 Payments

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Payments will be made in monthly instalments to the Learning Provider irrespective of the student's start or end dates. If a student leaves part way through a month, then there is no recourse to reduce the liability for loan pro-rata for the month.

No payments will be released until a valid National Insurance number (NINO) has been received and verified. There are exceptions to this rule for individuals who are eligible for ALL under certain eligibility categories, whereby they can receive some funding prior to providing a valid NINO. Where a student has already had their NINO verified as part of an earlier application, the NINO does not require to be verified again.

### 6.4 Overpayment of a loan

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Any overpayment of a fee loan is recoverable from:

- The Learning Provider, or
- The student in respect of whom the payment of the fee loan was made.

An overpayment of a fee loan may be recovered from a student in whichever of the following ways is considered most appropriate with regards to the individual circumstances of the overpayment:

- By subtracting the overpayment from any amount of the fee loan which remains to be paid,
- By requiring the student to repay the fee loan in accordance with Regulations made under Section 22 of the Teaching and Higher Education Act 1998, or
- By taking such other action for the recovery of an overpayment as is available to the Secretary of State.

SFE has discretion in certain circumstances to recover the overpayment directly from the student through the normal Income Contingent Repayment (ICR) process.

Where a miscalculation by SFE results in overpayment, SFE should always carry out the reassessment, even when the overpayment has arisen from an internal error. The circumstances that caused the overpayment to arise should be taken into consideration when negotiating the most appropriate method of recovery where the student is unable to make repayment in full. SLC will consider the recovery of the overpaid amount on a case-by-case basis and in line with DfE guidance.

## **7 Changes of Circumstances**

### **7.1 Transfers**

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Students can transfer to another Further Education (FE) Learning Aim within the same Learning Provider and remain eligible for tuition fee loans where:

- The Learning Aim is at an equivalent level to the Learning Aim the student is currently undertaking; and
- The student's period of eligibility has not terminated.

The student should notify the Student Loans Company (SLC) when they transfer to another Learning Aim as this may affect their eligibility and their loan payments amounts.

Where the student transfers to a different Learning Provider the student must withdraw from the current Learning Aim and make a new application.

When a student decides they want to change course type or level, the student must withdraw from the current Learning Aim and make a new application (even when the units already achieved are part of the rules of combination of the new course). This also applies where the student continues studying the same type of course at a different level.

Where a student transfers to another FE course at the same institution for which lower fees are payable, SLC will amend the fee loan on confirmation of a change of circumstance.

Where the student transfers to a different Learning Provider because the Learning Provider at which the student began the Learning Aim is no longer publicly funded, this will not impact the student's entitlement to funding. The student will be required to apply for an additional fee loan to complete their Learning Aim and their original loan will be managed separately. No fee loan will transfer with a learner to their new Learning Provider.

### **7.2 Multi study years**

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Students may transfer to a course which starts later in the year. However, where the course fees are the same, the maximum(ALL) funding available to the student will not increase. Any remaining payments due to be made will be aligned to the payment period dates for the new Learning Aim.

### 7.3 Change of Learning Aim/Course Length

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Students may transfer between FE Learning Aims of different lengths. The Learning Provider will assess the student's previous fee loan payments to identify any new funding amounts as the Learning Aim transfer may also result in the student changing their loan amount. Payment profiling in future academic years of the Learning Aim will be amended where required to accommodate Learning Aim length changes.

### 7.4 Suspension / Resumption

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If a student suspends study, payment dates are re-profiled to allow the student additional learning time. Payments are re-profiled based upon the number of months the student was suspended.

For example:

**Laura** requests a loan for £1,000 and the Learning Provider is scheduled to receive ten monthly payments of £100. Laura suspends in month five and resumes in month seven. Laura's end date is extended by two months and payments will be made to the Learning Provider accordingly.

**Henry** requests a loan for £2,400 and the Learning Provider is scheduled to receive 24 monthly payments of £100. (This takes the student up to the maximum time period for their FE course.) Henry suspends in month 20 and resumes in month 26, therefore, their payments will be made beyond the maximum time period.

From the start of AY 24/25 (1 August 2024), the maximum ALL suspension period reverted from 18 months to 12 months.

- Students who suspended their studies prior to 1 August 2024 will continue to be subject to an 18-month maximum suspension period, in line with the policy that was in effect when they suspended from their course and to reflect the policy response to COVID.
- All students whose suspension begins on or after 1 August 2024 will be subject to a 12-month maximum suspension period.

For example:

**Carole** commences a designated FE Learning Aim on 9 April 2024. On 19 August 2024, Carole decides to suspend their studies. Despite Carole commencing their course prior to 1 August 2024 (the point at which the maximum ALL suspension period reverts to 12-months), Carole is subject to the revised 12-month maximum suspension period as their suspension commences after the start of AY 24/25.

**Beth** commences a designated FE Learning Aim on 1 October 2023. On 19 January 2024, Beth decides to suspend their studies. As Beth has suspended their studies prior to 1 August 2024 (the point at which the maximum ALL suspension period reverts to 12 months) Beth is entitled to suspend their studies for a maximum period of 18 months before being automatically withdrawn.

## 7.5 Withdrawal and loan overpayment

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When a student decides that they do not want to continue with their studies, any future fee loan payments are stopped, either when the student advises SLC of the withdrawal or when the Learning Provider has confirmed they are not resuming their studies. The student is responsible for the repayment of any fee loan payments made up to their last attendance confirmation. When appropriate the Statutory Repayment Due Date (SRDD) is brought forward.

When a student withdraws prior to attendance confirmations being made and their Learning Provider has confirmed they are not resuming their studies, the student will not enter repayment as the fee loan payments were never made to the Learning Provider. The loan is recorded as approved but does not count towards the student's standard ALL entitlement.

A student will be liable for any payments made for the months they were in attendance on their designated FE Learning Aim, even if the student was only in attendance for one day.

In the event there is an ALL overpayment, the ALL is not recoverable from any other support types.

## 7.6 Cancellation of Fee Loan

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The Secretary of State may cancel all or part of a student's fee loan if the criteria set in regulation 25 are met. In cases where a student's fee loan is cancelled in full under regulation 25, any new application to undertake a FE course at a different Learning Provider is treated as an additional entitlement to the student's standard ALL entitlement of a maximum four fee loans. This entitlement is different to Compelling Personal Reasons (CPR).

For example:

**Mhairi** has applied for and received payments for four ALLs between AY 24/25 and AY 25/26. However, Mhairi's fourth FE course was interrupted, and they were subsequently unable to complete their course. Mhairi's circumstances were considered to satisfy the criteria set out in regulation 25, as a result Mhairi enrolled with another Learning Provider to complete their interrupted FE course in AY 26/27. Therefore, despite Mhairi having exhausted their standard

ALL entitlement of a maximum of four fee loans, Mhairi's circumstances allow, under regulation 15, for an additional fee loan entitlement.

### **7.7 Statutory Repayment Due Date (SRDD) change for ALL borrowers affected by Exceptional Circumstances**

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ALL borrowers who are unable to complete their chosen FE course at their original Learning Provider (for circumstances outside of their control) and who choose to complete their study at another Learning Provider are considered to be completing one period of study (one FE Learning Aim).

As these students are considered to be completing a single FE Learning Aim, the student's SRDD for the aggregated period of study across both Learning Providers represents the SRDD applicable to the end date of the student's second FE course (the end date of the FE course at the Learning Provider that the student chooses to complete their FE Learning Aim). This ensures that borrowers are not required to make repayments while still completing their FE Learning Aim.

For example:

**Riley** started an FE Learning Aim in September 2025. Shortly afterwards, exceptional circumstances outside of Riley's control arose, which resulted in Riley not completing their studies and withdrawing from their Learning Aim. In July 2026, Riley starts a course at a new Learning Provider, Riley's new course is considered to represent a continuation of the Learning Aim that Riley started in September 2025 (before being withdrawn due to circumstances outside of their control). Riley will complete their Learning Aim in December 2026 and their loan balance will have an SRDD of 6 April 2027 in line with the end date of Riley's aggregated period of study. Riley does not have a separate SRDD that applies only in relation to the end date of the element of the Learning Aim that Riley was unable to complete at the original Learning Provider as a result of circumstances out with her control.

## 8 Cancellation Policy

The Student Loans Company (SLC) may cancel (ALLs) for customers from all domiciles in the event of the following occurrences: death, permanent disability (leading to a student being permanently unfit for work), certain forms of bankruptcy, various age and time period cancellation rules, and where the criteria are met under regulation 25).

### 8.1 Access to HE loan cancellation

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Additionally, regulation 19(3)(f) of the Education (Student Loans) (Repayment) Regulations 2009 (as amended) allows for eligible students to cancel the amount of outstanding balance on an 'Access to HE Diploma' loan. Students who have completed an Access to HE Diploma and progressed to complete a Student Finance England (SFE)-fundable designated Higher Education (HE) qualification may have the Access to HE Diploma loan balance cancelled. 'Designated courses' here refers to a course designated by or under the Education (Student Support) Regulations 2011 (as amended).

### 8.2 Eligibility for cancellation policy

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To be eligible for a 'QAA Access to HE Diploma' loan cancellation, a student must:

- Have taken out an ALL for a 'QAA Access to HE Diploma' course that they completed<sup>2</sup>.
- Not have any outstanding loan accounts with arrears or charges (once the arrears are cleared, the student can be made eligible).
- Be eligible to apply for tuition fee support towards an SFE-funded HE course on the first day of the first academic year of the HE course. They do not need to take out the further SFE funding available. The only exception is students who were not eligible for SFE support due to previous HE study, having already achieved an equivalent or higher-level qualification - they will also be eligible for the cancellation.
- Have completed a designated HE qualification that was eligible for SFE funding. It should be noted that:
  - All courses designated by or under the Education (Student Support) Regulations 2011 (as amended) for SFE funding are in scope. This includes Higher National Certificates (HNCs), Higher National Diplomas (HNDs), foundation degrees, undergraduate degrees, pre-registration healthcare courses, and postgraduate healthcare courses.
  - There does not need to be a relationship between the 'QAA Access to HE Diploma' course and the HE qualification.
  - A student will still be eligible for a cancellation if they self-funded the HE qualification, as long as they were eligible for SFE funding and completed a HE course that was eligible for SFE funding. The only exception to the latter provision is students who were not eligible for SFE support due to previous HE

study or already having achieved an Equivalent Level Qualification (ELQ) - they will also be eligible for the cancellation.

- A student's entitlement to a cancellation will not be impacted if they suspend, repeat or transfer the HE qualification. Only a withdrawal from their HE course will impact entitlement. Their entitlement may also be affected by the number of incomplete 'QAA Access to HE Diplomas' and their circumstances (for example where withdrawal was resulting from a Compelling Personal Reason (CPR)).

### **8.3 Completion of 'QAA Access to HE Diploma'**

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When a student completed their 'QAA Access to HE Diploma' Learning Aim, they will follow the standard process and enter repayment. A student will not be required to provide evidence of completion for their 'QAA Access to HE Diploma' unless self-funded. A student will be regarded as completing their Learning Aim when the following criteria is met.

The final attendance confirmation has been made by the Learning Provider within the maximum duration period for a 'QAA Access to HE Diploma' of two years. Although There may be circumstances when a student is continuing with their studies once all payments have been made within the maximum duration period.

Following their Learning Aim completion, deductions will be made from the student's salary once they have passed their Statutory Repayment Due Date (SRDD) and they are earning over the repayment threshold (£29,385 as of 6 April 2026).

The 'QAA Access to HE Diploma' does not have a status of withdrawn or suspended on their course end date. The Learning Provider must advise SLC when the student has withdrawn or been suspended from their Learning Aim.

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<sup>2</sup> As long as a student completed one 'QAA Access to HE diploma' course, they will be entitled for any loans for incomplete 'QAA Access to HE Diplomas' to also be written off. This includes the write off of any loans for incomplete 'QAA Access to HE Diplomas' courses that the student withdrew from (for example a student could withdraw from two 'QAA Access to HE Diplomas' due to CPR).

### **8.4 Completion of study of HE qualification**

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Where a HE student who received SFE tuition fee support completed the HE qualification, SLC will identify whether the student had previously completed a "QAA Access to HE Diploma". A student will not be required to provide evidence to confirm the completion of the HE qualification unless they were self-funded. SFE tuition fee funded students have their attendance confirmed at three liability points during the academic year. A student will be regarded as completing the HE course when they meet the following criteria:

- The final attendance confirmation within the final academic year has been made by the HE Provider.
- The student does not have a status of withdrawn or suspended on their HE course end date. The HE provider must advise SLC when the student has withdrawn or has suspended from their HE course.

Prior to performing the cancellation, SLC will seek to confirm that the student has completed their HE course with due regard to the criteria noted above. A cancellation will not be performed until SLC are satisfied that the student has completed their course. SLC will proactively contact students who are eligible for an Access to HE Diploma cancellation. This written communication will advise the student that their outstanding 'QAA Access to HE Diploma' loan balance has been cancelled. This includes the cancellation of any loans for incomplete 'QAA Access to HE Diplomas' courses the student withdrew from.

Following the cancellation, additional checks may be performed to confirm if the student completed their HE course. If SLC discover that the student did not complete their HE course, a cancellation reversal will be performed, and a communication will be issued to the student to notify them of the reversal.

No refunds shall be given for voluntary repayments towards a student's ALL balance where the voluntary repayments were made prior to the effective cancellation date of the Access to HE Diploma (prior to the date of completion of the HE course). Voluntary repayments made after the effective cancellation date of the Access to HE Diploma (following the completion of the HE course) may be eligible to be refunded.

## **8.5 Non-SFE tuition fee funded HE Students**

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To be eligible for an Access to HE Diploma cancellation, a HE student must be eligible to apply for SFE tuition fee support (and their qualification must be eligible for it). This includes students who were deemed ineligible for SFE tuition fee support for reasons relating to previous study calculation and ELQ rules. Students receiving other types of support may be eligible when ELQ and previous study rules are excluded. For instance:

- HE students who do not qualify for a SFE tuition fee loan due to having previous HE study and who do not hold an ELQ can receive the following products: Maintenance Loan, Adult Dependants' Grant (ADG), Childcare Grant (CCG), Parents' Learning Allowance (PLA) and Disabled Students' Allowance (DSA) (where eligible).
- HE students who do not qualify for an SFE tuition fee loan due to already having achieved an equivalent or higher-level qualification can receive the following products: ADG, CCG, PLA and DSA (where eligible).

In addition, HE students may not be eligible for SFE tuition fee loans, for example, where an employer pays the student's HE tuition fees. Therefore, not all students who are eligible for the 'QAA Access to HE Diploma' cancellation will have received a SFE tuition fee loan. For the purposes of this policy, these students will be referred to as 'non-SFE tuition fee funded students'.

Non-SFE tuition fee funded students do not have their attendance confirmed at three separate liability points throughout the academic year and the final attendance confirmation cannot be used as confirmation that a student has completed the HE course. Instead, where a non-SFE tuition fee HE student has completed the HE qualification, SLC will identify whether the student had previously completed a 'QAA Access to HE Diploma'. Non-SFE tuition fee HE students will be regarded as completing the HE course when a registration confirmation has been made by the HE provider. A student will not be required to provide evidence of completion of the HE qualification. A non-SFE tuition fee HE student will be regarded as completing the HE course when they meet the following criteria:

- Their registration confirmation in the final academic year has been made by the HE provider.
- Their account does not have a status of withdrawn or suspended on the course end date. Therefore, the HE provider must advise SLC when the student has withdrawn or suspended from the HE course.

SLC will include the non-SFE tuition fee funded students in the process of contacting students who are eligible for a cancellation (see section 8.4 for additional information on contact process).

## **8.6 PT SFE tuition fee funded students**

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Students who are studying the HE course on a part-time basis can receive a part-time SFE tuition fee loan. Part-time HE courses only receive one attendance confirmation at the first tuition fee liability point. A part-time HE funded student will be regarded as completing the HE course when they meet the following criteria:

- Their attendance confirmation in the final academic year has been made by the HE provider.
- Their account does not have a status of withdrawn or suspended on the course end date. Therefore, the HE provider must advise SLC when the student has withdrawn or suspended from their HE course.

SLC will include the part-time SFE tuition fee funded students in the process of contacting students who are eligible for cancellation (see section 8.4 for additional information on contact process).

## **8.7 Students on placements or studying overseas**

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There may be instances where students in their final HE year are either on a placement or studying overseas at the start of the academic year. These students will not receive a registration confirmation. However, a code is captured within SLC's system to indicate that maintenance payments have been released. Students on placements or studying overseas will be regarded as completing the HE course when they meet the following criteria:

- Their maintenance payments have been made.
- Their account does not have a status of withdrawn or suspended on the course end date. Therefore, the HE provider must advise SLC when the student has withdrawn or suspended from their HE course.

SLC will include the students on placements or studying overseas in the process of contacting students who are eligible for a cancellation (see section 8.4 for additional information on contact process).

## **8.8 Self-funded HE qualifications**

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Students who self-funded the HE qualification are still entitled to an Access to HE Diploma cancellation. To be eligible, a self-funded HE student must have completed a HE qualification that was eligible for SFE tuition fee funding and meet the eligibility criteria for SFE HE tuition fee funding on the first day of the first academic year of the HE course.

Self-funded HE students are not on SLC's HE systems, so there will not be an automatic contact process, and cancellations will be promoted to these students via external guidance. Students will be required to provide evidence of SFE HE eligibility (based on the policy rules on the first day of the first academic year of the HE course). HE providers will be required to confirm that the student completed the HE course (suitable evidence items will be agreed with the HE providers). If the student is eligible for the cancellation, it will be backdated to the HE course end date.

Self-funded students will be issued with a communication advising if they were eligible or ineligible for the Access to HE Diploma cancellation.

## 8.9 Outstanding balance

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Only the outstanding ALL balance at the HE course end date will be cancelled. Therefore, any repayments, including those voluntarily made, prior to this date will not be refunded. Students in the following circumstances may have already paid back some of their ALL:

- students who are earning above the current Plan 2 repayment threshold of £29,385 (tax year 2026-27);
- students who leave a gap between completing their 'QAA Access to HE Diploma' and commencing the HE course;
- students who study the HE course on a part-time basis;
- students who transferred to another HE course;
- students who repeated a year of the HE course;
- students who have made voluntarily repayments against their loan balance.

In the scenario where a student who is eligible for the Access to HE Diploma cancellation makes repayments, including voluntarily repayments made in addition to the student's statutory repayments, on an Income Contingent Repayment (ICR) loan on or after their HE course completion date, these repayments may be eligible to be refunded or reallocated to other Plan 2 accounts:

- If the student has other Plan 2 accounts the repayments, including voluntary repayments, made on or after the HE course end date will be allocated to these accounts. SLC are not required to notify the customer or offer a refund prior to moving the credit balance to the debit balance to another Plan 2 account.
- If the student only has an Access to HE Diploma course loan account, a refund will be given in respect of the repayments, including voluntary repayments.

## 9 Annexes

### 9.1 Annex A: Maximum loan Amounts T

A Level course previously funded by FE loan  Started prior to 01/08/2015	A Level course on new FE loan application Started on or after 01/08/2015	A Level course on new FE loan application	Total number of potential A Levels	Total number of loans	Eligible or Ineligible	Reason for eligibility outcome  Subjects are irrelevant to SLC. SLC will not check the Learning Aim subjects as this will be the responsibility of the Learning Provider prior to application.
AS AS AS AS	A Level A Level A Level A Level		4	8	Eligible for 4 AS and 4 A Levels	Can get loans for 4 A Levels if corresponding subject to AS.
A2 A2 A2 A2 (assume student has studied 4 ASs before A2s)	AS AS AS AS		8	4	Eligible for 4 A2's only	4 A2s will help the student achieve 4 A Levels. If they studied another 4 AS's this would mean the student could achieve a potential 8 full A Levels.
A Level A Level A Level A Level	A Level		5	4	Eligible for 4 A Levels only	Eligible for 4 A Levels, cannot get funding for more than 4 A Levels.
A Level A Level A Level	AS	A Level	4	5	Eligible for 3 A Levels,	Eligible for 3 A Levels, then AS and further A Level if A Level

					AS and A Level	is in corresponding subject.
A Level A Level	AS AS	A Level A Level	4	6	Eligible for 2 A Levels, the 2 AS & 2 A Levels)	Eligible for 2 A Levels, then 2 AS and a further 2 A Levels in corresponding subjects.
A Level A Level	AS AS AS	A Level A Level	5	6	Eligible for A Levels and 2 AS then 2 A Levels	Eligible for 2 A Levels, then 2 AS and 2 corresponding A Levels. Not eligible for 3 <sup>rd</sup> AS as that would mean the student could achieve a potential 5 A Levels.

## 9.2 Annex B: Determination of maximum loan amounts

**Table 1: Maximum loan amounts for a Further Education (FE) course (other than a specialist dance and drama diploma)**

GLH/TQT or type of qualification	Qualification size in credits	Maximum loan amount according to programme weighting				
		£300	£336	£390	£480	£516
45 to 68	6 to 8	£300	£336	£390	£480	£516
69 to 92	9 to 11	£450	£504	£585	£720	£774
93 to 100	12	£600	£672	£780	£960	£1,032
101 to 196	13 to 24	£724	£811	£941	£1,159	£1,246
197 to 292	25 to 36	£1,265	£1,417	£1,645	£2,025	£2,176
293 to 388	37 to 48	£1,987	£2,225	£2,583	£3,179	£3,417
389 to 580	49 to 72	£2,573	£2,882	£3,345	£4,117	£4,425
581 to 1,060	73 to 132	£4,170	£4,670	£5,421	£6,671	£7,172
1,061 or more	133 or more	£6,602	£7,395	£8,583	£10,564	£11,356

### Notes to Table 1

In order to determine the maximum loan amount, the Guided Learning Hours (GLH)/Total Qualification Time (TQT) in the first column, or the qualification size in credits in the second column, is used in conjunction with the relevant sub-column in the third column. The relevant sub-column in the third column is determined by reference to the programme weighting in the second column of table 4.

The 'qualification size in credits' set out in the second column was used to designate FE courses in the period beginning on 1 August 2015 and ending on 31 July 2016 and to set their maximum amounts, which continue to apply to these FE courses.

**Table 2: Maximum loan amount for a GCE AS – level, GCE A – level and Access to Higher Education (HE) Diploma**

Type of qualification	Maximum loan amount according to programme weighting				
	A-Base	B-Low	C-Medium	D-High	E-Specialist
GCE AS-level	£724	£811	£941	£1,159	N/A
GCE A-level	£1,987	£2,225	£2,583	£3,179	N/A
Access to HE Diploma	£3,022	£3,384	£3,928	£4,835	£5,197

Notes to Table 2

In order to determine the maximum loan amount, the type of qualification is used in conjunction with the relevant sub-column in the second column. The relevant sub-column is determined by reference to the programme weighting in the second column of table 4.

**Table 3: Maximum loan amount for a specialist dance and drama diploma**

Learning Aim Reference	Qualification	Maximum Loan Amount
60009457	Diploma in Professional Acting	£7,395
60009470	Diploma in Professional Dance	£14,790
60009482	Diploma in Professional Musical Theatre	£22,185
60009731	Diploma in Professional Dance	£22,185
60009743	Diploma in Professional Acting	£22,185

**Table 4: Sector subject areas by programme weighting**

<b>Sector subject area</b>	<b>Programme weighting</b>
1 Health, public services and care	B-Low
1.1 Medicine and dentistry	B-Low
1.2 Nursing and subjects and vocations allied to medicine	B-Low
1.3 Health and Social Care	B-Low
1.4 Public services	A-Base
1.5 Child development and well being	B-Low
2 Science and mathematics	A-Base
2.1 Science	B-Low
2.2 Mathematics and statistics	A-Base
3. Agriculture, horticulture and animal care	B-Low
3.1 Agriculture	E-Specialist
3.2 Horticulture and forestry	E-Specialist
3.3 Animal care and veterinary science	E-Specialist
3.4 Environmental conservation	B-Low
4 Engineering and manufacturing technologies	C-Medium
4.1 Engineering	C-Medium
4.2 Manufacturing technologies	C-Medium
4.3 Transportation operations and maintenance	C-Medium
5 Construction, planning and the built environment	C-Medium
5.1 Architecture	C-Medium
5.2 Building and construction	C-Medium
5.3 Urban, rural and regional planning	C-Medium

6 Information and communication technology	A-Base
6.1 ICT practitioners	C-Medium
6.2 ICT for users	B-Low
7 Retail and commercial enterprise	A-Base
7.1 Retailing and wholesaling	A-Base
7.2 Warehousing and distribution	A-Base
7.3 Service enterprises	B-Low
7.4 Hospitality and catering	C-Medium
8 Leisure, travel and tourism	A-Base
8.1 Sport, leisure and recreation	B-Low
8.2 Travel and tourism	A-Base
9 Arts, media and publishing	A-Base
9.1 Performing arts	B-Low
9.2 Crafts, creative arts and design	C-Medium
9.3 Media and communication	B-Low
9.4 Publishing and information services	A-Base
10 History, philosophy and theology	A-Base
10.1 History	A-Base
10.2 Archaeology and archaeological sciences	B-Low
10.3 Philosophy	A-Base
10.4 Theology and religious studies	A-Base
11 Social Sciences	A-Base
11.1 Geography	B-Low
11.2 Sociology and social policy	A-Base

11.3 Politics	A-Base
11.4 Economics	A-Base
11.5 Anthropology	A-Base
12 Languages, literature and culture	A-Base
12.1 Languages, literature and culture of the British Isles	A-Base
12.2 Other languages, literature and culture	A-Base
12.3 Linguistics	A-Base
13 Education and training	B-Low
13.1 Teaching and lecturing	B-Low
13.2 Direct learning support	B-Low
14 Preparation for life and work	A-Base
14.1 Foundations for learning and life	A-Base
14.2 Preparation for work	A-Base
15 Business, administration and law	A-Base
15.1 Accounting and finance	A-Base
15.2 Administration	A-Base
15.3 Business management	A-Base
15.4 Marketing and sales	A-Base
15.5 Law and Legal Services	A-Base

### 9.3 Annex C: Updates log

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Date	Updates
10/10/2025	Version 0.1 updated and circulated for internal review.
05/06/2026	Sent to DfE for review
25/06/26	V0.2 Updates made after DfE Review
26/06/26	Signed off by DfE