
Lifelong Learning Entitlement in England

Tuition Fee Loan Entitlement - 26/27

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Purpose

This document sets out further guidance on tuition fee loan (TFL) entitlement and other relevant concepts for the Lifelong Learning Entitlement (“LLE”) service.

This document is to be considered in conjunction with the other [LLE Policy Guidance Chapters](#):

- LLE Administration guidance chapter
- LLE Courses guidance chapter
- LLE Grants for Dependants guidance chapter
- LLE Income Assessment guidance chapter
- LLE Loans for Living Costs guidance chapter
- LLE Personal Eligibility guidance chapter
- LLE Residency guidance chapter
- LLE Travel Grant guidance chapter

Regulation References

References to “the regulations” in this document mean the Lifelong Learning (Student Support) (Amendment of Fees and Awards etc.) Regulations 2026

Disclaimer

This guidance is designed to assist with the interpretation of the regulations, and it does not cover every aspect of funding administered under the LLE, nor does it constitute legal advice or a definitive statement of the law.

Whilst every endeavour has been made to ensure the information contained in this guidance is correct at the time of its publication, no liability is accepted with regard to the contents, and the regulations remain the legal basis of funding arrangements under the LLE.

In the event of anomalies between this guidance and the regulations, the regulations prevail. Please note the regulations are subject to amendment.

Contacts

Any queries on the contents of this guidance should be addressed to the Student Loans Company (SLC) using the following contact: SSIN_queries@slc.co.uk.

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1 Table of Abbreviations

Abbreviation	Term in Full	Abbreviation	Term in Full
AHP	Allied Health Profession	LLE	Lifelong Learning Entitlement
ALL	Advanced Learner Loan	LETB	Local Education Training Board
ARB	Architects Registration Board	NHS	National Health Service
APP	Access and Participation Plan	OfS	Office for Students
AY	Academic year	OU	Open University
CPR	Compelling Personal Reason	PG	Postgraduate
DfE	Department for Education	PGCE	Postgraduate Certificate in Education
DL	Distance Learning	PT	Part-time
FE	Further education	SAAS	Student Awards Agency Scotland
FT	Full-time	SFE	Student Finance England
HE	Higher education	SFNI	Student Finance Northern Ireland
HECoS	Higher Education Classification of Subjects	SFW	Student Finance Wales
HEP	Higher Education Provider	SLC	Student Loans Company Ltd
HESF	Higher Education Student Finance	TEF	Teaching Excellence and Student Outcomes Framework
HNC	Higher National Certificate	TFL	Tuition Fee Loan
HND	Higher National Diploma	UG	Undergraduate
HTQ	Higher Technical Qualification	UK	United Kingdom
ITT	Initial Teacher Training		

2 LLE key definitions

Academic Year	The period of 12 months beginning on 1 January, 1 April, 1 July or 1 September of the calendar year in which the academic year of the course in question begins according to whether that academic year begins on or after 1 January and before 1 April, on or after 1 April and before 1 July, on or after 1 July and before 1 August or on or after 1 August and on or before 31 December, respectively.
Concurrent study	A period of study where a learner is undertaking two or more courses or modules at the same time.
Course Year	A year starting on the first day of the month the course started, and every subsequent 12 months until the course has ended

Service Year	An administrative concept covering the period from 1 August in any given year, until 31 July the next year, with any courses or course years starting during this period being subject to shared limits, rates and other policy rules. In Year 1 of the LLE, it will be shortened to run 1 January to 31 August 2027.
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3 Summary

This guidance sets out how a person's lifetime and residual entitlement is determined under the Lifelong Learning Entitlement (LLE).

This guidance also explains the administration principles that form the basis of the calculation and assessment of an eligible LLE student's Tuition Fee Loan (TFL) entitlement in respect of designated courses and modules.

This guidance chapter details:

- Calculation of TFL balance under LLE (including lifetime and residual entitlement).
- TFL course-based additional entitlement under LLE.
- TFL qualifying conditions under LLE.

Within this guidance the term "course" can, unless otherwise specified, also be used to include modules and should be read as such. References to the term "module" however, are specific to modules.

Any fee limit or fee loan figures used in this guidance that are connected to a future academic year (AY), meaning an academic year beyond AY 26/27, are illustrative only and **do not** represent confirmed fee limit or fee loan figures.

4 Lifetime entitlement

Regulation 22 introduces a per-person TFL entitlement that will be expressed to an individual as a cash allowance. This will be known as the individuals "lifetime entitlement".

An individual's lifetime entitlement will not be linked to a specific course, and a student doesn't need to make an application in relation to a designated course to create a lifetime entitlement in their customer account.

This provides a more flexible approach to tuition fee funding, allowing an individual to decide how they want to use their lifetime entitlement in respect of courses and modules that are designated for support under the LLE before applying in respect of any designated courses or modules.

The lifetime entitlement of an eligible LLE student is equal to the maximum taught study per-credit fee limit in respect of the of the service year multiplied by 480 credits.

The maximum per credit fee limit is the fee limit for an Approved (Fee Cap) provider with a Teaching Excellence and Student Outcomes Framework (TEF) rating and an Access and Participation Plan (APP), in 2026/27 this is £9,790/120. Regulation 22(2) provides that the lifetime entitlement for service year 26/27 is:

$$(\pounds 9,790/120) \times 480 \text{ credits} = \pounds 39,160$$

Depending on provider fee charges, a student may be able to use their lifetime entitlement to fund more than 480 credits worth of study across their academic careers.

Examples:

Luke has a full lifetime entitlement of £39,160. Luke undertakes a four-year 480-credit course costing a total of £39,160. Upon completion of their course, Luke will have exhausted their LLE balance.

Emma has a full lifetime entitlement of £39,160. Emma undertakes a four-year 480-credit course costing a total of £26,100. Upon completion of their course, Emma will have a remaining fee loan entitlement balance of £13,060 that can be used to fund study on further courses and modules.

Where there are changes to maximum TFL cost per-credit entitlement limits in future years, the lifetime entitlement calculation will adjust accordingly, see [section 6](#) for further information.

Students who have never received government funding to study a previous course will be able to access up to the full £39,160 subject to draw down limits from year one of the LLE.

5 Residual entitlement

An individual who has undertaken non-LLE study that was all or in part paid for by Government funding will have their lifetime entitlement reduced to reflect the government funding contribution made.

5.1 Reducing lifetime entitlement

Any applicable tuition fee support (see [section 5.1.1](#)) in respect of non-LLE study will be known as “relevant funded study”.

Regulation 23(1) provides that lifetime entitlement is reduced by applying deductions in relation to:

- relevant funded study occurring on courses commencing before 1 January 2027 (“relevant prior study”)
- relevant funded study occurring on courses commencing on or after 1 January 2027 under:
 - the Education (Student Support) Regulations 2011 (as amended)

- the Further Education Loans Regulations 2012 (as amended) (“the FELRs 2012”) where the funding was paid in relation to a level 4 to 6 qualification
- relevant student support regulations for the Devolved Authorities, namely:
 - the Education (Student Support) (Wales) Regulations 2018 (as amended)
 - the Student Support (Scotland) Regulations 2022 (as amended)
 - the Education (Student Support) (Northern Ireland) Regulations 2009 (as amended)

Advanced Learner Loan (ALL) funding paid in relation to level 3 qualifications does not fall into either category of relevant funded study.

An individual who has undertaken relevant funded study will be subject to deductions from their lifetime entitlement. How much is to be deducted is calculated under [section 5.4](#).

The amount remaining, after deductions, will be known as the individual’s “residual entitlement”.

5.1.1 Applicable tuition fee support

Regulation 23 sets out that when determining a student’s residual entitlement, applicable tuition fee support means support for tuition fees provided by the government administrations of England, Wales, Northern Ireland and/or Scotland in the form of:

- a student loan for tuition fees which may have been dispersed via the Governments directly or through Local Authorities, Arm’s Length Bodies or the Open university (OU).
- a student grant for tuition fees.
- Student Awards Agency Scotland (SAAS) tuition fee funding for study at a Scottish provider, meaning non-repayable tuition fee payments to a Scottish provider by the Scottish Government on behalf of an eligible student.
- block grant funding paid directly to providers by government.
- funding paid directly to providers in respect of modules of Higher Technical Qualification (HTQ) courses eligible for funding under the Modular Acceleration Programme (MAP).

When determining an individual’s residual entitlement, the following funding types are not “applicable tuition fee support” and won’t be deducted:

- funding towards the cost of tuition fees from other sources of public funding, for example, National Health Service (NHS) fee support, social work bursaries, funding via the Apprenticeship Levy etc.
- funding towards the cost of tuition fees from non-UK Government sources, for example, employers, charitable grant funding, hardship funds.
- funding towards the cost of tuition fees from education providers, for example, bursaries, scholarships.
- funding for maintenance and living costs.
- other non-tuition fee related student funding.

An individual's residual entitlement will be determined via a process known as the Residual Entitlement Calculation (REC).

For the purposes of the individual's REC, regulation 23(2) provides that the following will constitute relevant funded study. A period of study on:

- an undergraduate qualification at levels 4 to 6, or the Scottish equivalent. This includes all qualifications designated via the existing Higher Education Student Finance (HESF) regulations applicable to each UK domicile.
- a level 3 foundation year that is integral to an undergraduate course.
- a postgraduate qualification that is funded under the HESF regulations, e.g. an integrated master's degree, a postgraduate certificate in education or a postgraduate pre-registration healthcare qualification.
- a Further Education (FE) qualification at Levels 4 – 6 for which the student received ALL support.
- a module of a HTQ course for which the student's tuition costs were funded under the MAP.

The following is not considered as relevant funded study and is therefore disregarded for the purposes of an individual's REC. A period of study on:

- a qualification that is below level 4 or the Scottish equivalent, other than an integral foundation year.
- a HE Short Course undertaken during the HE Short Course trial period.
- a postgraduate qualification that is funded via postgraduate loans regulations.
- a FE course that was not funded under the ALL system.
- a FE course where an ALL balance has been cancelled under Regulation 25 of the FELRs 2012.
- a course or year of a course that was impacted by Compelling Personal Reasons (CPR).

5.2 REC study categories

Under Regulation 23, for the purposes of the REC, relevant prior funding and relevant funded study occurring on or after 1 January 2027 can be split into the following categories.

5.2.1 Category 1 study – pre-2012

Regulations 23(3)(a) & (4) set out that Category 1 study covers all "Pre-2012" study which means a period of relevant funded study where the student started on a designated course prior to 1 September 2012. This encompasses categories 1A, 1B and 1C as provided in the regulations.

Category 1 study includes students that commence a course before 1 September 2012 and:

- applied for student support for that course for the first time on or after 1 September 2012,

- returned to study on that course on or after 1 September 2012 following a period of suspension agreed with their provider,
- transferred their eligibility for support from that course to another designated full-time or part-time course starting on or after 1 September 2012, or
- started on a designated full-time course on or after 1 September 2012 that was an “end-on course”.

An “end-on course” means a designated full-time Honours degree course that the student started on or after 1 September 2012 having completed a lower-level designated full-time course which started before 1 September 2012 where:

- the gap between courses was no longer than an intervening vacation, i.e., 5 months or less, and
- the Honours degree course and lower-level degree course were both undertaken on a full-time basis.

Category 1 study also includes any period of **pre-2012** relevant funded study undertaken in Scotland by a Scottish domiciled student.

5.2.2 Category 2 study – post-2012

Regulation 23(3)(b) sets out that Category 2 study covers “Post-2012” study, which means a period of relevant funded study where the student started on a designated full-time or part-time course on or after 1 September 2012.

Category 2 study includes students:

- entering undergraduate study for the first time on or after 1 September 2012,
- starting a new course on or after 1 September 2012 having completed a previous period of study,
- starting a new course on or after 1 September 2012 having withdrawn from or abandoned a previous period of study, and
- starting on a “top-up course” on or after 1 September 2012.

Category 2 study **does not** include study undertaken by Scottish domiciled students studying at a Scottish provider. This instead falls under Category 3, see [section 5.2.3](#) for further detail in respect of this REC category.

A “top-up course” means a designated Honours degree course that the student started on or after 1 September 2012 having completed a lower-level designated course which started before 1 September 2012 that doesn’t satisfy the conditions to be an end-on course as set out in [section 5.2.1](#).

5.2.3 Category 3 study – post-2012 SAAS

Regulation 23(3)(c) sets out that Category 3 covers post-2012 SAAS study which means a period of relevant funded study undertaken on or after 1 September 2012 on a designated full-time or part-time course in Scotland by a Scottish domiciled student where tuition costs were funded by SAAS.

Category 3 study includes students:

- entering undergraduate study for the first time on or after 1 September 2012,
- starting a new course on or after 1 September 2012 having completed a previous period of study,
- starting a new course on or after 1 September 2012 having withdrawn from or abandoned a previous period of study, and
- starting on a “top-up course” on or after 1 September 2012.

A “top-up course” means a designated Honours degree course that the student started on or after 1 September 2012 having completed a lower-level designated course which started before 1 September 2012 that doesn’t satisfy the conditions to be an end-on course as set out in [section 5.2.1](#).

Any period of **pre-2012** relevant funded study undertaken in Scotland by a Scottish domiciled student will fall under Category 1.

5.2.4 Category 4 study – Advanced Learner Loans

Regulation 23(3)(d) sets out that Category 4 study covers ALL funded study which means a period of relevant funded study on a designated FE course in the UK that started on or after 1 August 2013 for which tuition fee costs were funded by an ALL.

5.2.5 Category 5 study – Modular Accelerated Programme

Regulation 23(3)(e) sets out that Category 5 study covers study on a module of a HTQ course where the student’s tuition fees were funded via grant funding as part of the modular acceleration programme (MAP). Further information on MAP funded study can be found [here](#).

5.3 REC - general definitions

Regulation 23 includes definitions of special study periods, which are to be used for the purposes of determining the applicable year type in the context of the REC, where a year of previous funded study is not a standard full-time or part-time taught study year.

The below definitions for the REC are deliberately aligned to HESF definitions. The reason for this is to mirror the rules across the HESF/LLE systems and to ensure the correct deduction rates are applied to accurately reflect historical study.

5.3.1 Sandwich placement year

A sandwich placement year means an academic year (AY) of a designated sandwich course undertaken at a UK provider where:

- the periods of taught study undertaken during the AY were in aggregate less than 10 weeks, or
- the aggregate period of attendance in relation to the AY and any previous AYs of the course, which were not periods of taught study at the provider (disregarding intervening vacations) exceeded 30 weeks

A sandwich course means a full-time course which:

- was not:
 - an ITT course, or
 - a course where the AY in which the sandwich placement was being taken is an Erasmus/Turing year;
- consisted of alternate periods of full-time taught study and periods of work experience; and
- consisted of full-time taught study which equated to, on average, at least 18 weeks for each AY of the course

5.3.2 Study abroad year

A study abroad year means an academic year (AY) of a designated full-time course provided in conjunction with an overseas provider that was not an Erasmus/Turing year in which:

- the periods of taught study undertaken at the UK provider during the AY were in aggregate less than 10 weeks, or
- the aggregate period of attendance in relation to the AY undertaken and any previous AYs undertaken as part of the course, which were not periods of taught study at the UK provider (disregarding intervening vacations) exceeded 30 weeks.

5.3.3 Erasmus/Turing year

An Erasmus/Turing year means an academic year (AY) of a designated full-time course where the student was participating in the Erasmus or Turing scheme provided in conjunction with an overseas provider in which:

- the course was provided by a provider in England, Wales or Scotland; and
 - at least one period of study or work placement during the AY was undertaken at a provider or workplace outside of the UK as part of the Erasmus or Turing scheme or in relation to a course provided by an institution in Wales, as part of the scheme established by the Welsh Ministers known as the International Learning Exchange Programme; and
 - the periods of taught study undertaken at the UK provider during the AY were in aggregate less than 10 weeks, or
 - the aggregate period of attendance in relation to the AY and any previous AY, which were not periods of taught study at the UK provider (disregarding intervening vacations) exceeded 30 weeks; or
- the course was provided by a provider in Northern Ireland; and
 - all periods of study or work placement during the AY were undertaken at a provider or workplace outside the UK as part of the Erasmus or Turing scheme.

5.4 REC study categories deduction rates

Regulations 23(5) to 23(9) set out the deduction rates and, where relevant, the calculations in respect of each REC study category. Detail on the deduction rates, calculations and the administrative design of the REC is covered in the sections below.

5.4.1 Category 1 study – pre-2012

Regulations 23(5) and (6) provide the deduction rates for Category 1 study. Relevant funded study years for this category will be identified by customer self-declaration. Any identified Category 1 study will see fixed deductions from the individual's lifetime entitlement for each year of relevant funded study that the customer has undertaken.

The deduction amounts are set by DfE, and the yearly deduction rates are differentiated by:

- study year type e.g. full-time, part-time, study abroad etc, and
- whether the customer self-funded, either fully or partially, tuition fee costs for the year.

Category 1 study deductions are based on the current 26/27 tuition fee limits for TEF rated providers in the Approved (Fee Cap) section of the OfS register who have an APP.

The deduction rates for Category 1 study are differentiated as full and reduced and are set out in the table below.

Study Year Type	Study Year Deduction Rate	
	Full (No self-funding)	Reduced (Full/Partial self-funding)
Full-Time Taught	£9,790	£6,325
Part-Time Taught	£4,895	£3,162.50
Sandwich Placement	£1,955	£1,265
Study Abroad	£1,465	£948.75
Erasmus	£1,465	£948.75

Regulation 23(5) provides that the full deduction rate applies to:

- years of relevant funded study on a course that started prior to 1 September 1998, and
- years of relevant funded study on a course that started on or after 1 September 1998 and prior to 1 September 2012, where the customer did not self-fund. This means their tuition fees were fully paid for via any of the types of applicable tuition fee support detailed in [section 5.1.1](#).

Regulation 23(6) provides that the reduced deduction rate applies to:

- years of relevant funded study on a course that started on or after 1 September 1998 and prior to 1 September 2012, where the customer self-funded tuition fee costs (either fully or partially).

The reduced deduction rate accounts for instances, prior to 1 September 2012, where providers received direct course grants. As a result, the reduced rate for a full-time

taught year is calculated by deducting the maximum TFL entitlement that was available for pre-2012 study (i.e. £3,465) from the full deduction rate (i.e. £9,790).

The remaining reduced deduction rates are calculated as a percentage of the full-time taught rate. The relevant percentages in respect of the study activities in the above table are:

- Part-time taught – 50%
- Sandwich placement – 20%
- Study abroad – 15%
- Erasmus – 15%

For the purposes of this category, the following study years are to be deducted at the rate of a “full-time taught year”:

- a foundation year
- the master’s year of an integrated course, and
- an accelerated or compressed year of study

Additionally, where an individual indicates that they have undertaken a year of Category 1 study on both a full-time and part-time basis in a single AY, a single deduction at the appropriate part-time rate is applicable.

Study years impacted by CPR are to be disregarded from the REC. Individuals will be asked to declare instances where Category 1 study was impacted by CPR. SLC will then take the appropriate action to disregard, where it is determined to be an acceptable CPR.

CPR is only applicable in circumstances where a student’s study has been impacted insofar as they have needed to repeat the affected period or withdraw from the course entirely.

Examples:

Amber declares that they studied on three taught full-time years prior to AY 97/98. Amber’s full-time taught deduction is:

$$£9,790 \times 3 = \mathbf{£29,370}$$

Amber also declares an additional year studied on a study abroad year prior to AY 97/98. An additional £1,465 is added to the taught deduction.

Amber’s total deduction is:

$$(£9,790 \times 3) + (£1,465 \times 1) = \mathbf{£30,835}$$

Callum declares that they studied on six taught part-time years between AYs 02/03 and 07/08. Callum’s total deduction for this period of study is:

$$£4,895 \times 6 = \mathbf{£29,370}$$

Pat declares that they studied on three taught full-time years between AYs 00/01 and 02/03. Pat declares that they partly self-funded each year of study. Pat's total deduction is:

$$£6,325 \times 3 = \textbf{£18,975}$$

Rafael declares that they studied on two taught full-time years between AYs 07/08 and 08/09. Rafael declares that they had to withdraw from their course due to CPR during the second of the two taught full-time years.

The declared study in respect of the CPR affected year is disregarded from Rafael's REC.

A deduction continues to apply in respect of the first full-time year of taught study year. Rafael's residual entitlement is:

$$£39,160 - £9,790 = \textbf{£29,370}$$

5.4.2 Category 2 study - post-2012

Regulation 23(7) provides the deduction rates for Category 2 study. Relevant funded study in this category will be identified using a student's funding record held by SLC to determine the actual amount of tuition fee support paid.

Where any Category 2 study is identified, the lifetime entitlement is reduced based on the actual amount of tuition fee support paid on behalf of the student for the relevant funded study and adjusted to account for current 26/27 fee rates.

In AY26/27 to calculate the adjusted deduction, the actual amount of tuition fee support paid on the student's behalf is multiplied by £9,790, and then divided by the deduction amount applicable to academic year in which the study was undertaken (as set out in the table below):

Start Date of Year of Study	Deduction Amount
1 September 2012 to 31 July 2025	£9,250
1 August 2025 to 31 July 2026	£9,535
1 August 2026 to 31 July 2027	£9,790

In the resulting deductions any fractions of a penny are to be disregarded.

SLC will use funding data held in respect of the applicant on SLC systems to determine the actual amount of tuition fee support (loan or grant) paid on the customer's behalf.

For all category 2 study, the total tuition fee support paid in respect of years or periods of study that were impacted by CPR must be disregarded from the REC. Individuals will be asked to declare instances where Category 2 study was impacted by CPR. SLC will then take the appropriate action to disregard, where it is determined to be an acceptable CPR.

CPR is only applicable in circumstances where a student's study has been impacted insofar as they have needed to repeat the affected period or withdraw from the course entirely.

Examples:

Faz completed study on a three-year degree course in AY 19/20. Faz received TFL support to pay their fees in each year of the course. The fees were set as £9,250 in each year of the course. Faz's actual funding paid was £27,750.

As Faz's previous funded study is prior to AY 25/26, all three years of previous study will use the same deduction calculation of $(£9,250 \times (£9,790/£9,250))$. Faz's REC deduction is calculated as:

$$(£9,250 \times (£9,790/£9,250)) \times 3 = \textbf{£29,370}$$

Faz's residual entitlement is:

$$£39,160 - £29,370 = \textbf{£9,790}$$

Kirishna completed study on a one-year Higher National certificate (HNC) in AY 25/26. Kirishna received TFL support to pay their fees. The fees were set as £9,535. Therefore, Kirishna's actual funding paid was £9,535.

As Kirishna's previous funded study is in AY 25/26, Kirishna's REC deduction is calculated as:

$$£9,535 \times (£9,790/£9,535) = \textbf{£9,790}$$

Kirishna's residual entitlement is:

$$£39,160 - £9,790 = \textbf{£29,370}$$

Tim completes study on a one-year HNC in AY 26/27. Tim receives TFL support to pay their fees. The fees are set as £9,790, therefore, Tim's actual funding paid was £9,790.

As Tim's previous funded study is in AY 26/27, Tim's REC deduction is calculated as:

$$£9,790 \times (£9,790/£9,790) = \textbf{£9,790}$$

Tim's residual entitlement is:

$$£39,160 - £9,790 = \textbf{£29,370}$$

Jacqui is undertaking a three-year degree course that starts in AY 24/25 and ends in AY 26/27. Jacqui receives TFL support to pay their fees in each year of the course. The fees are set at £8,000 for all years by the provider. Jacqui's actual funding paid was £24,000

The dates of Jacqui's previous funded study mean that all three years of previous study will use a separate deduction calculation, set out below. Jacqui's REC deduction is calculated as:

$$\text{AY 24/25} - £8,000 \times (£9,790/£9,250) = \textbf{£8,467.02}$$

$$\text{AY 25/26} - £8,000 \times (£9,790/£9,535) = \mathbf{£8,213.94}$$

$$\text{AY 26/27} - £8,000 \times (£9,790/£9,790) = \mathbf{£8,000}$$

Jacqui's residual entitlement is:

$$£39,160 - £24,680.96 = \mathbf{£14,479.04}$$

Elena completed a three-year degree course in AY 20/21. Elena received TFL support to pay their fees. The fees were set as £9,250. Therefore, Elena's actual funding paid was:

$$£9,250 \times 3 = \mathbf{£27,750}$$

As Elena's previous funded study is prior to AY 25/26, all three years of previous study will use the same deduction calculation of $(£9,250 \times (£9,790/£9,250))$. Elena's REC deduction is calculated as:

$$(£9,250 \times (£9,790/£9,250)) \times 3 = \mathbf{£29,370}$$

This leaves Elena with a residual entitlement of:

$$£39,160 - £29,370 = \mathbf{£9,790}$$

Elena advises SLC that in the final year of their three-year degree, they withdrew from their studies owing to a CPR. At the point of withdrawal, the full amount of TFL had been paid to the provider (£9,250). SLC is required to disregard the CPR affected study from Elena's REC.

A deduction continues to apply in respect of the first two years of the degree course that were not impacted by CPR/ Elena's REC outcome is amended to:

$$£39,160 - £19,580 = \mathbf{£19,580}$$

5.4.3 Category 3 study – post-2012 SAAS

Regulations 23(5) provides the deduction rates for Category 3 study. Relevant funded study years for this category will be identified by customer self-declaration. Any identified Category 3 study will see fixed deductions from the individual's lifetime entitlement for each year of relevant funded study that the customer has undertaken.

The deduction amounts are set by DfE, and the yearly deduction rates are differentiated by:

- study year type e.g. full-time, part-time, study abroad etc, and
- whether the customer self-funded, either fully or partially, tuition fee costs for the year.

Category 3 study deductions are based on the current 26/27 tuition fee limits for a SFE domiciled student for a 120-credit year at a TEF rated public provider in Scotland.

Please see [section 9.2.3](#) for further details regarding per-credit rates for providers in Scotland.

The applicable deduction rates for Category 3 previous funded study are set out in the table below:

Study Year Type	Study Year Deduction Rate
Full-time Taught	£9,790
Part-time Taught	£4,895
Sandwich Placement	£1,955
Study Abroad	£1,465
Erasmus/Turing	£1,465

Where an individual indicates that they have undertaken a year of Category 3 study on both a full-time and part-time basis in a single AY, a single deduction at the appropriate part-time rate is applicable.

Study years impacted by CPR are to be disregarded from the REC. Individuals will be asked to declare instances where Category 3 study was impacted by CPR. SLC will then take the appropriate action to disregard, where it is determined to be an acceptable CPR.

CPR is only applicable in circumstances where a student's study has been impacted insofar as they have needed to repeat the affected period or withdraw from the course entirely.

Examples:

Deesha declares that they studied at a Scottish provider and received SAAS funding for three taught full-time years from AY 14/15 to 16/17. Deesha's total deduction is:

$$£9,790 \times 3 = \textbf{£29,370}$$

Malik declares that they studied at a Scottish provider and received SAAS funding for three taught full-time years in AYs 16/17, 17/18 and 19/20. Malik's full-time taught deduction is:

$$£9,790 \times 3 = \textbf{£29,370}$$

Malik also declares that during the same course, they studied an additional year of sandwich placement in AY 18/19. An additional £1,955 is added to the taught deduction.

Malik's total deduction is:

$$(£9,790 \times 3) + (£1,955 \times 1) = \textbf{£31,325}$$

Monica declares that they studied at a Scottish provider and received SAAS funding for two taught full-time years from AY 19/20 to 20/21. Monica declares that they had to withdraw from their course due to CPR during the second of the two taught full-time years.

The declared study in respect of the CPR affected year is disregarded from Monica's REC.

A deduction continues to apply in respect of the first full-time taught study year.
Monica's residual entitlement is:

$$£39,160 - £9,790 = \textbf{£29,370}$$

5.4.4 Category 4 study – Advanced Learner Loans

Regulation 23(8) provides the deduction rates for Category 4 study. Relevant funded study in this category will be identified using a student's funding record held by SLC to determine the actual amount of tuition fee support paid.

Where any Category 4 study is identified, the lifetime entitlement is reduced based on the actual amount of tuition fee support paid on behalf of the student.

For all category 4 study, the total tuition fee support paid in respect of years or periods of study that were impacted by CPR must be disregarded from the REC. Individuals will be asked to declare instances where Category 4 study was impacted by CPR. SLC will then take the appropriate action to disregard, where it is determined to be an acceptable CPR.

CPR is only applicable in circumstances where a student's study has been impacted insofar as they have needed to repeat the affected period or withdraw from the course entirely.

Additionally, any deductions in relation to a course that has been subject to a loan cancellation under Regulation 25 of the FELRs 2012 will be disregarded from the REC. Regulation 25 is enforceable where a student has been unable to complete study on a FE course for which they have taken an ALL due to the course no longer being delivered by the provider. The disregarded amount will be equal to the principal value of the cancelled ALL.

Examples:

Dwight completed study on a one-year FE course in AY 23/24. Dwight received ALL support to pay their fees. The fees were set as £3,000; this represents Dwight's REC deduction.

Dwight's residual entitlement is calculated as:

$$£39,160 - £3,000 = \textbf{£36,160}$$

Jens completed study on a two-year FE course in AY 20/21. Jens received ALL support to pay their fees. The fees for the full course were set as £5,750; this represents Jens' REC deduction.

Jen's residual entitlement is calculated as:

$$£39,160 - £5,750 = \textbf{£33,410}$$

Chase began a one-year FE course in AY 14/15. Chase received ALL support to pay their fees. The fees were set as £1,500; this represents Chase's REC deduction.

Chase had to withdraw from their course due to CPR. The CPR affected year is disregarded from Chase's REC.

Chase's residual entitlement is **£39,160**; this is because no deductions are applicable due to a CPR disregard applying to the only previous study year.

Stephen studied on a one-year FE course AY 22/23. Stephen received ALL support to pay their fees.

Stephen's FE provider experienced financial difficulties, and were forced to close, with no opportunity for Stephen to finish the FE course (either via the original provider, or via a transfer to an alternative provider).

At the point of closure, the provider had received £1,250 in ALL payments. Stephen's circumstances meet the grounds for cancellation under regulation 25 of the FELRs, therefore, Stephen's liability to repay the £1,250 Advanced Learner Loan is cancelled.

For the purposes of Stephen's REC, the £1,250 worth of ALL is disregarded.

5.4.5 Category 5 study – Modular Accelerated Programme

Regulation 23(9) provides the deduction rate for Category 5 study. Relevant funded study for this category will be identified by customer self-declaration. Any identified Category 5 study will see a fixed deduction from the individual's lifetime entitlement.

Where Category 5 study has been identified, a singular deduction amount will apply regardless of whether the individual declares that they have completed or undertaken one or multiple HTQ modules funded under the modular accelerated programme (MAP).

In service year 26/27, the relevant deduction amount will be **£2,447.50**.

No CPR mechanism exists for MAP-funded HTQ modules. Therefore, no CPR disregards will be applicable

Examples:

Ewan studied on a HTQ module (Networking and Cyber Security) that was funded via MAP in AY 24/25. A single deduction of £2,447.50 is deducted from Ewan's lifetime entitlement.

Ewan's residual entitlement is:

$$£39,160 - £2,447.50 = \mathbf{£36,712.50}$$

Freya studied two HTQ modules (Networking and Cyber Security and Networking Basics) that were funded via MAP in AY 24/25. Despite studying

two MAP funded modules, a single deduction of £2,447.50 is deducted from Freya's lifetime entitlement.

Freya's residual entitlement is:

$$£39,160 - £2,447.50 = \textbf{£36,712.50}$$

6 Fee loan entitlement balance

Regulation 24 sets out that where a student uses TFL support under the LLE, their lifetime entitlement or residual entitlement will be reduced accordingly. The amount remaining, after deductions, will be known as the individual's "fee loan entitlement balance".

Examples:

Patricia has a full lifetime entitlement of £39,160. Patricia applies for TFL support to fund the tuition fee costs of a one-year 120-credit HNC course under the LLE. The course provider charges £9,790 in total. Following completion of the course, Patricia's fee loan entitlement balance will be:

$$£39,160 - £9,790 = \textbf{£29,370}.$$

Roy has a residual entitlement of £29,370. Roy applies for TFL support to fund the tuition fee costs of a two-year 240-credit HND course under the LLE. The course provider charges £19,580 in total. Following completion of the course, Roy's fee loan entitlement balance will be:

$$£29,370 - £19,580 = \textbf{£9,790}.$$

Where there are changes to maximum per-credit fee limit rates in future years, the lifetime entitlement calculation will adjust accordingly.

Where the lifetime entitlement is increased in a future service year, an individual's fee loan entitlement balance will also need to increase to make sure any previous deductions are accurately and proportionately reflected based on the new maximum lifetime entitlement.

This ensures that an individual's fee loan entitlement balance is always a proportional reflection of what it would have been if all relevant deductions were applied in respect of the service year for which the person is applying for support.

Regulation 24(2) sets out the method chosen to manage the annual uplift of an individual's remaining fee loan entitlement balance following an increase to maximum TFL cost per-credit limits.

This calculation will see the actual amount of tuition fee support paid on the student's behalf for their course(s), multiplied by the maximum TFL entitlement rate for 120 taught credits in the applicable service year and then divided by the deduction amount applicable to year in which the study was undertaken (as set out in the table below):

Start Date of Year of Study	Deduction Amount
1 August 2026 to 31 July 2027	£9,790

7 Additional entitlement

The LLE creates a limited lifetime entitlement that an eligible LLE student can draw down from, see [section 4](#).

However, in particular circumstances, there remain instances where the UK Government may wish to provide additional TFL entitlement in excess of an individual's lifetime entitlement.

Regulation 25 sets out the five types of additional entitlement, namely:

- Priority Additional Entitlement ("PAE")
- Special Additional Entitlement ("SAE")
- Compelling Personal Reasons Additional Entitlement ("CPR AE")
- Repeat Study Additional Entitlement ("Repeat Study AE")
- Correctional Additional Entitlement ("Correctional AE")

With the exception of CPR AE, additional entitlement will be made available where a student has exhausted their fee loan entitlement balance. A student's fee loan entitlement balance will be exhausted where they have £0 remaining, or they have already allocated their remaining balance to fund another course year of a concurrent course.

Please refer to the relevant [LLE guidance chapters](#) for further information on how other student support products may be impacted in the event a student qualifies for additional TFL entitlement.

Please see relevant additional entitlement sections below for full details on the conditions attached to each additional entitlement mechanism in the context of TFL.

7.1 Priority Additional Entitlement (PAE)

Regulation 26 sets out that an eligible LLE student studying on a designated course in a UK Government priority subject area ("a priority course") may be entitled to PAE.

7.1.1 Identification of a priority course

Regulation 26(1) provides that to be a priority course, a course must:

- be aligned to a specified subject type,
- lead to a specified qualification, e.g. a degree level course, and
- lead to a relevant professional outcome, i.e. allow for professional registration in a specified area

The priority additional entitlement course list is limited to the following subject areas for the launch of LLE from 1 January 2027:

- medicine

- dentistry
- nursing
- midwifery
- allied health profession subjects
- initial teacher training
- social work

The priority additional entitlement course list for service year 26/27 is set out in full in [Annex A](#).

DfE may amend the priority additional entitlement course list in future years to reflect the needs of the economy and plug skills gaps.

Due to the identification criteria above, modules **will not** qualify for PAE at the launch of LLE.

7.1.1.1 List of Allied Health Profession (AHP) Subjects

For the purposes of LLE administration, AHP subject means a course in one of the following:

- Chiropody
- Dental profession, i.e. Dental Therapy, Dental Hygiene or Dental Therapy and Dental Hygiene
- Dietetics
- Dietetics and nutrition
- Occupational therapy
- Orthoptics
- Orthotics and prosthetics
- Physiotherapy
- Podiatry
- Radiography
- Radiotherapy
- Speech and language therapy

7.1.2 Calculation of available PAE

Regulation 26(2) sets out that where an eligible LLE student's remaining fee loan entitlement balance is insufficient to fund the tuition fee costs of a priority course, then PAE will be made available to contribute towards the remaining tuition fee cost of the course.

This means a student will be entitled to PAE support for a priority course where they have exhausted their fee loan entitlement balance.

Once a student has exhausted their fee loan entitlement balance, the maximum PAE available to complete study on a priority course will be the lesser of:

- The remaining fees payable by the student for the priority course, or
- The maximum TFL entitlement that is available for the remaining credits undertaken, see [section 11](#) for further detail.

Examples:

Jacob has a remaining fee loan entitlement balance £9,790. Jacob undertakes a three-year 360-credit priority course in nursing. The provider will charge £9,790 in each course year. Jacob will have exhausted their remaining fee loan entitlement balance at the end of year one. As Jacob is studying a priority course, PAE is available to fund the fee cost of £19,580 for the remainder of the course.

Julia has exhausted their fee loan entitlement balance. Julia undertakes a five-year 600-credit priority course in medicine. The provider will charge £48,950 in total. As Julia is studying a priority course, PAE is available to fund the full fee cost of £48,950 for the course.

Francis has a full lifetime entitlement of £39,160. Francis undertakes a four-year 480-credit priority course in social work. The provider will charge £9,790 in each course year. Francis has enough fee loan entitlement to cover the full cost of their course without having to use PAE. Francis is required to repeat 60 credits in year four, the reason for repeat does not constitute CPR. At the point of repeat, Francis has now exhausted their fee loan entitlement balance. As Francis is studying a priority course, PAE is available to fund the repeat credit fees which total:

$$(\pounds 9,790/120) \times 60 \text{ credits} = \pounds 4,895$$

A provider that is not subject to LLE fee limit rules may choose to charge a student on a priority course an amount that exceeds the TFL per-course amount, see [section 10](#) for further details.

In these circumstances, PAE will only be available for the cost of the remaining TFL per-course amount that exceeds the student's remaining fee loan entitlement balance. PAE would not be available towards any charge by the provider that exceeds this maximum.

Example:

Samantha has a remaining fee loan entitlement balance of £19,580. Samantha undertakes a four-year 480-credit priority course at a non-fee capped provider.

The provider is charging a total of £28,000 for the course; this charge exceeds the maximum available TFL per-course amount of £26,100 in respect of the course:

$$(\pounds 6,525/120) \times 480 \text{ credits} = \pounds 26,100$$

Once Samantha has exhausted their remaining fee loan entitlement balance, PAE is available to assist with covering the remaining cost of their course. However, entitlement to PAE (excluding funding for repeat study) is limited at:

$$\pounds 26,100 - \pounds 19,580 = \pounds 6,520$$

Samantha will then have reached the maximum TFL per-course amount. Samatha will have to self-fund the difference between the provider course charge and the maximum TFL per-course amount:

$$£28,000 - £26,100 = \text{£1,900}$$

PAE will also be available as a funding mechanism for compulsory or optional intercalated years within medicine or dentistry courses, regardless of whether the subject area of the intercalated year is linked to a qualifying priority subject area of the core course.

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

Example:

Greg is undertaking a five-year 600-credit medicine course, that may be extended to six years (720 credits) in duration should Greg decide to undertake an optional intercalated year. Greg elects to undertake the optional intercalated year.

Greg's course qualifies for PAE. Therefore, at the point Greg's fee loan entitlement balance is exhausted they are entitled to PAE to fund the remaining fees payable for the course, regardless of whether these fees are connected to an optional intercalated year.

7.1.3 Effect of transfers on PAE

Regulation 26(3) sets out that a student who transfers from one priority course, may continue to retain entitlement to PAE where they transfer their eligibility status to another priority course.

Examples:

Leah undertakes a three-year priority course. Leah will have exhausted their remaining fee loan entitlement balance at the end of year one but can draw down PAE to fund their remaining course fees from that point onwards. At the end of year two, Leah transfers to an alternative priority course. Although Leah has transferred to another course, they remain entitled to PAE because the new course is also a priority course.

Sanjeev undertakes a five-year priority course. Sanjeev will have exhausted their remaining fee loan entitlement balance at the end of year two but can draw down PAE to fund their remaining course fees from that point onwards. At the end of year three, Sanjeev transfers to an alternative course that is not a priority course. Sanjeev is no longer entitled to PAE from the point of transfer, and in the absence of any other additional entitlement mechanisms, will have to self-fund any fee costs associated with the new course that exceed their remaining fee loan entitlement balance.

7.1.4 Effect of withdrawal or abandonment on PAE

Where a student undertakes a priority course and subsequently withdraws or abandons study, they will lose their entitlement to any further PAE from the point of withdrawal or abandonment.

Example:

Diego undertakes a six-year priority course. Diego will have exhausted their remaining fee loan entitlement balance at the end of year one but can draw down PAE to fund their remaining course fees from that point onwards. Following completion of year three, Diego decides to withdraw from their course. Diego is no longer entitled to PAE. However, SLC do not remove the PAE that Diego has already used to fund the tuition fee costs of years two and three of the course.

7.2 Special Additional Entitlement (SAE)

Regulation 27 provides that an eligible LLE student may be entitled to Special Additional Entitlement (“SAE”) on top of their lifetime entitlement.

SAE provides students with an additional amount of TFL to cover certain specific additional fee costs associated with certain types of study.

Unlike PAE, SAE does not provide additional TFL to cover the entire fundable tuition fee cost associated with the course that exceeds the student’s fee loan entitlement balance.

There are two types of SAE:

- SAE for a special period, and
- SAE for a longer course

7.2.1 SAE for a special period (“Special Period AE”)

A student may qualify for Special Period AE for certain types of special periods undertaken as part of a course that is not a priority course.

A student’s use of Special Period AE is conditional on certain factors, namely:

- the student must have exhausted their fee loan entitlement balance, and
- the student must have undertaken (or must be undertaking) a special period on a course that is not a priority course

Special Period AE is not available for study on a priority course because the full fundable cost of a priority course that is in excess of a student’s lifetime entitlement or remaining residual entitlement is covered by PAE. See [section 7.1](#) for further detail on PAE.

7.2.1.1 Special Period AE qualifying rules

Regulation 27(3) sets out that in order to get Special Period AE a student must be undertaking a special period type that qualifies for Special Period AE.

The types of special period that qualify for Special Period AE are:

- a study abroad period,
- a sandwich placement period,
- a Turing period, or
- a foundation year (lower-fee or higher-fee).

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

For detail on the rules for determining a qualifying special period at a provider in England please refer to the [LLE Courses guidance chapter](#).

The definitions of a special period at Welsh, Northern Irish and Scottish providers generally mirror the established definitions of special years in the HESF regulations. This is because providers in the Devolved Authorities will continue to set their fees based on HESF definitions.

For detail on the rules for determining a special period at a provider in Wales, Northern Ireland or Scotland see [section 10.4.2](#).

7.2.1.2 Calculating maximum Special Period AE

Under Regulation 27(4), Special Period AE may be made available to a student to help cover additional tuition fee costs associated with a special period that exceed the student's remaining fee loan entitlement balance.

However, the maximum entitlement for special periods remains subject to the maximum TFL per-course amount rules, see [section 10](#).

A provider that is not subject to LLE fee limit rules may choose to charge a student an amount in relation to a special period that exceeds the maximum TFL per-course amount associated with that special period.

In these circumstances, Special Period AE will only be available in respect of the cost of the remaining TFL per-course amount that exceeds the student's remaining residual entitlement.

The maximum amount of Special Period AE is set as the lesser of:

- The tuition fee charge for the special period, or
- The maximum TFL entitlement for the special period.

Examples:

Ciara is undertaking a 120-credit study abroad year as part of a degree course. Based on the provider's status, the maximum TFL entitlement for the study abroad year is £1,465.

The maximum Special Period AE available in respect of Ciara's study abroad year is equal to the maximum TFL entitlement of £1,465, which is the same as the provider charge for the special period.

This additional entitlement is only available for Ciara to use once they have exhausted their fee loan entitlement balance.

Stewart is undertaking a 120-credit classroom-based foundation year as part of a degree course. Based on the provider's status, the maximum TFL entitlement for the study foundation year is £5,760. However, the provider is charging tuition fees of £4,500 for the year.

The maximum Special Period AE available in respect of Stewart's foundation year is equal to the tuition fee charge of £4,500 as this is less than the maximum TFL entitlement.

This additional entitlement is only available for Stewart to use once they have exhausted their fee loan entitlement balance.

Odin is undertaking a 120-credit sandwich placement year as part of a degree course. Based on the provider's status, the maximum TFL entitlement for the sandwich placement year is £1,305. The provider is not subject to LLE fee limits and is charging tuition fees of £1,500 for the sandwich placement.

The maximum Special Period AE available in respect of Odin's sandwich placement year is equal to the maximum TFL entitlement of £1,305, as this is less than the tuition fee charged by the provider.

This additional entitlement is only available for Odin to use once they have exhausted their fee loan entitlement balance.

Where a student undertakes more than one type of special period as part of their course, they can qualify for an aggregated amount of Special Period AE in respect of the special periods undertaken.

However, the actual amount of Special Period AE that a student can use is capped as the remaining tuition fee cost at the point of use.

Therefore, the total Special Period AE available to the student is set as the lower of:

- the total combined maximum Special Period AE for any special periods undertaken as part of the course,
- the remaining tuition fee cost at the point that student seeks to use Special Period AE, or
- the maximum TFL entitlement for the remaining credits to be undertaken

Examples:

Louis is undertaking a 360-credit three-year degree course with an integrated 120-credit classroom-based foundation year and an optional 120-credit study abroad year.

The tuition fee being charged by the provider for each taught study year of the course is £9,790. The provider is charging £5,760 for the foundation year and £1,465 for the study abroad year. The total tuition fee being charged for the course by the provider is:

$$(\text{£}9,790 \times 3) + \text{£}5,769 + \text{£}1,465 = \text{£}36,595.$$

Louis has a remaining fee loan entitlement balance of £30,000. The maximum Special Period AE that is available to Louis is:

$$\text{£}5,760 + \text{£}1,465 = \text{£}7,225$$

At the point Louis exhaust their balance, there is only a remaining fee charge of £6,595. Louis' use of Special Period AE is therefore limited to £6,595 as this is the remaining tuition fee cost at the point of use.

Leo has a full lifetime entitlement of £39,160. They undertake a three-year 360-credit degree course with an integrated 120-credit foundation year. The total fundable cost of the course is less than £39,160.

Leo does not need to use their Special Period AE because the total fundable cost of the course, including the foundation year, is funded within the limits of Leo's fee loan entitlement balance.

In circumstances where the student has chosen to self-fund the special period, either partially or in full, they can still get Special Period AE up to the maximum amount.

Example:

Amy has a residual entitlement of £19,580. They undertake a four-year 480-credit degree course, which includes an integrated 120-credit year of study abroad in course year three. Each taught year of study is charged at £9,790, with the integrated study abroad year being charged at £1,465. The total cost of the course is:

$$(\text{£}9,790 \times 3) + \text{£}1,465 = \text{£}30,835$$

Amy exhausts their fee loan entitlement balance following completion of course year two. Amy qualifies to use Special Period AE from course year three, whilst undertaking the study abroad year.

Despite qualifying to use Special Period AE, Amy decides to voluntarily self-fund the costs associated with course year three. The Special Period AE will continue to be available for Amy to use in future course years of the course.

In course year four, Amy uses the maximum £1,465 worth of Special Period AE that is available. Amy has now exhausted both their remaining fee loan entitlement balance and their Special Period AE. Amy will require to self-fund the remaining tuition fee costs associated with course year four:

$$\text{£}9,790 - \text{£}1,465 = \text{£}8,325$$

7.2.1.3 Effect of transfers on Special Period AE

A student who has undertaken a special period of study as part of a course may keep their Special Period AE in relation to that special period if they transfer their eligibility status to another course.

To keep their Special Period AE the student must have transferred to a course within the same subject area as the course that they had been undertaking when they undertook the qualifying special period.

If a student transfers to a course in a different subject area to the course they had been undertaking when they undertook the qualifying special period, any Special Period AE that was available will be permanently lost at the point of transfer to the new course.

Courses will be considered to be within the same subject area where their Higher Education Classification of Subjects (“HECOS”) codes are aligned within the same Common Aggregation Hierarchy (“CAH”) Tier 1 grouping (“CAH1”).

Courses can often have multiple HECOS codes attributed, which may be within different CAH1 groupings. However, the two courses in question must have at least one HECOS code within the same CAH1 grouping for the student to retain Special Period AE.

Examples:

Charlie studies a non-classroom-based foundation year integrated with a three-year course with a HECOS code 100403 (Mathematics). After completion of the foundation year, and a further year of the course, Charlie transfers to year two of a three-year course with a HECOS code 100400 (Applied Mathematics).

Both of these codes are aligned to the “Mathematical Sciences” CAH1 grouping (CAH09) and are therefore considered to be within the same subject for the purposes of retention of Special Period AE.

At the end of year two of their new course, Charlie has exhausted their fee loan entitlement balance. Charlie can therefore use the Special Period AE that is available in respect of the foundation year of the original course to help fund the tuition costs of their second course.

Eileen studies a classroom-based foundation year integrated with a three-year course with HECOS codes 100403 (Mathematics), 101027 (Numerical Analysis) and 101003 (Applied Statistics). All of the HECOS codes applied to Eileen’s course are within the “Mathematical Sciences” CAH1 grouping (CAH09).

After completion of the foundation year, and a further year of the course, Eileen transfers to year two of a three-year course with HECOS codes 100425 (Physics) and 100426 (Theoretical Physics) - both of which are within the “Physical Sciences” CAH1 grouping (CAH07).

None of the HECOS codes for Eileen’s new course are within the “Mathematical Sciences” CAH1 grouping. As a result, Eileen cannot use any Special Period

AE in respect of the foundation year of the previous course to fund costs associated with their new course. The availability of Special Period AE in respect of the foundation year was permanently lost at the point of transfer to the new course.

Susan studies a three-year mathematics course that includes an integrated classroom-based foundation year (“Course 1”). The relevant HECOS code is 100403 (Mathematics), this code is aligned to the “Mathematical Sciences” CAH1 grouping (CAH09).

Susan will be entitled to Special Period AE in respect of the foundation year at the point they exhaust their fee loan entitlement balance. After completion of course year two, Susan transfers to course year one of a three-year physics course (“Course 2”).

At the point of transfer, Susan has not drawn down on the Special Period AE that was available in respect of the foundation year on Course 1 (as they had not yet exhausted their fee loan entitlement balance).

Course 2 has a HECOS code of 100425 (Physics), this code is aligned to the “Physical Sciences” CAH1 grouping (CAH07). Susan has transferred to a course that falls under different CAH1 grouping from the course in which they were entitled to the Special Period AE. Susan’s entitlement to the Special Period AE for Course 1 is permanently lost at the point of transfer to Course 2.

Following completion of course year two of Course 2, Susan transfers to the final course year of another three-year Mathematics course (“Course 3”). At the point of transfer Susan has now exhausted their fee loan entitlement balance.

The HECOS code in respect of Course 3 is 100403 (Mathematics), this represents the same HECOS code as Course 1, aligning to the “Mathematical Sciences” CAH1 grouping (CAH09). Susan has therefore returned to a course that falls under the same CAH1 grouping as the initial course in which they were entitled to Special Period AE.

Despite Susan’s period of eligibility persisting across various course transfers, they are unable to reclaim their previous entitlement to Special Period AE in respect of Course 1 as this entitlement was permanently lost at the point of transfer to Course 2.

7.2.1.4 Effect of withdrawal or abandonment on Special Period AE

Where a student undertakes a special period as part of their course and subsequently withdraws or abandons study, they will lose entitlement to any Special Period AE that was available in relation to any special periods undertaken on that course.

Where the student has already exhausted their fee loan entitlement balance and used Special Period AE before their withdrawal or abandonment, the Special Period AE that has been used will be left in place.

Examples:

Caitlin is undertaking a four-year sandwich course with an integrated placement year. The provider is charging £1,955 for the placement year. Caitlin undertakes the placement in year two of the course.

Caitlin is entitled to up to £1,955 Special Period AE to cover any excess tuition fee cost if they exhaust their fee loan entitlement balance.

Caitlin withdraws from their course in year three (before they have exhausted their fee loan entitlement balance). Caitlin is no longer entitled to Special Period AE.

Siobhan is undertaking a degree course with an integrated classroom-based foundation year. The provider is charging £5,760 for the foundation year.

Siobhan has no fee loan entitlement balance remaining at the start of their course and is entitled to Special Period AE of £5,760 immediately to fund the cost of the foundation year.

Siobhan decides to withdraw from study in course year three. SLC do not remove Siobhan's Special Period AE as it has already been used to fund the tuition fee costs of the foundation year of the course.

7.2.2 Additional entitlement for taught study years of certain longer courses ("Longer Course AE")

An eligible LLE student may also be entitled to SAE for longer courses ("Longer Course AE") if they are undertaking certain longer courses or programmes of study with a standard full-time equivalent ("FTE") duration of at least five taught study years.

This FTE duration means that the longer courses in question must deliver at least 600 taught credits or contain 6,000 notional learning hours of taught study where the course is non-credit bearing.

Such longer courses may have a total tuition fee charge that exceeds the full lifetime entitlement available under LLE (which is equivalent to 480 credits at the maximum per-credit amount).

Longer Course AE may be available to mitigate the extra cost associated with the additional taught years of such courses to reduce the risk of partially defunding these longer courses.

A student can only use Longer Course AE to pay for tuition fees when they:

- are undertaking a longer course that qualifies for Longer Course AE; and
- have exhausted their fee loan entitlement balance.

7.2.2.1 Qualifying longer courses

Regulation 27(5) provides that Longer Course AE may be available for the following longer courses:

- longer Scottish course.

- longer courses leading to a qualification as a veterinary surgeon.
- longer courses leading to a qualification as an architect.

7.2.2.2 Qualifying courses that are longer Scottish courses

Longer Course AE may be available for a “longer Scottish course”, that is:

- provided by a provider located in Scotland, this means that the lead provider (e.g. the validating/franchising provider) is located in Scotland, regardless of the location of the campus the student undertakes the study,
- of a FTE standard duration of at least five taught study years, meaning the course must deliver at least 600 taught credits or contain 6,000 notional learning hours of taught study, and
- not a priority course.

Where a longer Scottish course is also a course leading to a qualification as a veterinary surgeon or architect, the maximum amount of Longer Course AE does not increase beyond the standard amount that is detailed in the sections below.

7.2.2.3 Courses leading to qualification as a veterinary surgeon

Longer Course AE may be available for a course that:

- leads to a qualification as a veterinary surgeon, this means leading to professional registration as a veterinary surgeon with the Royal College of Veterinary Surgeons (“RCVS”), and
- has an FTE standard duration of at least five taught study years, meaning the course must deliver at least 600 taught credits or contain 6,000 notional learning hours of taught study.

7.2.2.4 Courses leading to a qualification as an architect

Longer Course AE may be available for a course that:

- is either:
 - a standalone Master of Architecture course, or
 - a co-joined first degree Architecture course and Master of Architecture course; that
- leads to a qualification as an architect, meaning leading to professional registration with the Architects Registration Board (“ARB”).

Standalone Master of Architecture Course that Leads to Professional Registration with ARB

A student can qualify for Longer Course AE for a standalone Master of Architecture course, if their study on this course is funded under the LLE.

The student will qualify for LLE funding for the course if their overall programme of study is considered to meet the single-course requirements, i.e. the student:

- has undertaken a designated undergraduate degree in architecture (i.e. a course that is designated for LLE funding that has a relevant architecture HECoS code),
- is progressing on to a designated postgraduate master's degree in architecture that leads to professional registration with ARB,
- has not withdrawn from their course between completing the undergraduate degree and commencing the postgraduate degree, and
- has not taken an extended break between completing the undergraduate degree and commencing the postgraduate degree

This means that breaks of three years or less continue to qualify as a single-course and breaks of three years or more are only permissible where the student has maintained a link with architecture and/or any delay was owing to CPR.

A first-degree architecture course and Master of Architecture course that is treated as a single course and leads to professional registration with ARB

A student can qualify for Longer Course AE in circumstances where the provider accepts them onto a single architecture programme of study that includes both the undergraduate degree and postgraduate degree elements.

In these instances, the entire course will qualify for Longer Course AE.

This means that where a student starts with a reduced fee loan entitlement balance, they may be entitled to Longer Course AE during the undergraduate degree element.

To qualify for Longer Course AE, a cojoined course must have a standard FTE duration of at least five taught study years, this means the course must deliver at least 600 taught credits or contain 6,000 notional learning hours of taught study.

7.2.2.5 Calculating the Maximum Amount of Longer Course AE

DfE have set the maximum amount of Longer Course AE as a standard amount that is calculated as the maximum taught study TFL per-credit rate for the relevant service year multiplied by 240 credits.

This provides additional entitlement to the value of two standard FTE 120 credit course years.

The maximum amount of Longer Course AE available is a fixed cash amount and is applicable regardless of any lower fee limit imposed by a provider's registration status or the actual fee charged by the provider.

At LLE launch, the maximum available amount of Longer Course AE will be:

$$(\pounds 9,790/120) \times 240 \text{ credits} = \pounds 19,580$$

The total Longer Course AE that a student can use is set as the lower of:

- their remaining Longer Course AE, or
- the maximum TFL entitlement available towards the remaining fee cost at the point of use, see [section 11](#).

Examples:

Lily is undertaking a five-year, 600-credit longer Scottish course. Once Lily has exhausted their fee loan entitlement balance, they are entitled to Longer Course AE up to a maximum of £19,580 to cover tuition fee costs associated with the course.

Terry is undertaking a five-year, 600-credit veterinary surgery course. Each year of the course is charged at £9,790.

Terry has a full lifetime entitlement of £39,160. Once exhausted, Terry will then have entitlement to Longer Course AE up to £19,580 to cover tuition fee costs that exceed their fee loan entitlement balance.

Terry exhausts their lifetime entitlement to fund the first four years of the course. Terry then uses £9,790 worth of Longer Course AE to fund year five.

Upon completion of the course, Terry loses entitlement to any remaining Longer Course AE that was not used during their studies (i.e. £9,790).

There is no restriction on a student using Longer Course AE to cover the fee cost of repeat study.

Example:

Mary is undertaking a five-year, 600-credit veterinary surgery course. Each year of the course is charged at £9,790.

Mary has a full lifetime entitlement of £39,160. Once exhausted, Mary will be entitled to Longer Course AE up to £19,580 to cover tuition fee costs that exceed their fee loan entitlement balance.

Mary exhausts their lifetime entitlement to fund the first four years of the course. Year five is fully funded by Longer Course AE.

Mary has to repeat the 120 credits of year five in full, therefore, they can draw down the remaining £9,790 of the available Longer Course AE to fund the repeat credits.

7.2.2.6 Use of Longer Course AE to fund an intercalated year

It is common for qualifying veterinary surgery courses to include a year of intercalated study.

Whilst there is no specific form of additional entitlement available for intercalated years, Longer Course AE can be used to fund optional or compulsory intercalated study on qualifying veterinary surgery courses.

This applies regardless of whether the subject area of the intercalated year is linked to a qualifying Longer Course AE subject area.

Example:

Milo is undertaking a five-year, 600-credit Veterinary Surgery course, that may be extended to six years, 720-credits with an optional intercalated year. Milo elects to undertake the optional intercalated year. Each year of the course, including the optional intercalated year, is charged at £9,790.

Milo's course qualifies for Longer Course AE; therefore, Milo is also entitled to additional funding up to £19,580 to cover tuition fee costs exceeding their fee loan entitlement balance. Milo uses their fee loan entitlement balance to fund the first four years of the course.

In year five Milo will undertake an intercalated year in ethics. Although ethics does not in isolation represent a subject area that qualifies for Longer Course AE, the intercalated year is considered to be a standard year within the overall course leading to a qualification as a Veterinary Surgeon. As a result, the course as a whole is considered to satisfy the qualifying criteria to attract Longer Course AE.

Milo uses the £19,580 Longer Course AE available to fund the intercalated year and the final year of taught study.

7.2.2.7 Effect of transfers on Longer Course AE

Regulation 27(7) sets out that where a student transfers from a qualifying longer course to a non-qualifying course, they will lose their entitlement to Longer Course AE.

Where the student has already used some or all of their Longer Course AE to pay tuition fee costs before transferring to a non-qualifying course, any Longer Course AE funding already paid will be left in place.

Example:

Ted starts a five-year, 600-credits longer Scottish Course that qualifies for Longer Course AE.

After completion of the year two, Ted transfers to a non-qualifying course. At the point of transfer, Ted has exhausted their fee loan entitlement balance and used £9,790 of their available Longer Course AE.

As Ted has transferred to a non-qualifying course, their entitlement to Longer Course AE is permanently lost at the point of transfer to the new course. However, the £9,790 Longer Course AE that was used prior to the transfer will be left in place.

Regulation 27(9) prescribes that where a student transfers from one qualifying longer course to another qualifying longer course then they will keep their remaining Longer Course AE cash amount.

Example:

Anne starts a five-year, 600-credit veterinary surgery course that qualifies for Longer Course AE. Anne draws down £5,000 of their Longer Course AE. Anne transfers to another course that qualifies for Longer Course AE.

As Anne has transferred to another Longer Course AE qualifying course, they continue to be entitled to the remaining amount of Longer Course AE:

$$£19,580 - £5,000 = \textbf{£14,580}$$

Anne can use this funding to pay tuition costs for their new course.

7.2.2.8 Effect of withdrawal or abandonment on Longer Course AE

Regulation 27(7) sets out that a where student withdraws from or abandons a qualifying longer course, they will lose their entitlement to Longer Course AE.

Where the student has already used some or all of their Longer Course AE to pay tuition fee costs before ceasing to undertake the qualifying course, any Longer Course AE funding already paid will be left in place.

Examples:

Sadie starts a six-year, 720-credit Architecture course that qualifies for Longer Course AE.

Sadie uses £9,790 of the available Longer Course AE (i.e. £19,580) to fund the first year of study. Sadie withdraws from study at the end of the first year.

As Sadie has withdrawn from a qualifying course, their entitlement to Longer Course AE is permanently lost at the point of withdrawal. However, the £9,790 Longer Course AE that was used prior to the transfer will be left in place.

Scott starts a six-year, 720-credit Architecture course that qualifies for Longer Course AE.

Scott uses all of the available Longer Course AE (i.e. £19,580) to fund the first two years of study. Scott withdraws from study at the end of year two.

Despite withdrawing from their course, as the Longer Course AE funding has already been used at the point of withdrawal it will be left in place.

Where a student withdraws from, or abandons, a qualifying course and restarts on a different qualifying course, the maximum Longer Course AE will reset.

Example:

Rachel starts a six-year, 720-credit Architecture course that qualifies for Longer Course AE.

Rachel uses £9,790 of their Longer Course AE to fund their first year of study. In year two they withdraw from the course. Rachel loses entitlement to any further Longer Course AE in respect of their course at the point of withdrawal.

In a future year Rachel begins a different six-year, 720-credit Architecture course. Rachel has entitlement up to the full £19,580 Longer Course AE for their new course.

7.3 Compelling Personal Reasons Additional Entitlement

Regulation 28 accounts for eligible LLE students whose funded study under the LLE is determined by SFE to have been negatively affected by CPR. These students will be able to get additional fee support to replace the entitlement used to fund the period of study that has been affected by CPR.

CPR AE does not apply in circumstances where the affected study was funded via PAE.

Where SLC has accepted that a period of study has been impacted by CPR, the cash value of the impacted credits will be restored to the student's LLE balance.

Once awarded, there are no restrictions on how a student can use their CPR AE.

This means that a student can use their additional entitlement towards repeating the course affected by CPR or alternatively use the additional entitlement towards a future programme of study, as they see fit.

CPR is only applicable in circumstances where a student's study has been impacted insofar as they have needed to repeat the affected period or withdraw from the course entirely.

Assessment of CPR will align with existing requirements. A student's study may be affected by:

- illness
- bereavement
- family crisis
- pregnancy
- unavoidable caring responsibility.
- removal of the course by the provider
- provider losing designated status

The above list is not exhaustive; there is no definitive list of reasons that can be deemed a CPR. Therefore, SLC will consider each case individually on its own merits.

To support CPR claims, students should include as much evidence as possible to allow SLC to determine if CPR can be awarded.

Example:

Matthew studies a 60-credit module for which they draw down on the maximum available fee loan entitlement of £4,895.

Matthew withdraws from the module prior to completion due to CPR. At the point of withdrawal, the full loan amount has already been paid to the provider, with the provider considering Matthew to be liable for the full fees associated with the course.

As Matthew withdrew because of CPR, Matthew qualifies for an additional entitlement amount that is equal to the cost of the CPR impacted period of study.

As a result, £4,895 is added to Matthew's LLE balance and can be used towards any future period of study on a course or module of their choosing.

7.4 Repeat Study Additional Entitlement

Regulation 29 sets out that an eligible LLE student may be entitled to additional entitlement for periods of repeat study ("Repeat Study AE") if they are undertaking a course that qualifies for Repeat Study AE.

Repeat Study AE will ensure an overarching parity between the standard entitlement rules that apply to such courses under the existing HESF regulations and the standard entitlement under the LLE.

A student can only use Repeat Study AE to pay for tuition fees when they have exhausted their fee loan entitlement balance.

7.4.1 Repeat Study AE qualifying rules

An eligible LLE student may be entitled to Repeat Study AE in circumstances where they are required to repeat a period of study on a course that qualifies for Repeat Study AE.

However, if the reason for the repeat study on a qualifying course is due to CPR, the student will not qualify for Repeat Study AE. Instead, they will qualify for CPR AE, see [section 7.3](#) for further details.

7.4.1.1 Courses that qualify for Repeat Study AE

To qualify for Repeat Study AE the course must be:

- a course that is not a priority course that consists of:
 - an FTE duration of more than three taught study years but less than five taught study years, meaning the course must consist of more than 360 taught study credits but less than 600 taught study credits, (or where the course is non-credit bearing, be in excess of 3,600 of notional learning hours of taught study but less than 6,000 notional learning hours of taught study), or
 - an FTE duration of more than five taught study years, meaning the course must consist of more than 600 taught study credits, (or where the course is non-credit bearing, be in excess of 6,000 notional learning hours of taught study).

A priority course (see [section 7.1.1](#) for definition of a priority course) does not qualify for Repeat Study AE. This is because the full fundable cost of any repeat study periods is already covered by the availability of PAE.

DfE consider there to be sufficient mechanisms under LLE policy which already ensure parity with the HESF standard entitlement rule for all other course lengths.

7.4.2 Calculating maximum Repeat Study AE

Where a student is required to undertake a single or multiple repeat period(s) on a qualifying course, they can get Repeat Study AE of a cash value equal to the number of credits that require to be repeated.

A student can use Repeat Study AE to fund up to a total maximum of 120 repeat credits; this limit applies within a single qualifying course and also where Repeat Study AE is retained in the event of a transfer to a new qualifying course.

In circumstances where Repeat Study AE is not retained due to a student withdrawing, abandoning or transferring to a non-qualifying course, the student will have a fresh 120-credit Repeat Study AE allowance for any new qualifying course that they undertake.

Repeat Study AE is available for repeat periods of taught study or specialist study on a qualifying course.

Repeat Study AE will be calculated using the applicable cost per-credit rate for the type of study being repeated.

The calculation to determine the maximum Repeat Study AE in relation to a single period of repeat study is:

Applicable per-credit TFL entitlement rate x the number of repeat credits

To account for any fee uplifts maximum Repeat Study AE is calculated each service year with reference to the relevant per-credit rate for the current service year rate.

A student is entitled to Repeat Study AE in respect of a repeat period of a qualifying course for which they did not receive TFL support.

The total Repeat Study AE that the student can draw down is set as the **lower of**:

- the actual tuition fee charge at point of draw down, or
- their remaining Repeat Study AE.

Examples:

Jen is undertaking a four-year qualifying course consisting of 480 taught credits. The per-credit charge from the provider is £9,500/120. Jen fails 30 credits in year two of the course. Jen's Repeat Study AE in relation to the period that is required to be repeated is:

$$(\text{£}9,500/120) \times 30 \text{ credits} = \text{£}2,375$$

Repeat Study AE can only be used once a student has exhausted their balance. Jen initially funds this repeat period using some of their remaining fee loan entitlement balance.

Jen exhausts their balance in year four of the course. The remaining fees payable at the point Jen's balance is exhausted are £1,215. As the actual tuition fee charge at the point of draw down is less than the available Repeat Study AE (i.e. £2,375), Jen can draw down £1,215 worth of Repeat Study AE to fund the remainder of their course.

Joe is undertaking a four-year qualifying course consisting of 480 taught credits. The per-credit charge from the provider is £9,790/120. Joe fails 90 credits in year two of the course. Joe's Repeat Study AE in relation to the period that is required to be repeated is:

$$(\pounds 9,790/120) \times 90 \text{ credits} = \pounds 7,342.50$$

Repeat Study AE can only be used once a student has exhausted their balance. Joe initially funds this repeat period using some of their remaining fee loan entitlement balance.

Joe exhausts their balance at the end of year three of the course. The remaining fees payable at the point Joe's balance is exhausted are £9,790. The remaining Repeat Study AE that is available is £7,342.50. Joe can draw down £7,342.50 worth of Repeat Study AE to fund the remainder of their course.

7.4.3 Effect of transfers on Repeat Study AE

Regulation 29(7) provides that where a student transfers their eligibility from one qualifying course to another qualifying course, they will retain their Repeat Study AE.

To retain their Repeat Study AE, the student must have transferred to a course that:

- is a course that qualifies for Repeat Study AE, meaning a repeat study AE qualifying course, and
- is within the same subject area as the course they had been undertaking when they undertook the period of repeat study.

Qualifying courses will be considered to be within the same subject area where their HECOS codes are aligned within the same CAH Tier 1 grouping.

Example:

Liam is studying a four-year qualifying course in History (CAH Tier 1 Grouping – CAH20). Each course year is 120 credits and is charged at £9,790.

Liam fails 60 credits in year one of the course. Liam's Repeat Study AE in relation to the period that is required to be repeated is:

$$(\pounds 9,790/120) \times 60 \text{ credits} = \pounds 4,895$$

Repeat Study AE can only be used once a student has exhausted their balance. Liam initially funds this repeat period using some of their remaining fee loan entitlement balance.

After completion of year two, Liam transfers to year three of another four-year qualifying course in Heritage Studies (CAH1 Tier Grouping – CAH20). At the point of transfer Liam has not used any of their available Repeat Study AE.

Both of these codes are aligned to the “historical, philosophical and religious studies” CAH1 grouping (CAH20), and are therefore considered to be within the same subject area for the purposes of retention of Repeat Study AE.

Following the transfer, Liam retains their Repeat Study AE of £4,895. Liam can also accrue further Repeat Study AE up to 60 credits from the aggregated 120 credit maximum.

In circumstances where a student transfers to another course and either of the above rules are not met then their Repeat Study AE will be permanently lost at the point of transfer.

Example:

Shannon is studying a four-year qualifying course in Politics (CAH Tier 1 Grouping – CAH15). Each course year is 120 credits and is charged at £9,790.

Shannon fails 60 credits in year one of the course. Shannon’s Repeat Study AE in relation to the period that is required to be repeated is:

$$(\pounds9,790/120) \times 60 \text{ credits} = \pounds4,895$$

Repeat Study AE can only be used once a student has exhausted their balance. Shannon initially funds this repeat period using some of their remaining fee loan entitlement balance.

After completion of the repeat credits, Shannon transfers to year two of another four-year qualifying course in Business Studies (CAH1 Tier Grouping – CAH17).

Despite transferring to a qualifying course, Shannon has transferred to a qualifying course in a different subject area from the initial course in which the Repeat Study AE was established. Shannon’s entitlement to Repeat Study AE in respect of the initial course is lost at the point of transfer. Shannon can get up to 120 credits worth of Repeat Study AE for any periods they require to repeat on their new course.

7.4.4 Effect of withdrawal or abandonment on Repeat Study AE

Where a student withdraws from or abandons a Repeat Study AE qualifying course, they will no longer be entitled to Repeat Study AE.

Where the student has already drawn down Repeat Study AE to pay tuition fee costs prior to withdrawing from or abandoning the qualifying course any Repeat Study AE funding already used will be left in place.

Example:

Kate is undertaking a six-year qualifying course consisting of 720 taught credits. Each course year is 120 credits and is charged at £9,790.

Kate fails year one of the course. Kate's maximum Repeat Study AE in relation to the period that is required to be repeated is:

$$(\text{£}9,790/120) \times 120 \text{ credits} = \text{£}9,790$$

At the point of repeating, Kate has exhausted their fee loan entitlement balance. Kate can immediately use the available Repeat Study AE of £9,790 to fund their repeat of year one of their course.

Following completion of the repeat period, Kate decides to withdraw from their course. As the Repeat Study AE funding has already been used at the point of withdrawal it will be left in place.

7.5 Correctional Additional Entitlement

Regulation 30 provides that an eligible LLE student may be entitled to Correctional Additional Entitlement in respect of a course where it is discovered that the student has been incorrectly assessed and notified by SLC as qualifying for funding that exceeds their available fee loan entitlement balance.

The purpose of Correctional Additional Entitlement is to retain the existing fee error discretion under the HESF regulations but adapted to account for the features of the LLE.

7.5.1 Correctional AE qualifying rules

Regulation 30(1) sets out that to get Correctional AE following an incorrect assessment and notification, a student must have:

- provided all of the information required in relation to their LLE balance calculation,
- provided accurate information; and
- received written notification from SLC confirming that they qualify for funding that exceeds their available fee loan entitlement balance.

Other forms of inaccurate assessment in respect of a student's application (e.g. incorrectly assessing the student's eligibility against the qualifying conditions) will **not** attract Correctional AE.

7.5.2 Calculation of available Correctional AE

Where it is established that Correctional AE applies, it will be within SLC's gift to assess the circumstances on a case-by-case basis. Depending on the individual facts of the case, SLC can take the decision to leave erroneously awarded funding in place for the current course year and any previous course years. Furthermore, in certain circumstances, SLC can also take the decision to award funding to future course years, where evidence supports this decision.

The amount of Correctional AE will ultimately be equivalent to the amount of fee loan that is considered to have been notified in error by SLC.

Example:

Sorcha has been offered a place on a three-year BA Honours course. Sorcha has previously studied a four-year degree course and wishes to establish that they have sufficient remaining entitlement to fund the full course, prior to accepting a place on the course.

The full tuition fee costs associated with the BA Honours course are £29,370. Sorcha submits a balance enquiry to SLC and receives notification confirming they have a remaining fee loan entitlement balance of £30,000. Sorcha accepts the place on the course and applies for TFL worth £9,790 for year one. Sorcha receives written notification from SLC that they qualify for their requested TFL for year one.

It is later discovered that SLC has made an error as part of the determination of Sorcha's balance. Sorcha should have no remaining fee loan entitlement balance due to the funding received for their previous studies.

Following the error being identified, Sorcha's circumstances are assessed against the following criteria:

- have they provided all of the information required in relation to the calculation of their available LLE balance?
- was this information accurate?
- have SLC provided written notification that erroneously notifies the student as qualifying for funding that exceeds their available fee loan entitlement balance?

Upon review, Sorcha's circumstances are considered to satisfy the necessary Correctional AE criteria. Therefore, despite Sorcha having no remaining fee loan entitlement balance, SLC exercise the discretion to award £9,790 worth of Correctional AE to fund year one of the course.

SLC also considers the implications of the erroneous indication to Sorcha that they had a total fee loan entitlement balance of £30,000 prior to commencing the course. SLC determines that this error has also influenced the student's decision to accept a place on the course.

SLC considers that the amount of fee loan that is considered to have been notified in error equates to £29,370 (i.e. the total cost of the course). Sorcha will be entitled to Correctional AE to this value in respect of the course.

8 Qualifying for TFL

In order to be eligible to apply for TFL, a student must first meet the personal eligibility criteria for LLE. These criteria can be found in the [LLE Personal Eligibility guidance chapter](#).

TFL is subject to qualifying conditions which determine who can and cannot receive TFL for a designated course or module.

Further information is set out below.

8.1 Who can get TFL?

An eligible LLE student qualifies for a TFL in conjunction with a designated course regardless of whether the course usually requires attendance or is undertaken via distance learning.

Where an eligible LLE student has limited fee loan entitlement balance remaining, there are no conditions or restrictions on when this can be used within a course. For example, a student may use their remaining fee loan entitlement balance to fund the initial years of a course and subsequently self-fund the later years.

8.1.1 Students that become an eligible LLE student due to a regulatory event

Where a student becomes an eligible LLE student due to a regulatory event they may qualify for TFL, subject to satisfying all TFL qualification criteria.

For full detail of regulatory events categories, please refer to the [LLE Personal Eligibility guidance chapter](#).

8.1.1.1 Course designation event

Where an eligible LLE student's course becomes designated for LLE funding via an event, they may qualify for full TFL entitlement in relation to that course with effect from the start of the course year in which the course becomes designated.

This rule applies regardless of the point within the course year that the course becomes designated.

A student will not qualify for TFL for any course years of the course that commenced before the course year in which the course designation event occurred.

Example:

Owen is studying a two-year HND course. At the start of Owen's course, the education provider is not registered with the OfS, therefore, the course is not designated for LLE support.

Half-way through the second year of the course, Owen's provider registers with the OfS. As a result, Owen's course becomes designated for LLE support.

Owen meets the required personal eligibility criteria and is now considered to be an eligible LLE student in connection with the designated course via a course designation event.

Owen qualifies for TFL for the entire tuition fee costs of year two. However, no TFL support is available for year one of the course, as this course year was prior to the course year that Owen's course became designated.

8.1.1.2 Protected category event

Where a student becomes eligible person following a protected category event that occurs during the first course year of their course and on or before the course start date, they may qualify for full TFL entitlement in relation to that course with effect from the start of the course year in which the protected category event occurs.

Example:

Paige applies to study a three-year degree course starting on 14 July 2027. At the point of their application to study, Paige is not eligible for support via any of the qualifying residency categories but has an outstanding Home Office appeal for refugee status.

Paige's appeal is successful and they receive recognition of refugee status on 5 July 2027. Paige is now considered to fall under a protected residency category and establishes their eligibility status under the LLE.

As the protected category event that occurred during the first course year of a course and before the course start date, Paige qualifies for TFL from the start of the first course year of their course.

8.1.1.3 In-Year qualifying events

Where a student becomes an eligible LLE student following a relevant in-year qualifying event, they may qualify for full TFL entitlement from the course year in which the event occurred as long as the event occurred by the earlier of:

- within three months of the first day of the course year, or
- on or before the last day of the course.

A student will not qualify for TFL for any course years of the course that were prior to the course year in which the in-year qualifying event occurred.

Example:

Lauren is studying a designated three-year course, starting in September 2027. At the start of the course, Lauren is not eligible for support via any of the qualifying residency categories.

In October 2028, during the second year of their course, Lauren acquires status as the family member of a UK national and therefore becomes an eligible LLE student via an in-year qualifying event.

As the event occurred within three months of the start of the second course year (September 2028), Lauren qualifies for full TFL support for years 2 and 3 of their course.

However, no TFL support is available for year one of Lauren's course, as this course year was prior to the course year in which the in-year qualifying event occurred.

8.2 Who can't get TFL?

A student will not qualify for TFL if they fall into any of the following categories:

- the student is aged 60 or over on the first day of their course.
- the student is undertaking a distance learning course from outside of England on the first day of the first course year.
- the student is studying on a course year worth less than 30 credits, with the exception of some ALL-transfer courses.
- the student is studying on a course as part of an apprenticeship.
- the student is eligible to apply for a relevant healthcare bursary in connection with their course.
- the student exceeds the 180-credit service year limit for student support.

8.2.1 Age limit

To qualify for TFL an eligible LLE student must be under the age of 60 on the start date of their designated course.

Where the student satisfies this condition and all other qualifying conditions, they will qualify for TFL for the full course, even if they reach the age of 60 before the end of the course.

Example:

Jocelyn is aged 59 on the first day of their three-year degree course on 10 August 2027. On 25 November 2027 Jocelyn turns 60. Jocelyn will continue to qualify for TFL support for the remainder of their course.

In circumstances where an eligible LLE student continues to qualify for TFL support in relation to a course that started prior to reaching the age of 60, they will not qualify for TFL for any additional courses where the first day of the course is on or after their 60th birthday.

Example:

James is aged 58 on the first day of their three-year degree course on 12 September 2027. On 2 October 2029 James turns 60. James continues to qualify for TFL for the remainder of their course.

James also wishes to undertake another course that begins on 20 November 2029. James does not qualify for TFL support for the new course because they are aged 60 on the first day of the new course.

8.2.1.1 Age limit – transfer of eligible LLE student status

Where an eligible LLE student that is under 60 on the start date of a course then decides to transfer to a new course on or after their 60th birthday, they will continue to qualify for TFL support for their new course where:

- the student is transferring their existing eligible LLE student status from the original course to the new course, and
- the student satisfied the TFL age limit condition when their eligibility status was established in relation to the original course.

This is because the student is under the age of 60 on the course start date for the course for which the period of eligibility was established.

This rule will apply even where the start date of the course they are transferring to is on or after the student's 60th birthday.

Example:

Jean is aged 59 on the first day of their course on 10 August 2027 and therefore qualifies for TFL support for the course. On 23 October 2027 Jean turns 60. Jean subsequently transfers to a new course in September 2028 (i.e. after their 60th birthday) and can continue to receive TFL for the new course.

8.2.1.2 Age limit – undertaking a programme of study that meets the single course requirements

Where a student who is considered to be undertaking a single course turns 60 during the break in study between completing the undergraduate course and commencing the postgraduate course, they will continue to qualify for TFL for the postgraduate course on the basis that they were below the age of 60 on the first day of the undergraduate course.

For further details on the rules to determine whether study on an undergraduate and postgraduate course is considered to be a single course, please refer to the [LLE Courses guidance chapter](#).

Example:

Alex is aged 57 on the first day of their undergraduate course, which commences on 20 September 2027. Alex is due to complete the undergraduate course on 13 May 2030. The postgraduate course will commence on 16 September 2030.

Alex turns 60 on 20 June 2030, this is during the break between completion of the undergraduate course and commencement of the postgraduate course. Despite, the fact that Alex will be 60 on the first day of the postgraduate course, Alex qualifies for TFL support for the postgraduate course due to being under the age of 60 on the first day of the undergraduate course.

8.2.2 Undertaking a distance learning course from outside of England

To qualify for TFL, an eligible LLE student must be undertaking a distance learning course in England on the first day of the first course year.

This means that where an eligible LLE student is undertaking a distance learning course from outside of England on the first day of the first course year, they will not qualify for TFL.

Example:

Lee is ordinarily resident in England and has moved to Scotland for the purpose of attending their degree course at Glasgow University. Due to their ordinary residence, Lee qualifies for TFL from SFE in respect of an in-attendance course.

During the degree course Lee wishes to undertake a separate distance learning course concurrently to the in-attendance degree course. However, as Lee is located in Scotland for purposes of study on the degree course this means they will be outside of England on the first day of the first course year of the distance learning course.

Lee does not qualify for TFL support for the distance learning course.

Where an eligible LLE student has been determined to qualify for TFL for a distance learning course, they will continue to qualify for TFL for the remainder of the full distance learning course, even if they subsequently move outside of England but remain resident in the UK.

However, if the student moves to be resident outside of the UK at any point in their course, they will cease to qualify for TFL support for the distance learning course.

Example:

Jamie is ordinarily resident in England and is undertaking a two-year distance learning course for which they are receiving TFL support.

Following completion of year one, Jamie relocates to Italy with the intent of continuing to study their distance learning course. However, as Jamie is now undertaking the course out with the UK, they do not qualify for TFL for the remainder of their course.

A student is to be treated as being ordinarily resident in England for any period during which they would have been resident but for the fact that:

- the student themselves,
- the student's spouse or civil partner,
- the student's parent, or
- in the case of a dependent direct relative in the ascending line, the student's child or child's spouse or civil partner

is or was temporarily employed in Wales, Scotland or Northern Ireland as a member of the regular naval, military or air forces of the Crown.

8.2.2.1 Armed Forces Personnel

Where eligible LLE students, or their qualifying family members, are outside of England for the purposes of an Armed Forces posting, the requirement to be undertaking the distance learning course in England to qualify for TFL is not applicable.

An eligible LLE student who has been determined to qualify for TFL support due to being Armed Forces personnel (or a qualifying family member) on the first day of their distance learning course will continue to qualify for TFL support for the remainder of the course even if they cease to be Armed Forces personnel during the course.

For full details on the definition of armed forces personnel please refer to the [LLE Residency guidance chapter](#).

8.2.3 Study on a course year less than 30 credits

DfE consulted on what would represent a fair minimum credit threshold to allow a student to qualify for TFL in respect of a course year of a module. It was subsequently determined that a student will not qualify for TFL for a course year that is less than 30 credits or 300 notional learning hours.

Example:

Gemma is studying a two year 60-credit module and has agreed a more flexible study pattern with their provider. Gemma's agreed study pattern will see them complete 45 credits worth of study in year one of the module and the remaining 15 credits in year two.

To qualify for TFL Gemma must be studying at least 30 credits in each individual course year. As a result, Gemma qualifies for TFL for the first course year of the module. However, Gemma does not qualify for TFL for the second course year of the module because they are studying less than 30 credits in that course year.

8.2.3.1 Exception for ALL-transfer courses with a credit value that is less than 30 credits

There are a small number of designated full courses that were previously funded under the ALL system that have now transferred into the LLE and have a total credit value of less than 30 credits.

To avoid de-funding such courses an exception to the 30-credit rule will apply for the following "ALL-transfer courses":

- NCFE CACHE Level 4 Certificate for the Early Years Advanced Practitioner (19 Credits).
- NCFE CACHE Level 4 Certificate for the Advanced Practitioner in Schools and Colleges (21 Credits).
- YMCA Level 4 Certificate in Sports Massage Therapy (soft tissue dysfunction) (29 Credits).

Therefore, where a student is studying on an ALL-transfer course that has a credit value of less than 30 credits, they will not be required to meet the 30-credit minimum qualifying condition to qualify for TFL for study on such a course.

For further information on these courses, please refer to the [LLE Courses guidance chapter](#).

Example:

Francis is undertaking a Level 4 certificate for Early Years Advanced Practitioners. The course is 19 credits in total but is designated for support under LLE as an exception. Francis can get TFL support for the fee cost of the full 19 credit course, despite the 30 credit course year criteria not being satisfied.

8.2.3.2 Repeat study

If a student is required to repeat fewer than 30 credits, they can only qualify for TFL when the repeat credits are undertaken alongside other study that when combined satisfies the 30-credit minimum threshold in respect of a course year. This can be done either in:

- the course year in which they were failed in, or
- subsequent years of the course.

If neither applies, the student will not qualify for TFL to fund the repeat credits. They will either need to self-fund the remaining credits or identify funding from other sources.

The decision on whether and how a student can repeat credits is ultimately up to the provider. They have the discretion to determine the circumstances under which a student can repeat their required credits, including the availability of reassessment opportunities.

Example:

Arthur is studying a three year 360-credit degree. Each course year consists of 120 credits. At the end of year two, Arthur is considered to have failed 20 credits and must repeat.

Arthur's provider decides that Arthur will undertake the repeat credits in the same course year as they failed them (i.e., the summer term). Despite having to repeat less than 30 credits, Arthur can still qualify for TFL to fund the repeat credits as the course year in which the repeat credits are undertaken satisfies the 30-credit minimum threshold.

Cam is studying a two year 240-credit degree. Each course year consists of 120 credits. At the end of year one, Cam is considered to have failed 15 credits and must repeat.

Cam's provider decides that Cam will undertake the repeat credits in course year two. Despite having to repeat less than 30 credits, Cam can still qualify for TFL to fund the repeat credits as the course year in which the repeat credits are undertaken satisfies the 30-credit minimum threshold.

Ned is studying a one-year 120-credit course. Ned's course year extends from 1 January 2027 until 31 December 2027. Ned fails 25 credits of their course.

Ned's provider decides that Ned will undertake the repeat credits starting from 17 January 2028. This represents a new course year from the one in which the credits were failed. Ned cannot qualify for TFL to fund the repeat credits as the course year in which the repeat credits are being undertaken does not meet the 30-credit minimum threshold.

8.2.4 Apprenticeships

An eligible LLE student will **not** qualify for a TFL if the course they are undertaking is part of an apprenticeship as the employer is required to fund the fee costs that are associated with the course on behalf of their employee.

8.2.5 Bursary years

An eligible LLE student will not qualify for TFL where:

- they are eligible to apply for a non-income assessed healthcare bursary for the course year they are undertaking, or
- the course year they are applying for student support for is a bursary year.

A bursary year means a course year where the student is eligible to apply for:

- an income-assessed healthcare bursary, or
- a healthcare tuition payment, i.e. a contribution towards tuition fee costs under the NHS bursary scheme.

8.2.5.1 Students undertaking graduate entry medicine or graduate entry dentistry courses

An exception applies to a student on a graduate entry accelerated programme of study that leads to qualification as a medical doctor or dentist.

In such cases the student may qualify for an NHS bursary and partial contribution to their tuition fee costs under the NHS bursary scheme.

In such circumstances, the student can qualify for TFL support to fund any remaining fees payable, i.e. any remaining tuition fee charge that is not covered by NHS funding.

8.2.6 180-credit service year limit

An eligible LLE student will be able to get student support for up to a maximum of 180 credits within a single service year. This can be either within a single course, or across multiple courses.

A student will not be able to get student support in respect of a course year of a course that will result in them exceeding the 180-credit service year limit.

Examples:

Claire is undertaking a 120-credit HNC course which they will fund using TFL support. After commencing their HNC, Claire elects to pick up a 70-credit HTQ module within the same service year.

Claire cannot get TFL support for any course year that will see them exceed the 180-credit service year limit. Claire will have to self-fund the full costs associated with the 70-credit module.

Credits will be allocated to the service year in which the course year starts even if the duration of the course year crosses more than one service year.

Example:

Arne is studying on a 120-credit course year that starts on 1 December 2027 and ends on 30 November 2028. As the start date of the course year is within the 27/28 service year (i.e. the service year that runs from 1 August 2027 until 31 July 2028), for the purposes of the per-service year TFL limit, the full 120 credits are allocated to the 27/28 service year. No credits from this course year are allocated to the 28/29 service year (starting on 1 August 2028), despite the course year ending within that time-period.

The 180-credit service year limit applies across all LLE products, including where a student has applied for support via different products across different courses within the service year.

A student will not be able to qualify for TFL in respect of a course year of a course, where the aggregated number of credits that they are receiving support for across all products for all courses within the service year exceeds 180, even if in isolation, they are not applying for funding for TFL for more than 180 credits in respect of the service year.

9 TFL per-credit limits

Under LLE, the per-AY model for setting maximum TFL entitlement in respect of a course year will be replaced by a per-credit model.

Per-credit TFL entitlement limits will be differentiated based on:

- Provider OfS registration status (and equivalent rules for providers in the Devolved Authorities);
- Whether the provider has a Teaching and Excellence Framework (TEF) award; and
- Course year type, i.e. whether the year contains:
 - Taught study (including intercalated years),
 - A foundation year, and/or
 - Non-taught study:
 - a period abroad, including Turing mobility, or
 - a sandwich placement.

9.1 Maximum TFL per-credit limits at English providers

The maximum per-credit TFL entitlement limits for study on a designated course at an English provider will be set by DfE by dividing the annual TFL limit by 120 credits.

This represents the typical credit value associated with a single year of full-time study on a UK Honours degree:

$$\text{Per-credit TFL entitlement limit} = \text{annual TFL entitlement limit} / 120$$

The yearly rates used to calculate per-credit TFL entitlement limits are set by DfE each service year.

The tables below set out the maximum per-credit TFL limits for designated courses at providers in England for service year 26/27.

The tables include the TFL limits for 120 credits of study, as this is how it is expressed in the Lifelong Learning (Student Support) (Amendment of Fees and Awards etc.) Regulations 2026 and represents the fee for a full-time year in respect of the particular study type.

Table 1 – 2026/27 Taught Study (including Intercalated years) and Higher Fee Foundation Year maximum TFL per-credit limit

The Provider has	TFL Limit (120 credits)	TFL Per Credit
Fee cap, an APP and a TEF rating	£9,790	£81.5833
Fee cap and an APP only	£9,525	£79.3750
Fee cap and only TEF rating	£6,525	£54.3750
Fee cap, no APP or TEF rating	£6,350	£52.9166
No fee cap and only TEF rating	£6,525	£54.3750
No fee cap and no TEF rating	£6,350	£52.9166

Table 2 – 2026/27 Lower Fee Foundation Year maximum TFL per-credit limit

The Provider has	TFL Limit (120 credits)	TFL Per Credit
Fee cap, an APP and a TEF rating	£5,760	£48.0000
Fee cap and an APP only	£5,605	£46.7083
Fee cap and only TEF rating	£3,835	£31.9583
Fee cap, no APP or TEF rating	£3,735	£31.1250
No fee cap and only TEF rating	£3,835	£31.9583
No fee cap and no TEF rating	£3,735	£31.1250

Table 3 – 2026/27 Sandwich Placement maximum TFL per-credit limit

The Provider has	TFL Limit (120 credits)	TFL Per Credit
Fee cap, an APP and a TEF rating	£1,955	£16.2917
Fee cap and an APP only	£1,905	£15.8750
Fee cap and only TEF rating	£1,305	£10.8750
Fee cap, no APP or TEF rating	£1,270	£10.5833
No fee cap and only TEF rating	£1,305	£10.8750
No fee cap and no TEF rating	£1,270	£10.5833

Table 4 – 2026/27 Study Abroad and Turing Mobility maximum TFL per-credit limit

The Provider has	TFL Limit (120 credits)	TFL Per Credit
Fee cap, an APP and a TEF rating	£1,465	£12.2083
Fee cap and an APP only	£1,425	£11.8750
Fee cap and only TEF rating	£975	£8.1250
Fee cap, no APP or TEF rating	£950	£7.9167
No fee cap and only TEF rating	£975	£8.1250
No fee cap and no TEF rating	£950	£7.9167

9.2 Setting TFL per-credit limit at providers in the devolved authorities

Wales, Northern Ireland and Scotland are responsible for setting their own fee limits and will continue to operate on the existing per-year model.

However, under LLE, the maximum TFL limits for English domiciled students at providers in Wales, Northern Ireland and Scotland will be set on a per-credit basis.

The maximum per-credit TFL entitlement rates will be set by DfE by dividing the annual TFL limit by 120 credits.

This represents the typical credit value associated with a single year of full-time study on a UK Honours degree:

$$\text{Per-credit TFL entitlement limit} = \text{annual TFL entitlement limit} / 120$$

The tables below set out the maximum per-credit TFL limits for English domiciled students studying designated LLE courses at providers in Wales, Northern Ireland and Scotland for service year 26/27.

The tables include the TFL limits for 120 credits of study, as this is how it is expressed in the Lifelong Learning (Student Support) (Amendment of Fees and Awards etc.) Regulations 2026 and represents the fee for a full-time year in respect of the particular study type.

9.2.1 Wales - 2026/27 maximum TFL per-credit limits

Table 5 – 2026/27 Taught Study (including Intercalated years) and Higher Fee Foundation Year maximum TFL per-credit limit

The Provider is	TFL Limit (120 credits)	TFL Per Credit
Regulated	£9,790	£81.5833
Non-regulated with a high-level quality rating	£6,525	£54.3750
Non-regulated without a high-level quality rating	£6,350	£52.9166

Table 6 – 2026/27 Lower Fee Foundation Year maximum TFL per-credit limit

The Provider is	TFL Limit (120 credits)	TFL Per Credit
Regulated	£5,760	£48.0000
Non-regulated with a high-level quality rating	£3,835	£31.9583

Non-regulated without a high-level quality rating	£3,735	£31.1250
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Table 7 – 2026/27 Sandwich Placement maximum TFL per-credit limit

The Provider is	TFL Limit (120 credits)	TFL Per Credit
Regulated	£1,955	£16.2917
Non-regulated with a high-level quality rating	£1,305	£10.8750
Non-regulated without a high-level quality rating	£1,270	£10.5833

Table 8 – 2026/27 Study Abroad maximum TFL per-credit limit

The Provider is	TFL Limit (120 credits)	TFL Per Credit
Regulated	£1,465	£12.2083
Non-regulated with a high-level quality rating	£975	£8.1250
Non-regulated without a high-level quality rating	£950	£7.9167

Table 9 – 2026/27 Turing Mobility maximum TFL per-credit limit

The Provider is	TFL Limit (120 credits)	TFL Per Credit
Regulated	£1,465	£12.2083
Non-regulated with a high-level quality rating	N/A	N/A
Non-regulated without a high-level quality rating	N/A	N/A

9.2.2 Northern Ireland - 2026/27 maximum TFL per-credit limits

Table 10 – 2026/27 Taught Study (including Intercolated years) and Higher Fee Foundation Year maximum TFL per-credit limit

The Provider is	TFL Limit (120 credits)	TFL Per Credit
Publicly funded	£9,790	£81.5833
Private with a high-level quality rating	£6,525	£54.3750
Private without a high-level quality rating	£6,350	£52.9166

Table 11 – 2026/27 Lower Fee Foundation Year maximum TFL per-credit limit

The Provider is	TFL Limit (120 credits)	TFL Per Credit
Publicly funded	£5,760	£48.0000
Private with a high-level quality rating	£3,835	£31.9583
Private without a high-level quality rating	£3,735	£31.1250

Table 12 – 2026/27 Sandwich Placement maximum TFL per-credit limit

The Provider is	TFL Limit (120 credits)	TFL Per Credit
Publicly funded	£4,895	£40.7917
Private with a high-level quality rating	£3,260	£27.1667
Private without a high-level quality rating	£3,175	£10.5833

Table 13 – 2026/27 Study Abroad maximum TFL per-credit limit

The Provider is	TFL Limit (120 credits)	TFL Per Credit
Publicly funded	£4,895	£40.7917
Private with a high-level quality rating	£3,260	£27.1667
Private without a high-level quality rating	£3,175	£10.5833

Table 14 – 2026/27 Turing Mobility maximum TFL per-credit limit

The Provider is	TFL Limit (120 credits)	TFL Per Credit
Publicly funded	Fee Waiver	Fee Waiver
Private with a high-level quality rating	N/A	N/A
Private without a high-level quality rating	N/A	N/A

9.2.3 Scotland - 2026/27 maximum TFL per-credit limits

Table 15 – 2026/27 Taught Study (including Intercolated years) and Higher Fee Foundation Year maximum TFL per-credit limit

The Provider is	TFL Limit (120 credits)	TFL Per Credit
Publicly funded	£9,790	£81.5833
Private with a high-level quality rating	£6,525	£54.3750
Private without a high-level quality rating	£6,350	£52.9166

Table 16 – 2026/27 Lower Fee Foundation Year maximum TFL per-credit limit

The Provider is	TFL Limit (120 credits)	TFL Per Credit
Publicly funded	£5,760	£48.0000
Private with a high-level quality rating	£3,835	£31.9583
Private without a high-level quality rating	£3,735	£31.1250

Table 17 – 2026/27 Sandwich Placement maximum TFL per-credit limit

The Provider is	TFL Limit (120 credits)	TFL Per Credit
Publicly funded	£4,895	£40.7917

Private with a high-level quality rating	£3,260	£27.1667
Private without a high-level quality rating	£3,175	£10.5833

Table 18 – 2026/27 Study Abroad maximum TFL per-credit limit

The Provider is	TFL Limit (120 credits)	TFL Per Credit
Publicly funded	£4,895	£40.7917
Private with a high-level quality rating	£3,260	£27.1667
Private without a high-level quality rating	£3,175	£10.5833

Table 19 – 2026/27 Turing Mobility maximum TFL per-credit limit

The Provider is	TFL Limit (120 credits)	TFL Per Credit
Publicly funded	£1,465	£12.2083
Private with a high-level quality rating	N/A	N/A
Private without a high-level quality rating	N/A	N/A

9.3 TFL per-credit rate for repeat study

Regulation 34(15) provides that in circumstances where the student is undertaking a repeat period of study, the applicable per-credit TFL entitlement rate will be set using the study type that that is being repeated.

Example:

Martha undertakes a lower-fee foundation year that is integrated with a degree course. At the end of the foundation year, Martha is required to repeat 30 credits.

The repeat credits being undertaken are associated with a lower-fee foundation year. Therefore, the applicable per-credit TFL entitlement rate will be set at the lower-fee foundation year rate.

10 TFL per-course amount

Under the LLE fee limits policy, providers are subject to a maximum number of credits they can charge in relation to a course (maximum chargeable “per course amount”).

As maximum chargeable per-course amount rules are set out in LLE fee limits regulations, they extend only to providers who are subject to those regulations.

That means that English based providers registered in the Approved section of the OfS register, and providers in the UK Devolved Authorities are not subject to maximum chargeable per-course amount rules as they are not governed by the LLE fee limits regulations.

To ensure a cohesion across LLE fee limits and TFL entitlement policy, regulation 35 introduces a corresponding “TFL per-course amount”.

This will set a maximum number of credits that a student can get TFL funding for in relation to a study activity across the duration of a course.

The TFL per-course amount will apply to all designated LLE courses, regardless of the provider’s registration status or location in the UK.

The rules for establishing maximum TFL per-course amounts for all providers will mirror the established maximum chargeable per-course amount rules in the fee limits policy.

For further detail on maximum chargeable per-course amount rules, please refer to the [LLE Courses guidance chapter](#).

10.1 Taught study TFL per-course amount

Regulation 35(2) accounts for the taught study TFL per-course amount which sets the maximum number of taught study credits that a student can receive loan support for on a particular course type.

Please refer to [Annex B](#) for detail on the taught study TFL per-course amounts that apply to each course type listed in Schedule 6 of the LLE Student Support Regulations.

Example:

Joanne is undertaking an Honours degree with a standard full-time equivalent duration of four years of taught study. The maximum taught study TFL per-course amount associated with this course type is 480 credits.

Joanne can therefore get TFL support equivalent to up to a maximum of 480 credits for the course.

In addition to the TFL per-course amount table ([see Annex B](#)), some designated LLE courses will have their per-course amounts set out within a relevant designated course list designation as published by DfE:

- Part 1 of the Designated Course List (ALL-transfer courses).
- Part 2 of the Designated Course List (Gateway courses).
- Published list of approved HTQs.
- List of Initial Further Education Teacher Training courses.

Where a course is referred to in one of the above lists, the per-course amount published within the list will apply, regardless of whether there is a different per-course amount prescribed by regulations.

In circumstances where a course has been specifically designated, the instruction letter confirming the specific designation will include the per-course amount for the course being designated.

DfE will also publish an additional list containing the per-course amounts of all specifically designated courses.

Where courses do not appear within the LLE Student Support Regulations or within the respective lists, the per-course amount is calculated by multiplying the course's number of FTE years by 120 credits.

Please refer to the [LLE Courses guidance chapter](#) for further information.

10.2 Exclusion of repeat study from TFL per-course amount

Repeat study (including repeats of a special period) is excluded from TFL per-course amount rules.

This means that, subject to available entitlement, a student can get funding for additional credits on top of the maximum TFL per-course amount for a period of repeat study.

Example:

Justine is undertaking a Diploma of Higher Education. The maximum taught study TFL per-course amount associated with this course type is 240 credits.

This means that Justine can get TFL support up to a maximum of 240 credits for their course.

Justine has to repeat a full 120 credit year of their course. Repeat study is excluded from the TFL per-course amount rules. As a result, Justine can get an additional 120 credits worth of TFL to fund the repeated credits.

Subject to having sufficient entitlement, the total number of credits Justine can get TFL funding for is:

$$240 \text{ taught credits} + 120 \text{ repeat credits} = \mathbf{360 \text{ credits}}$$

10.3 Modular interaction with TFL per-course amounts

There will also be no TFL per-course maximums applied to designated modules.

The reason for this is that a requirement of a designated module is that it must not exceed the credit value of its counterpart that forms part of the parent course.

This applies a practical TFL per-course maximum in respect of the module.

For further information on module designation requirements please refer to the [LLE Courses guidance chapter](#).

Example:

Kieran is undertaking a module of a Level 5 HTQ. The credit value of the module is 35 credits; this is reflective of the module's credit value when taken as part of the full HTQ course.

Kieran can get TFL support up to a maximum of 35 credits for their module.

10.4 TFL per-course amount - special periods

For the purposes of administering TFL entitlement, a special period is:

- a study period abroad,
- a Turing mobility period,
- a period on a sandwich placement,
- a foundation year, or
- an intercalated year

The special period TFL per-course amount sets the maximum number of special period study credits the student can receive loan support towards for each special period that forms part of their course.

TFL per-course amounts for special periods are in addition to the taught study TFL per-course amounts.

The special period TFL per-course amounts are 120 credits for each separate special period type undertaken. These amounts are consistent across all course types.

Special Period Activity	TFL Per-Course Amount
Foundation Year	120
Sandwich Placement	120
Study Abroad	120
Turing Mobility	120
Intercalated Year	120

Examples:

Simon is undertaking an Honours degree with a standard duration of four years of taught study. The course also includes an additional study abroad year.

The maximum taught study TFL per-course amount associated with this course type is 480 credits. The total number of fundable credits for Simon's course is:

$$480 \text{ taught credits} + 120 \text{ study abroad credits} = \mathbf{600 \text{ credits}}$$

Conlan is undertaking an Honours degree with a standard duration of three years of taught study. The course also includes two separate placement periods.

The maximum taught study TFL per-course amount associated with this course type is 360 credits. The total number of fundable credits for Conlan's course is:

$$360 \text{ taught credits} + 120 \text{ study abroad credits} = \mathbf{480 \text{ credits}}$$

Where courses include two or more different specialist periods, then the 120-credit TFL per-course amount applies separately for each special period.

Example:

Craig is undertaking an Honours degree with a standard duration of four years of taught study. The course also includes a foundation year and a sandwich placement year.

The maximum taught study TFL per-course amount associated with this course type is 480 credits. The total number of fundable credits for Craig's course is:

$$480 \text{ taught credits} + 120 \text{ foundation year credits} + 120 \text{ sandwich credits} \\ = \mathbf{720 \text{ credits}}$$

Where a provider chooses to charge for less than the total available per-course amount associated with their course for one study type, the surplus of remaining TFL per-course amount connected to that study type cannot be transferred to other study types.

Example:

Shirley is undertaking an Honours degree with a standard duration of three years of taught study at an approved provider.

The maximum fundable taught study TFL per-course amount associated with this course type is 360 credits. However, Shirley's provider is not subject to LLE fee limits, and they choose to charge for 400 credits of taught study.

The course also includes a year of study abroad, which the provider assigns and charges 80 credits worth of tuition fee (40 credits less than the TFL per-course amount).

Although the TFL per-course amount for each special activity type is 120 credits, Shirley cannot use the remaining 40 credits from the study abroad TFL per-course amount to help fund their taught study credits as this can only be used in respect of study abroad credits.

10.4.1 Special period definitions for TFL – England

The rules for determining whether a period of study qualifies as a special period differ depending on whether the provider is located in England or in one of the Devolved Authorities.

Please refer to the [LLE Courses guidance chapter](#) for further detail on the rules for determining a special period at a provider in England.

10.4.2 Special period definitions for TFL – devolved authorities

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

The relevant definitions are set out below:

10.4.2.1 Sandwich placement

A sandwich placement period is defined as a course year of a sandwich course in which:

- the periods of taught study undertaken during the course year are in aggregate less than 10 weeks, or
- the aggregate period of attendance in relation to the course year being undertaken and any previous course years of the course already undertaken, which are not periods of taught study at the provider (disregarding intervening vacations) exceeds 30 weeks.

A sandwich course is a full-time course which:

- is not
 - an ITT course, or
 - a course where the course year in which the placement is being taken is a Turing year;
- consists of alternate periods of full-time taught study and periods of work experience; and
- consists of full-time taught study which equates to, on average, at least 18 weeks for each course year of the course.

10.4.2.2 Study abroad

A study abroad period is defined as a course year of a full-time course provided in conjunction with an overseas provider that is not a Turing year in which:

- the periods of taught study undertaken at the UK provider during the course year are in aggregate less than 10 weeks, or
- the aggregate period of attendance in relation to the course year being undertaken and any previous course years, which are not periods of taught study at the UK provider (disregarding intervening vacations) exceeds 30 weeks.

10.4.2.3 Turing period

A Turing period is defined as a course year of a designated full-time course where the student is participating in the Turing scheme provided in conjunction with an overseas provider in which:

- the course is provided by a provider in Wales or Scotland; and
 - at least one period of study or work placement during the course year is undertaken at a provider or workplace outside of the UK as part of the Turing scheme or in relation to a course provided by an institution in Wales, as part of the scheme established by the Welsh Ministers known as the International Learning Exchange Programme, and
 - the periods of taught study undertaken at the UK provider during the course year are in aggregate less than 10 weeks, or
 - the aggregate period of attendance in relation to the course year being undertaken and any previous course years, which are not

periods of taught study at the UK provider (disregarding intervening vacations) exceeds 30 weeks; or

- the course is provided by a provider in Northern Ireland; and
 - all periods of study or work placement during the course year are undertaken at a provider or workplace outside the UK as part of the Turing scheme.

10.4.2.4 Foundation year

A foundation year can be considered as either a lower-fee foundation year or higher-fee foundation year (classroom or non-classroom based).

The applicable cost per-credit rate differs depending on whether the year is a lower-fee or higher-fee year.

Unlike some of the other special periods, the definition of a foundation year is consistent for both study at English providers and study at providers in the Devolved Authorities.

Please refer to the [LLE Courses guidance chapter](#) for further detail on the definition of a foundation year.

10.4.2.5 Intercalated year

For the purposes of TFL entitlement policy, an intercalated year means an additional year of study undertaken part way through a course in medicine, dentistry or veterinary science where a student studies a different subject (which may be in a field other than medicine, dentistry or veterinary science) and this leads to the student being awarded an additional degree at the end of their course.

10.5 TFL per-course amount – top-up courses

Regulations 35(5) to (8) set out that in the context of setting a TFL per-course amount, a “top-up course” is a course that:

- involves substantially less learning time than a typical full course but still leads to the same qualification, and
- requires students to have significant relevant prior learning or experience to gain entry.

The per-course amount and TFL per-course amount for a “top-up course” is the lower of:

- the per-course amount and TFL per-course amount for a typical full course that leads to the same qualification, or
- the number of FTE years multiplied by 120.

Examples:

Annie completes a HNC designated for support under the LLE. Following completion of their HNC, Annie progresses to a four-year Honours degree course, which has a TFL per-course amount of 480 credits.

Annie will study all four years of the Honours degree program. The TFL per-course amount for Annie's top up course is 480 credits.

Hugh completes a HNC designated for support under the LLE. Following completion of their HNC, Hugh progresses to a four-year Honours degree course, which has a TFL per-course amount of 480 credits.

Due to Hugh's prior learning, they are allowed to bypass a year of study and will therefore study three years in total on the Honours degree program.

The TFL per-course amount for Hugh's top up course is:

$$\text{the number of FTE years (3)} \times 120 = \mathbf{360 \text{ credits}}$$

For "top-up courses" that are only offered part-time, the number of FTE years is the number of years that it would take a student to complete the course if they were studying 120 credits (or 1,200 notional learning hours) per year.

11 Calculation of TFL entitlement for a course year

The change to a per-credit model under LLE provides for the introduction of more flexible TFL support for shorter courses and modules less than a year in length.

Although fee limits policy for designated courses at English providers is moving to a per-credit system under the LLE, providers in the Devolved Authorities will continue to have fee limits set on a per-AY basis as determined under their own legislation and policy.

To set a consistent approach to administering TFL entitlement for English domiciled students receiving funding under the LLE, TFL entitlement will be regulated on a per-credit basis for all designated courses regardless of the location of the provider (i.e. including providers in Scotland, Wales and Northern Ireland).

Regulation 34 sets out how the amount of fee loan in a particular course year will be determined.

11.1 Maximum TFL entitlement available in respect of a course year

The maximum TFL entitlement that is available for each individual study period type within a course year is set as the lower of:

- The relevant cost per-credit multiplied by the number of credits studied in the course year (or the number of credits associated with the course year, where the course is non-credit bearing); or
- The relevant cost per-credit (see [section 9](#)) multiplied by the sum of the TFL per-course amount (see [section 10](#)) for the relevant taught study period or

special period type minus the number of credits that have already been funded for the same study type in previous course years of the course.

Examples:

Michael is studying on a 360 credit Honours degree course over six taught study years. The provider has set up the course as having 60 credits in each course year. The provider is charging at a cost per-credit rate of (9,790/120).

Michael's maximum TFL entitlement for each course year is:

$$(\pounds 9,790/120) \times 60 \text{ credits} = \pounds 4,895$$

Jess is undertaking a HNC which consists of two taught study years. The maximum taught study TFL per-course amount associated with this course type is 120 credits. The provider is charging at a cost per-credit rate of (£9,790/120).

Jess studies and uses £4,895 worth of TFL for 60 taught credits in course year one. This means that the TFL per-course amount is capped at 60 credits in respect of course year two, meaning Jess has a maximum of £4,895 worth of TFL available to use in respect of the course year.

11.1.1 Maximum TFL entitlement available in respect of a course year with a special period at an English provider

Under the LLE, a student studying at an English provider, may be able to undertake and be charged for a single course year consisting of more than one study period type for which differential TFL rates apply.

A course year could consist of a combination of the following study period types:

- Taught study
- Higher fee foundation year study
- Lower fee foundation year study
- Sandwich placement
- Study abroad
- Turing mobility
- Repeat study

In such circumstances, the maximum TFL entitlement will be calculated in relation to each separate study period.

The combined total will then be used to set the student's maximum TFL entitlement in the course year.

Example:

Connie is undertaking a Bachelor's degree with Honours. The course consists of four taught study years which include two separate periods of study abroad. The provider is charging:

$$((9,525/120) \times 4) + ((£1,425/120) \times 1) = \textbf{£39,525}.$$

The total number of fundable credits for Connie's course is the taught study TFL per-course amount of 480 credits plus an additional TFL per-course amount of 120 credits in relation to the periods of study abroad, totalling 600 credits.

By their final study year, Connie has studied and used:

$$((£9,525/120) \times 390 \text{ taught credits}) + ((£1,425/120) \times 70 \text{ study abroad credits}) = \textbf{£31,787.50}$$

This means that the remaining TFL per-course amounts for the final study year are capped at:

$$\begin{aligned} \text{Taught: } 480 - 390 &= \textbf{90 credits} \\ \text{Study Abroad: } 120 - 70 &= \textbf{50 credits} \end{aligned}$$

The maximum TFL entitlement that is available for Connie to use in their final year is:

$$((£9,525/120) \times 90) + ((£1,425/120) \times 50) = \textbf{£7,737.50}$$

11.1.2 Maximum TFL entitlement available in respect of a course year with a special period at a devolved authority provider

Providers in the Devolved Authorities will continue to operate under yearly fee limit rules.

As a result, study on a course year at such a provider that meets the definition of a special year will qualify for TFL entitlement determined fully by the relevant per-credit rate for the year type, for example, study abroad.

See [section 10.4.2](#) for more detail on the definition of special periods at providers in the Devolved Authorities.

The applicable TFL per-credit rate for all fundable credits undertaken in the course year will default to the relevant TFL per-credit rate linked to the special year type.

The maximum TFL per-course amount that is associated with the special period type (i.e. 120 credits) will reduce by the number of funded credits that the student undertakes.

Example:

Sonny is undertaking a study abroad year of a course at a public provider in Scotland. The course year is a total of 120 credits and, although it includes a period of taught study, the year as a whole meets the definition of a study abroad year.

All credits undertaken in the course year, including the taught period, are funded at the study abroad rate.

The maximum TFL entitlement for the course year is:

$$(\pounds4,895/120) \times 120 \text{ credits} = \pounds4,895$$

The total study abroad TFL per-course amount associated with Sonny's course is also reduced by 120 credits. This means Sonny cannot receive any further TFL in respect of any future years of their course that satisfy the study abroad years definition.

Where a course year does not meet the definition of a special year, all credits undertaken will be set to the taught study TFL per-credit rate.

The TFL per-course amount associated with the taught will also reduce by the number of funded credits that the student undertakes.

Example:

Lottie is undertaking a 360-credit course year at a regulated provider in Wales. Each course year is a total of 120 credits. Year two of Lottie's course includes a short placement period, however, the year as a whole does not meet the definition of a sandwich placement year.

All credits undertaken in the course year (including the placement period) are funded at the taught study rate.

The maximum TFL entitlement for the course year is:

$$(\pounds9,790/120) \times 120 \text{ credits} = \pounds9,790$$

The total taught study TFL per-course amount associated with Lottie's course is also reduced by 120 credits. This means that after year 2, Lottie has a remaining taught study TFL per-course amount of:

$$360 \text{ credits} - 240 \text{ credits} = \mathbf{120 \text{ credits}}$$

11.1.3 Maximum TFL entitlement available in respect of a course year at a provider that is not subject to fee limits

Providers in the Approved category of the OfS register may set their tuition fees without a cost-per credit limit imposed and are therefore considered "uncapped".

In circumstances where an Approved provider charges beyond the maximum TFL per-credit limit, students cannot exceed the amount required to fund 180 credits of normal taught study.

Example:

Damon is undertaking a 360-credit degree course year at a non-fee capped provider. Damon has agreed with their provider to complete this course on an accelerated basis over two years (i.e. 180 credits per year).

Damon's provider is charging £10,000 per course year.

The maximum TFL amount that is available to fund 180 credits of taught study for this course is capped at:

$$(\pounds 6,525/120) \times 180 \text{ credits} = \pounds 9,787.50$$

Damon will be required to self-fund £212.50 in each year of their course.

11.2 Fees payable by the student in connection with the course year

A student will only be entitled to TFL to cover the fee amount due to the provider.

Example:

Clara is undertaking a five-year, 600-credit, Veterinary Surgery course, with a compulsory intercalated year that extends the course to six years, 720 credits. Each year of the course, including the intercalated year, is 120 credits and is charged at £9,525. The course qualifies for Longer Course AE.

In year five Clara has a remaining fee loan entitlement balance of £1,060, with a further £19,580 available via Longer Course AE. Clara uses a combination of their remaining fee loan entitlement balance plus Longer Course AE to fund year five.

In year six, Clara has a Longer Course AE balance of £11,115. However, Clara's TFL entitlement is capped at the amount due to the provider. Therefore, the maximum TFL Clara can request in respect of year six is £9,525.

11.2.1 Fees Paid by Third Parties

In circumstances where the student's tuition fees are being paid, either wholly or partly, by a third party (such as an employer) then a student will only be entitled to TFL to cover the outstanding fee amount due to the provider (i.e. any amount that is not being covered by the third party).

Example:

Rose is studying on a 60-credit module costing £4,500. Rose's employer is contributing half of the tuition costs. As a result, Rose can only request £2,250 TFL to cover the remaining cost of the tuition fees.

11.2.2 Fee waivers

A provider may decide to waive all or some of the fees associated with a course year being undertaken by a student. In such circumstances, a student will only be entitled to TFL to cover the outstanding fee amount due to the provider (i.e. any amount that is not accounted for by the fee waiver).

11.2.2.1 Turing scheme fee waiver (Northern Ireland providers only)

Providers based in Northern Ireland waive the full tuition fee charges for periods of study abroad that attract funding under the Erasmus/Turing Scheme.

An eligible LLE student studying on such a period via a designated provider in Northern Ireland will not qualify for any TFL in respect of the relevant study period for which a fee waiver is applicable to cover the entirety of the costs of the course year.

11.2.2.2 Students undertaking graduate entry medicine or graduate entry dentistry courses (Northern Ireland providers only)

An exception to this rule applies to a student on a graduate entry accelerated programme of study at a provider in Northern Ireland that leads to qualification as a medical doctor or dentist.

11.2.2.3 Partial Fee Waivers

In circumstances where a student's provider applies a partial fee waiver, a student will only be entitled to TFL to cover the outstanding fee amount due to the provider.

Example:

Arne is studying on a 45-credit module costing £3,671.25. Arne's provider decides to waive £671.25 from their fee charge, meaning Arne will only be charged £3,000 for the module. As a result, Arne can only request a maximum of £3,000 worth of TFL in respect of their module.

11.2.3 Graduate entry accelerated course leading to qualification as a doctor or dentist

Under existing HESF arrangements, a student studying on a graduate entry accelerated course leading to a qualification as a doctor or a dentist is eligible for a contribution towards their tuition fee costs under the NHS bursary scheme.

In years two to four of their graduate entry course the NHS currently fund tuition fee costs up to the first £3,930 regardless of which UK territory the provider is based in.

An eligible LLE student can get TFL to fund the remaining tuition fee costs in each of those course years.

Under the LLE, there will be no change in the current funding arrangement for years two to four of a such a graduate entry course.

This means that the same level of tuition fee contribution will continue to be paid by the NHS reducing the fee payable to the provider by the student.

However, no NHS tuition fee contribution is available for year one. Therefore, an eligible LLE student will be able to get TFL up to a maximum of £9,790 for year one of their course.

Example:

Scarlett is studying on four-year Graduate Entry Medicine course at a provider in England. All four years of the course each consist of 120 credits and carry a fee charge of £9,790. Scarlett is eligible for an NHS bursary, and tuition fee contribution, from the NHS in years two to four.

As there is no NHS fee contribution in year one, Scarlett's TFL entitlement is capped at the providers maximum cost-per credit rate for 120 credits:

$$(\text{£}9,790/120) \times 120 \text{ credits} = \text{£}9,790$$

In years two to four, Scarlett will benefit from an NHS fee contribution of £3,930. the capped TFL entitlement is:

$$((\text{£}9,790/120) \times 120 \text{ credits}) - \text{£}3,930 = \text{£}5,860$$

11.3 Remaining fee loan entitlement balance (Including any Additional Entitlement)

A student's actual TFL entitlement for a course year cannot exceed their remaining fee loan entitlement balance, including any additional entitlement:

Examples:

Andy is undertaking a 6-month, 60-credit HTQ module. The provider is charging £4,895 for the course. Andy has a remaining fee loan entitlement balance of £3,000. No additional entitlement is available to Andy.

The maximum TFL entitlement in respect of this course aligns with the provider charge.

However, Andy's actual TFL entitlement is capped at £3,000 as their entitlement cannot exceed their remaining fee loan entitlement balance.

Raj has a remaining fee loan entitlement balance of £22,027.50 and is studying on a 480-credit Honours degree course, with an additional year of study abroad in course year two.

The course will last five years in total, with the provider charging £9,525 for each taught study year and £1,425 for the year of study abroad.

Following completion of course year three, Raj has a remaining fee loan entitlement balance of £1,552.50, plus an available Special Period Additional Entitlement of £1,425.

The total charge for course year four is £9,525. However, Raj's TFL entitlement is capped at the sum of their remaining fee loan entitlement balance plus any additional entitlement:

$$\text{£}1,552.50 + \text{£}1,425 = \text{£}2,977.50$$

Raj will have to self-fund the remaining course costs that exceed their available TFL entitlement.

11.4 Calculating capped TFL entitlement for a course year

Regulation 34(1) sets out that a student's actual TFL entitlement for a course year will be capped as the lowest of:

- the maximum TFL entitlement,
- the student's remaining fee loan entitlement balance, including any available additional entitlement,
- The amount required to fund 180 credits of normal taught study, or
- the fees payable by the student in connection with the course year

11.5 Request to reduce amount of fee loan applied for

Regulation 34(16) sets out that a student may submit a request to reduce their requested TFL amount during their course year.

In circumstances where a student wishes to reduce their requested loan amount, the reduced loan cannot be an amount that is below what has already been paid to the provider, including where the provider has requested payment.

Example:

Emilio is undertaking a one-year HNC. The total cost of the course is £8,000. Emilio requests TFL to cover the full cost of the course.

3 months into the course, Emilio decides that they wish to reduce their TFL amount and partly self-fund some of the course fees. At this point, £2,000 worth of TFL has been paid to the provider.

As a result, Emilio's new requested loan amount cannot be below the value of £2,000 as this is the amount already paid to the provider.

12 Annexes

12.1 Annex A – Priority Additional Entitlement Course List (Regulation 26)

Subject	Course/Qualification Type	Professional registration
Medicine & Dentistry	A designated course (including graduate entry accelerated courses) leading to a qualification as a medical doctor	Leads to professional registration with the General Medical Council
	A designated course (including graduate entry accelerated courses) leading to a qualification as a dentist	Leads to professional registration with the General Dental Council
Nursing, Midwifery and AHP subjects	A designated pre-registration course leading to a PG master's degree or PG diploma in: Nursing Midwifery	Leads to professional registration with the Nursing and Midwifery Council
	A designated pre-registration course leading to a PG master's degree or PG diploma in: An AHP subject (other than dental profession subjects – PG pre-registration courses in dental profession subjects are not designated for student support under the LLE)	Leads to professional registration with the Health and Care Professions Council
	A designated pre-registration course leading to an undergraduate degree in: Nursing Midwifery	Leads to professional registration with the Nursing and Midwifery Council

	A designated pre-registration course leading to an undergraduate degree in Nursing and Social Work	Leads to professional registration with: The Nursing and Midwifery Council, Social Work England, Social Care Wales, the Scottish Social Services Council, and/or the Northern Ireland Social Care Council
	A designated pre-registration course leading to an undergraduate degree in: An AHP subject (with exception of dental profession subjects – see below)	Leads to professional registration with the Health and Care Professions Council
	A designated pre-registration course leading to an undergraduate degree or a diploma in: Operating Department Practice	
	A designated pre-registration course leading to an undergraduate degree, a diploma or a foundation degree in: a dental profession subject, i.e. Dental Therapy, Dental Hygiene or Dental Therapy and Dental Hygiene	Leads to professional registration with the General Dental Council (GDC)

Initial Teacher Training (Schools)	A designated undergraduate Initial Teacher Training course A designated postgraduate Initial Teacher Training course A designated Schools Centred Initial Teacher Training (SCITT) course A designated course leading to a Postgraduate Certificate in Education (PGCE)	Leads to Qualified Teacher Status in England or registration with another relevant UK regulatory body: The Education Workforce Council (Wales) The General Teaching Council for Scotland The General Teaching Council for Northern Ireland
Initial Teacher Training (FE)	A designated FE ITT course leading to a: Certificate in Education (CertEd) (Level 5) Professional Graduate Certificate in Education (PgCE) (Level 6) Professional Graduate Diploma in Education (PgDE) (Level 6) Postgraduate Certificate in Education (PGCE) (Level 7) Postgraduate Diploma in Education (PGDE) (Level 7)	There is no requirement to hold Qualified Teacher Status or professional registration to practice as a teacher in FE. However, DfE will act as accreditor for FE ITT courses and only courses that satisfy DfE accreditation requirements will be designated for LLE funding.
Social Work	A designated course leading to a qualification as a social worker	Leads to professional registration with Social Work England, Social Care Wales, the Scottish Social Services Council and/or the Northern Ireland Social Care Council

12.2 Annex B – taught study TFL per-course amounts (Regulation 35)

Taught study TFL per-course amounts are aligned to per-course amounts for the purposes of maximum chargeable credits under LLE fee limits rules. Please refer to the [LLE Courses guidance chapter](#) for more detail on chargeable credit rules.

For courses designated under LLE Student Support Regulations, the TFL per-course amounts based on course type are set out in the table below:

Course Type	TFL Per-Course Amount
Architecture course: A first-degree course leading to a postgraduate qualification accredited by the Architects Registration Board.	600
Bachelor's Degree offered by a provider in Scotland: A first-degree course leading to the qualification "Bachelor's degree", meaning an ordinary (non-Honours) degree. This is a separate course type to the Bachelor's degree with Honours or undergraduate Master of Arts, and not a classification of an Honours degree.	360
Bachelor's Degree offered by a provider in England, Wales or Northern Ireland: A first-degree course leading to the qualification "Bachelor's degree", meaning an ordinary (non-Honours) degree. This is a separate course type to the Bachelor's degree with Honours, and not a classification of an Honours degree.	300
Bachelor's degree with Honours or an undergraduate Master of Arts offered by a provider located in Scotland , where the course does not meet the criteria to have per-course amounts of 480, and either: a) The course contains at least 6,000 notional learning hours and has a standard full-time equivalent duration of five full-time years, excluding qualifying periods of foundation year, repeat study, sandwich placement, study abroad, Turing mobility or intercalated year; or b) The course has no full-time equivalent, but a minimum of 600 credits are attached to the course, excluding credits assigned to qualifying periods of foundation year, repeat study, sandwich placement, study abroad, Turing mobility or intercalated year – with each credit equalling 10 notional learning hours, in compliance with expectation and guidelines set out by the relevant regulatory body.	600
Bachelor's Degree with Honours (including an undergraduate Master of Arts offered by a provider in Scotland) , where either: a) the course contains at least 4,800 notional learning hours and has a full-time equivalent duration of at least 4 full-time years, excluding qualifying periods of foundation year, repeat study, sandwich placement, study abroad, Turing mobility or intercalated year; or b) the course has no full-time equivalent, but the course has a minimum of 480 credits attached to it, excluding credits assigned to qualifying periods of foundation year, repeat study, sandwich placement, study abroad, Turing mobility or intercalated year - with each credit	480

equalling 10 notional learning hours, in compliance with expectations and guidelines set out by the relevant regulatory body.	
Bachelor's Degree with Honours (including an undergraduate Master of Arts offered by a provider in Scotland), where the course does not meet the criteria to have per-course amounts of 480, and either: a) the course contains at least 4,200 notional learning hours and has a standard full-time equivalent duration of 3 full-time years plus an additional period of learning comprising at least 15 weeks of taught study containing at least 600 notional learning hours, excluding qualifying periods of foundation year, repeat study, sandwich placement, study abroad, Turing mobility or intercalated year; or b) the course has no full-time equivalent, but a minimum of 420 credits are attached to the course, excluding credits assigned to qualifying periods of foundation year, repeat study, sandwich placement, study abroad, Turing mobility or intercalated year – with each credit equalling 10 notional learning hours, in compliance with expectations and guidelines set out by the relevant regulatory body.	420
Bachelor's degree with Honours (including an undergraduate Master of Arts offered by a provider in Scotland), where the course does not meet the criteria to have per-course amounts of 480 or 420 or 390.	360
Certificate of Higher Education	120
Diploma of Higher Education	240
First degree in Medicine, Surgery, Dentistry, Veterinary Medicine, Veterinary Surgery, or Veterinary Science, with a duration of 6 years FTE or more.	720
First degree in Medicine, Surgery, Dentistry, Veterinary Medicine, Veterinary Surgery, or Veterinary Science, with a duration of less than 6 years FTE	600
Foundation Degree	240
Graduate Certificate	120
Graduate Diploma	120
Graduate Entry Medical, Dentistry and Veterinary Courses	480
Higher National Certificate (non-Ofqual regulated)	120
Higher National Diploma (non-Ofqual regulated)	240
Initial Teacher Education [ITE] programme (one year): A course leading to a level 4-7 qualification in teaching, and is not on the Ofqual register, and either contains at least 120 credits, or more than 1,200 notional learning hours (including time spent on integrated placements).	120
Integrated master's degree offered by a provider in Scotland, where the course does not meet the criteria to have per-course amounts of 600 or 480, and either: a) The course contains at least 7,200 credits of notional learning hours and has a standard full-time equivalent duration of six full-time years, excluding qualifying periods of foundation year, repeat study, sandwich placement, study abroad, Turing mobility or intercalated year; or b) The course has no full-time equivalent, but a minimum of 720 credits are attached to the course, excluding credits assigned	720

to qualifying periods of foundation year, repeat study, sandwich placement, study abroad, Turing mobility or intercalated year – with each credit equalling 10 notional learning hours, in compliance with expectation and guidelines set out by the relevant regulatory body.	
Integrated master's degree offered by a provider in Scotland , where the course does not meet the criteria to have per-course amounts of 480, and either: a) The course contains at least 6,000 credits of notional learning hours and has a standard full-time equivalent duration of five full-time years, excluding qualifying periods of foundation year, repeat study, sandwich placement, study abroad, Turing mobility or intercalated year; or b) The course has no full-time equivalent, but a minimum of 600 credits are attached to the course, excluding credits assigned to qualifying periods of foundation year, repeat study, sandwich placement, study abroad, Turing mobility or intercalated year – with each credit equalling 10 notional learning hours, in compliance with expectation and guidelines set out by the relevant regulatory body.	600
Integrated master's degree: A first-degree course leading to the qualification "master's degree".	480
Postgraduate Course in Architecture: A postgraduate course accredited by the Architects Registration Board.	240
Postgraduate Healthcare (2 years full-time equivalent): Where the course does not meet the criteria to have per-course amounts of 360 or 300.	240
Postgraduate Healthcare (2 years full-time, plus additional short year): Where the course does not meet the criteria to have a per-course amount of 360 credits, but either: a) the course has a standard full-time equivalent duration of 2 full-time years, excluding qualifying periods of foundation year, repeat study, sandwich placement, study abroad, Turing mobility or intercalated year, plus an additional period of learning comprising at least 15 weeks of study containing at least 600 notional learning hours, or b) the course has no full-time equivalent, but a minimum of 300 credits are attached to the course - with each credit equalling 10 notional learning hours, in compliance with expectations and guidelines set out by the relevant regulatory body.	300
Postgraduate Healthcare (3 years full-time equivalent), where either: a) the course has a standard full-time equivalent duration of at least 3 full-time years, excluding qualifying periods of foundation year, repeat study, sandwich placement, study abroad, Turing mobility or intercalated year; or b) the course has no full-time equivalent, but a minimum of 360 credits are attached to the course – with each credit equalling 10 notional learning hours, in compliance with expectations and guidelines set out by the relevant regulatory body.	360
Bachelors Degree (Open University specific): The Open University (OU) have a course they run which is a 4 years long undergraduate degree, with 390 credits (30, 120, 120, 120). The course is structured	390

as a standard 360 credit Honours degree, but with an additional 30 credit access year (which is not a foundation year).	
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