Student Loans Company

Lifelong Learning Entitlement in England

Loan for Living Costs - 2026/27

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Purpose

This document sets out guidance on personal eligibility regulations for assessing loans for living costs eligibility and entitlement for support under the Lifelong Learning Entitlement ("LLE") service.

This document is to be considered in conjunction with the other LLE Policy guidance chapters:

- LLE Courses and Fee Limits guidance chapter
- LLE Personal Eligibility guidance chapter
- LLE Residency guidance chapter
- LLE Tuition Fee Loan guidance chapter
- LLE Income Assessment guidance chapter
- LLE Grants for Dependants guidance chapter
- LLE Travel Grant guidance chapter
- LLE Administration 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

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1 Abbreviations

Abbreviation	Term in Full	Abbreviation	Term in Full
AWE	Additional Week Entitlement	MLE	Maintenance Element
AY	Academic Year	NHS	National Health Service
CPW	Credits Per Week	PAE	Priority Additional Entitlement
DfE	Department for Education	RLE	Reduced Element
HEP	Higher Education Providers	SAE	Special Additional Entitlement
HESF	Higher Education Student Finance	SLC	Student Loans Company
HHI	Household Income	SSLE	Special Support Loan Element
LAST	Local Ambulance Service Trust	TFL	Tuition Fee Loan
LETB	Local Education & Training Board		
LLC	Loans for Living Cost		
LLE	Lifelong Learning Entitlement		
LRV	Loan Reduction Value		

2 Summary

This guidance sets out supplementary information to the rules and requirements that determine whether an eligible LLE student qualifies for any element of the loan for living costs, and how much they are entitled to (subject to relevant reductions for income and intensity). This guidance should be read in conjunction with the guidance on Personal Eligibility and Courses, as the student may only qualify for Loan for Living Costs if they are an eligible LLE student on a designated LLE Course. Part 5 of the regulations provide for the loan for living costs under the LLE.

Throughout this guidance, course can be read as module unless otherwise specified.

Otherwise, this guidance chapter details:

- What a loan for living cost is and key background and features
- Who qualifies for a loan for living cost, including criteria specific to the different elements of the loan for living cost
- How to calculate the entitlement to loan for living costs for an eligible LLE student, including the relevant course year maximums, thresholds and tapers for 2026/27 service year.
- Tapers and thresholds

This guidance chapter focuses on the policy and context specific to the loan for living cost, and does not cover aspects of the policy which are shared with other products which are:

- the calculation of the household income ("income assessment") to be used in assessing a certain eligible LLE student's entitlement to loan for living costs
- the different changes of circumstances ("CoCs") that area applicable under the LLE and the effects of these changes on student's entitlement to loan for living costs.

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3 What are Loans for Living Costs

Part 5, Chapter 1 of the regulations sets out what the loans for living costs are, including the different elements and parts that make up loans for living cost. The loan for living costs is intended to help eligible LLE students pay for everyday expenses during their studies, such as rent, bills, food and travel. There are two elements of the loan for living cost:

1) **Maintenance Element**

Which is available to most students and is intended to cover living costs associated with study. Parts of the maintenance element of the loan for living costs are only available to students who have supplied their household income.

The maintenance element is further differentiated into:

- "Reduced Entitlement" which is available to eligible LLE students who do not wish to have their household income assessed or are on a bursary year or certain placement years.
- "Full Entitlement" which is available to eligible LLE students who wish to have their household income assessed who are on courses that contain up to 30 weeks of study.
- "Additional Weeks Entitlement" which is available to eligible LLE students who wish to have their household income assessed and the household income is below £45,000 and who are on courses that contain over 30 weeks of study.

The DWP treat any entitlement to the Maintenance element as income in their assessment of entitlement to benefits.

2) **Special Support Element**

Which is extra support for students who are considered to be in one or more of the special support categories. It is fully income-assessed and is meant to help with course-related costs such as books, equipment, travel or childcare. The DWP does not consider the special support element as income in their assessment of entitlement to benefits.

Students who are under 60 prior to the first day of the first course year and who qualify for special support element, can also qualify for maintenance element. However, those who are over 60 on the first day of the first course year of their course will qualify for special support element only.

In addition to differences in income assessment, age and type of student highlighted here there are several shared criteria that an eligible LLE student on a designated course must meet in order to receive any element of loan for living costs under the LLE (section 4.2).

The amount of loan for living costs a student is entitled to will be dependent on where the eligible LLE student's provider is located, where they live while they are

studying, the number of credits (intensity) they are undertaking and whether the student is in the final year of their course.

For the first time, under the LLE, students may receive loans for living costs for more than one course at the same time within the same service year, including where they are concurrent.

4 General Concepts and Features

This section will detail key concepts and features of the loan for living costs under the Lifelong Learning Entitlement (LLE).

4.1 Categories of Student – where a student lives and/or studies

Students will have different living costs depending on where they live or study to recognise this, the Department sets different maximum loan amounts depending on the students' circumstances also known as "categories".

"Parental Home" student

is a student who lives in their parent's home while studying.

"London" student

is a student who lives away from their parent's home and studies at the University of London, or any other provider or campus in "London" which is defined as the area that includes the City of London and the former Metropolitan Police district. A student will also be a London student if they are undertaking a placement based in London, regardless the location of their home HEP.

"Abroad" student

is a student who lives away from their parent's home and studies at an overseas institution as part of their course, or studies at the University of London Institute in Paris for at least six weeks in total during the course year.

"Elsewhere" student

is a student who lives away from their parent's home and is not a London or Abroad student.

These categories of student drive the different rates of loan throughout this guidance.

The loan for living costs for each course is assessed independently, which means the students circumstances may be different between course within the same service year.

4.1.1 Multiple Categories on a Single Course

A student may fall into more than one category during the course year. When this happens, they will get the loan rate for each category for the number of days they meet the rules for that category.

Example

Lucy is an eligible student studying a degree in AY 28/29. Their course starts on 13 September 2028 and lasts 210 days. They are living in the parental home when they start, so Lucy receives the parental-home rate.

On 27 November 2028, Lucy moves into student accommodation. From this date, they qualify for the Elsewhere rate.

Their loan entitlement is reassessed as:

- 75 days on the parental-home rate
- 135 days on the Elsewhere rate

4.1.2 Multiple Categories on Concurrent Courses

If a student is studying more than one course at the same time and each course falls under a different rate (for example, London and Elsewhere), they will receive the correct rate for each separate course.

However, because a student can only live in one place, any student living in their parents' home will receive the parental-home rate for all courses taken at the same time.

Clive is an eligible student studying two courses at the same time:

- a foundation degree at University College London from 10 September 2027
- an eight-month module at Southampton University from 23 November 2027

Clive is living away from the parental home when both courses begin.

Because they are living away from home and their foundation degree is in London, they qualify for the London rate for that course. They qualify for the Elsewhere rate for their Southampton module because that course is not based in London.

On 7 March 2028, Clive moves back to their parents' home. From that day, they qualify for the parental-home rate for both courses.

4.2 Categories for Special Support

Students are considered to fall in a special support category in course years where the eligible LLE student:

- falls within one of the categories of people prescribed for the purposes of section 124(1)(e) of the Social Security Contributions and Benefits Act 1992 ("the 1992 Act") in regulation 4ZA of the Income Support (General) Regulations 1987 (SI 1987/1967);
- is treated as being liable to make payments in respect of a dwelling prescribed by regulations made under section 130(2) of the 1992 Act;
- satisfies one of sub-paragraphs (b)(d) and (e) of regulation 14(1) of the Universal Credit Regulations 2013 ("the 2013 Regulations"): or
- has no partner and satisfies sub-paragraph (c) of regulation 14(1) of the 2013 Regulations;
- under regulation 25(3) of the Universal Credit Regulations 2013 is liable or treated as being liable to make payments in respect of the accommodation they occupy as their home.

The above regulations and provisions subsequently provide for the following groups of people, which are the special support categories.

- The student is a lone parent who is responsible for a child or a young person aged under 20 who is a member of the student's household, and who is in full-time education.
- The student is a lone foster parent of a child or young person aged under 20.
- The student has a partner who is also a full-time student and one or both are responsible for a child or young person aged under 20 who is in full-time non-advanced education (non-advanced being below HE level).
- The student has a disability and qualifies for a Disability Premium, Enhanced Disability Premium or Severe Disability Premium.
- The student has been treated as incapable of work for a continuous period of at least 28 weeks (two or more periods of incapacity separated by a break of no more than eight weeks count as one continuous period).
- The student is deaf and qualifies for Disabled Students' Allowance (DSA).
- The student is waiting to go back to a course having taken approved time out because of an illness or caring responsibility that has now come to an end for a period not exceeding one year.
- The student is aged 60 or over on the first day of the first course year of the specified designated course.
- The student is entitled to Personal Independence Payment, Armed Forces Independence Payment, Disability Living Allowance, or Adult Disability Payment (Scottish equivalent of the Personal Independence Payment).

- The student has a disability and qualifies for income related Employment Support Allowance.
- The student does not fall into one of the above categories and is liable to make payments in respect of accommodation (either as a single person or with a partner).

A student does not need to be entitled to or in receipt of other benefits, such as Universal Credit, to be considered within a special support category.

Example

> **Tina** is a lone parent who is responsible for a child under the age of 20 who is a member of their household and in full-time non-advanced education. Tina would be considered to fall within the special support category, even if they had never applied for Universal Credit or were not in receipt of it for the whole year.

4.3 Concurrency

The LLE introduces the ability for eligible LLE students to be in receipt of support for more than one course at the same time. This is known as concurrency, and concurrency can be either all periods of study overlap or there are instances of occasional overlap.

This new flexibility in available funding is primarily intended to allow students to be able to study a collection of modules that might suit their retraining needs best, it can also be used to pick up a specific module alongside another qualification.

4.4 Final Year Rate

Eligible LLE students in their final year of study who are taking 110 credits or more in that year will get a lower loan amount called the final-year rate, the final year rate will continue to vary depending on which category the student falls within.

Example

> **Jack** is studying a three-year degree, with 120 credits in each year. In years 1 and 2, they will be entitled to the non-final year rate of loan for living costs, but in year 3 which is their final year they will be entitled to the final-year rate.
>
> **Jill** is studying a 6-month 60-credit module, and even though technically they are in the “final year” of their course, because they are studying less than 110 credits, they will be entitled to the non-final year rate of loan for living costs.

4.5 Income Assessment

Income assessment is where the household income details of the student are taken into consideration to determine whether the student qualifies for a particular product and if so, how much they are entitled too.

The Income Assessment guidance chapter sets out the shared features of income assessment across all income assessed LLE products, including establishing who is in a student's household, what income to consider and how to manage changes to income in a course year.

This results in establishing the residual household income for use in the calculation of loan for living costs entitlement (Section 7), the household income is used to calculate a loan reduction value used to reduce the amount of loan for living costs available to an eligible LLE student.

4.6 Credits and Intensity

Credits are an established part of the Higher Education landscape representing a unit by which providers and students can understand the required effort and volume of work required to attain qualifications. One credit relates to 10 notional learning hours, and while the majority of current provision is credit bearing, there are some qualifications and providers that don't use the credit system.

The LLE isn't changing what a credit is or imposing that providers use credits in all their provision, it instead links all aspects of funding to the volume of credits being undertaken. In the case of loan for living costs, this is not an entirely new concept as the part-time loan system was dependent on credits for a number of rules.

Where a provider assigns credits to provision, these will normally be used in the assessment of loan for living cost, otherwise LLE establishes a system of default credit values for non-credit bearing provision and certain other courses in order to maintain a single system by which funding can be awarded. For more information of the default credit system please see the Courses and Fee Limits Guidance chapter.

There will be a direct link between credits and tuition fee charged that maintains a standard cost of a credit, however, given the purpose of the loan for living costs, it needs to consider the length of time over which the credits are undertaken to ensure a fair system. This is known as intensity.

Intensity is typically presented as a percentage, i.e. 50% intensity and is calculated by dividing the number of course year credits (CYC) by 120, then multiplying by 100 to present it as a percentage.

$$Intensity\ (\%) = (CYC \div 120) \times 100$$

Intensity is then used to reduce the entitlement following income assessment. Where there are multiple courses being studied within a service year, a student's intensity is assessed per course or course year separately and cannot exceed 100% on an individual course or course year.

4.6.1 Credits Per Week Adjustment

The credit value used in the calculation of intensity will be adjusted in cases where a student is studying more than 5 credits per week (CPW), either on a single course, or across multiple concurrent courses.

To check whether a student is within this limit, the average number of credits per week is calculated for each course or course year:

Credits per week (CPW) = Course Year Credits (CYC) ÷ Term Weeks (TW)

It is expected that a CPW adjustment will not be needed often as it is expected that provision be set up with reasonable study volumes in mind.

4.6.2 Credits per Week – Single Course

If a student is studying one course and their credits per week are higher than 5, their credit value is adjusted. This new credit value will be used to calculate their intensity.

Where the CPW value exceeds 5 the following steps will be taken to adjust the course year credits (CYC in the intensity calculation above).

Step 1: Excess Credits Per Week (eCPW) = CPW – 5
Step 2: Excess Credits (xC)= eCPW × TW
Step 3: Adjusted Course Year Credits (CYCa) = CYC - xC

Example

Corey is an eligible LLE student taking a 60-credit module over 11 weeks.

Credits per week (CPW) = 60 ÷ 11 = 5.45

With a CPW of 5.45, we will need to adjust the credit value used in Corey's entitlement calculation.

Step 1: 5.45 – 5 = 0.45
Step 2: 0.45 × 11 = 4.95
Step 3: 60 – 4.95 = 55.05

Corey's adjusted course year credits (CYCa) for the intensity calculation would be 55.05 credits.

4.6.3 Credits per Week – Multiple Courses

If a student is studying two courses concurrently, we must consider if the CPW across courses in each week overlap. Each course will already have had their credit per week value established via the steps in 4.6.2.

The earliest starting course (Course A) will never be adjusted by this step, as it will either be

- Under 5 credits per week, in which case there are credits per week available on later concurrent courses. If the later course causes the credits per week to exceed 5 in concurrent weeks an adjustment to the later course will be made.
- 5 credits per week, which wouldn't require the earliest starting course to be reduced but would mean there are no credits per week available for later courses and their course year credits will be reduced by the later courses credits per week multiplied by the number of concurrent weeks.
- More than 5 credits per week, which will have already been adjusted in 4.6.2, and would also mean no credits per week are available for later courses, and their course year credits will be reduced by the later courses credits per week multiplied by the number of concurrent weeks.

Once a courses credit per course year value is adjusted, it is the adjusted course year value that's used in comparison to later courses.

While this guidance focuses on two courses (Course A and Course B), the same concept will apply where there are more than two concurrent courses in a week (Course A, B, and C), with each later course being compared to the aggregate of the courses before it (B to A, C to B+A). However, this is expected to be an uncommon situation.

A more likely combination might be concurrency of one course (Course X) with a second course (Course Y) that then is also concurrent at times with another course (Course Z), in which case Course Y maybe adjusted for overlap with Course X, and Course Z may be adjusted for overlap with Course Y but not Course X.

> *Step 1: Establish the number of concurrent weeks (cW)*
> *Step 2: Add the CPW of each course together to get the combined credit per week (cCPW)*
> *Step 3: if cCPW is less than 5 no adjustment needed however, if cCPW is greater than 5, calculate the excess credits per week (eCPW).*
>
> $$eCPW = cCPW - 5$$
>
> *Step 4: multiply the eCPW by cW to get the course year credit reduction for course two and use it to reduce the course year credits.*

Example

> **Andrea** is an eligible student studying two 40-credit modules in AY 27/28. Each module lasts 10 weeks, and the two modules overlap for 2 weeks (cW).

CPW for each module are 4 credits per week on Module A and Module B, which gives a combined CPW (cCPW) of 8 credits for week. As the cCPW is more than the 5-credit limit, Module B must be adjusted. eCPW is calculated as 8 – 5 which equals 3.

We'll then multiply eCPW by the cW, which is 3 x 2 to get the course year credit reduction value, which is 6.

Adjusted credit value for Module B = 40 − 6 = 34

Andrea's adjusted course year credits on Module B for the intensity calculation will be 34 credits.

4.7 Specialist Study Periods

Eligible LLE students will typically be undertaking ordinary taught study entirely supported by funding through the LLE at their UK based provider. However, in some cases, students will undertake placements, periods of study abroad or in certain cases, be able to receive support from other sources, all of which will affect the loan for living costs a student may qualify for and be entitled to.

For more information on different study types please see the Courses and Fee Limits guidance chapter.

4.7.1 Bursary Years

A bursary year is a course year of a course in relation to which a student is eligible to apply for a non-income assessed healthcare bursary or eligible for a healthcare tuition payment.

Bursaries which would meet this definition are available in connection with both undergraduate and graduate Medicine and Dentistry Courses across the UK, Allied Health Professions Courses in Wales and in respect of Paramedic Science programmes depending on arrangements with local trusts/boards.

For more information on the courses attracting bursary support please see section x of the LLE Courses Guidance Chapter (link).

4.7.2 Placements Year

Under the LLE, a course year is treated as a placement year if in the course year the eligible LLE student is undertaking less than 10 taught study weeks at their home provider and is undertaking a sandwich placement within the course year.

What constitutes a sandwich placement varies depending on where in the UK the provider is based (Schedule 1 Part 3). At a provider in:

- England a sandwich placement is a placement of at least 13 weeks in the UK or overseas.

- Northern Ireland, Scotland or Wales a sandwich placement does not have a minimum duration in course year, but still aggregate over the duration of the course, by which if placements in the current year aggregated with placements in previous year of the course exceed 30 weeks, it will be treated as a placement year, even if more than 10 weeks is spent at the home provider.

Sandwich placements must alternate with study at the home institution and be organised and facilitated by the home provider.

Although they may be called placements, Turing/Taith work experience, Teacher placements on initial teacher training courses, and mandatory placements needed in regulated professions (i.e. Nursing) are not sandwich placements.

Whether a placement year attracts the full or reduced amount of loan for living costs is decided by whether the placements are paid and what employment field the placement is in.

Where a placement year contains only paid placement (regardless of the employment field), only unpaid non-service-based employment field or a mix of the two the eligible LLE student will only receive reduced amount of loan for living costs (regulation 37 (1)(b)(ii)).

Where a placement year contains any unpaid placement in a service-based employment field, regardless of any paid, or unpaid non-service placement periods within the year, the eligible LLE student may qualify for the full amount for loan for living costs, subject to all other criteria being met.

The service-based employment fields are service:

- in a hospital, public health service laboratory, or a clinical commissioning group in the UK
- with a UK local authority related to the care of children and young people, health or welfare, or with a voluntary organisation carrying out similar work
- with a UK local authority delivering public health functions
- in the UK prison, probation, or aftercare service
- with a Special Health Authority, the NHS Commissioning Board, the National Institute for Care and Excellence, the Health and Social Care Information Centre, a Local Health Board, a Health Board or Special Health Board in Scotland, or a Health and Social Services Board in Northern Ireland
- in the UK Parliament

Additionally, research in a UK institution, or research at an overseas institution as part of an overseas course, is treated as a service-based employment field.

4.7.3 Study Abroad

Eligible LLE students may study periods of their designated course abroad, either as integral parts of their course or as part of a Turing or Taith mobility.

To be designated, a course must be substantially provided by the UK based provider. This means that abroad periods must not exceed 50% of the provision of the course, unless the student is studying at the University of London institute in Paris (ULIP) which is an exception to this rule.

Students who study abroad may receive any element or part of the loan for living costs subject to meeting the relevant criteria. Study abroad only affects the amount (rate) of loan for living costs a student receives.

Eligible LLE students must be abroad for at least 6 weeks across the course year, sequentially or aggregated, to receive the higher rate. In deciding if the 6-week threshold applies, part weeks are counted as a week, but the amount of loan will be calculated in reference to the days of the week each rate applies.

5 Qualifying for a Loan for Living Costs

This section sets out the conditions that must be met in order to qualify for a loan for living cost, including conditions on specific elements of loan for living costs and guidance on who cannot qualify for loan for living costs due to meeting certain exclusion conditions.

This section also sets out the limits applied to loan for living costs when a student has exhausted or is close to exhausting their LLE balance.

5.1 Who can get a Loan for Living Costs?

A student must be an eligible LLE student attending a designated LLE course to qualify for either element of the loan for living costs. However, there are some added criteria which decide which specific element an eligible student can get.

Whether a student qualifies for loan for living cost, and which elements they qualify for is assessed on a course year by course year basis, and a student who qualifies in one year may not qualify in another. Similarly, students studying concurrently may see similar variability in the availability of loan for living costs between courses.

5.1.1 Conditions deciding which specific elements of the loan for living costs a student receives.

The specific elements of the loan for living costs are decided with reference to the following criteria

5.1.1.1 Age

If a student is 60 or over on the first day of the first course year of their designated course, they may only qualify for the special support element of loan for living cost.

If they are studying more than one course at the same time, and the courses have different start dates, their age on each start date may mean they qualify for different elements of the loan for living costs for each course

Example

> **Evelyn** is an eligible student attending a 12-month course starting 19th September 2027, they do not fall within one of the special support categories but has provided their household income. Evelyn is 59 on the first day of the course year, so they may apply for the full maintenance element of loan for living costs for this course.
>
> Evelyn then applies to study a separate module that also runs during the 27/28 service year, starting 7 February 2028. However, they had celebrated their 60th birthday on 30 December 2027, which is before the start of the module's course year. As a result, they may only apply for the special support element of the loan for living costs.
>
> Evelyn will continue to receive the full maintenance element of loan for living costs for their first course until it ends.

5.1.1.2 Providing Income Details (income assessed)

If a student does not provide income details, they may only qualify for the reduced maintenance element of the loan for living cost.

5.1.1.3 Specialist Years – Bursary and Placement years

if a student is studying on a bursary or paid placement year or unpaid non-service placement year, they may only qualify for the reduced maintenance element of the loans for living cost.

5.1.1.4 Special Support Category

Only students who meet the criteria one of the special support categories during the course year can qualify for the special support element.

5.1.2 What is considered "in attendance"

An eligible LLE student can qualify for any element of the loan for living costs if they are on an "in-attendance" course. An in-attendance course is a designated course that is not a distance learning course and that provides in person teaching and supervision to the students throughout the year.

A distance learning course is a course on which the student undertaking the course does not have to be in attendance face to face. Any requirement to undertake the

following activities is not attendance, and the course will be a distance learning course if the student only has to attend:

- for the purposes of registration or enrolment or any examination,
- on a weekend or during any vacation, or
- on an occasional basis during the week

A student will only receive a loan for living costs if they engage with their course face to face and this will be checked by their provider who should notify SLC of prolonged absence.

A student is still treated as “in attendance” if:

- they cannot attend in person because of a disability, or
- they are absent for up to 60 days because of illness.

They are also considered in attendance if they are taking part in study or work placements through the Turing or Taith schemes, even though these activities are not classed as designated courses.

If a student stops attending their course in person for any reason other than disability or illness (up to 60 days), they will not receive a loan for living costs for the period they are not attending even if they continue studying remotely.

The only time a student may be considered in attendance on a distance learning course, is if they are unable to attend any course due to a disability. DfE have agreed that in these cases, while the course would not ordinarily require attendance, it may be that this is right for the student and their study needs over a course normally designed for attendance.

5.1.3 Students who become eligible during the course/course year (Events)

Typically, a student is assessed eligible in respect of the beginning of their course, however there are sometimes when a student may become an eligible LLE student partway through their course or course year, this is known as an “event” (regulation 42(2). This can happen if:

- Their residency status changes during the year (please see eligibility chapter for more details on Events)
- Their course becomes designated after the start of the course.

If this happens, the now eligible student may qualify for any element of a loan for living costs, subject to assessment against eligibility rules and the loan for living costs qualifying and exclusion criteria, from the date of the event**.**

Example

Artem is a Ukrainian national. They first came to the UK with permission to stay under the Homes for Ukraine Sponsorship Scheme. They later apply for the Ukraine Permission Extension Scheme (UPES).

Artem begins their course on 15 September 2027, but they have not yet been granted UPES leave, and do not meet any other residency category for student support. This means they are **not** eligible for LLE support when their course starts.

On 17 October 2027, Artem is granted UPES leave. From this date onwards, they become eligible for a loan for living costs.

5.2 Who cannot get a Loan for Living Costs?

While most eligible students will qualify for some loan for living cost, there are some criteria that if met will prevent an eligible LLE student from qualifying for a loan for living cost.

While these exclusion criteria typically apply for the duration of a course year, there some instances where these circumstances may change in year and the eligible LLE student may qualify for days in which the relevant exclusion criteria no longer apply. Where this is the case the detail of those changes is included below.

The exclusion criteria are also assessed on a course-by-course basis, and in cases where multiple courses are being studied within a service year, either concurrent or sequentially, eligible LLE students may meet an exclusion criterion in respect of one course but not the other. This will most likely be where the exclusion criteria are course derived.

5.2.1 Eligible students who fall within a fee-only residency category.

Eligible LLE students don't qualify for any element of the loan for living costs if they have been assessed an eligible by on meeting the rules for a fee-only residency category.

Further information on what residency categories are fee only can be found in the residency guidance chapter.

5.2.2 Students who are Prisoners

If a student is a prisoner, including if they meet the definition of an "eligible prisoner" they will not qualify for any element loan for living costs.

If an eligible LLE student becomes a prisoner during the course year, or if they are released during the year, the exclusion criterion no longer applies and they may qualify for loan for living cost, subject to meeting eligibility and qualification criteria, for the time they are not in custody.

Example

Keith is an eligible LLE student whose course starts on 10th January 2028, and he qualifies for the maintenance element of the loan for living costs.

Keith becomes a prisoner on 27th March 2028, which disqualifies them from a loan for living costs. As a result, they only qualify for a loan for living costs up to 26th March 2028, the day before he enters custody and the loan for living costs is then pro-rated for the period from 10th January to 26th February.

5.2.3 Students studying on an apprenticeship

If a student is studying their course as part of apprenticeship they will not qualify for any element of the loan for living costs in connection with that course.

5.2.4 Students who are eligible to apply for non-income assessed healthcare bursaries

If a student is eligible to apply for a non-income assessed healthcare bursary in respect of the course they are studying, they will not qualify for any element of the loan for living costs.

In the 2026/27 service year there a limited courses which attract this type of bursary available to English domiciled students.

5.2.5 Students studying less than 30 credits in a course year

Eligible LLE students who are studying less than 30 credits or 300 notional learning hours in a course year will not qualify for any element of the loan for living costs (regulation 40(3).

Unless the course they are undertaking is one of the three ALL-transfer courses that are exceptions to this rule in the 26/27 service year. These courses are

- 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).

Credits for any activity can count towards the 30-credit minimum in the course year, it does not have to be met by taught study credits alone. Repeat study may also count towards the 30-credit minimum.

Where a eligible LLE student changes the number of credits they are undertaking within the course year to above or below 30 credits, they may only qualify for loan for living costs in relation to the days they were above the 30-credit minimum.

5.2.6 Students studying more than 180 credits in a service year

Eligible LLE students who undertake more than 180 credits or 1800 notional learning ours in a service year, will not qualify for loan for living costs in respect any courses or course years that result in them exceeding 180 credit/1800-hour limit. This can either be on a single course or across multiple courses.

Example

> **Chloe** is undertaking a 120-credit course year of a degree course, and they have been awarded loan for living costs. During the same service year Chloe chooses to undertake a second 90-credit course year of an HTQ.
>
> Chloe cannot qualify for any loan for living costs in respect of any course year that will see them exceed the 180-credit service year limit. Therefore, Chloe will not qualify for loan for living costs in connection with the 90-credit course year.

The 180-credit service year limit applies as an aggregate across all LLE products applied for within a service year and is not counted per product. So, if a student has already applied for 120 credits of study that attracts a fee loan only, they may only qualify for loan for living costs for a second course if the course has 60 credits or less.

Where an eligible LLE student changes the number of credits they are undertaking within the course year and that takes them above or below 180 credits within the service year, they may only qualify for loan for living costs in relation to the days they are not in breach of the 180-credit limit.

5.2.7 Students who have limited or zero remaining Tuition Fee loan (TFL) entitlement.

Eligible LLE students who have limited (less than £1,587.50) or zero remaining TFL entitlement, will not qualify the loan for living cost unless further conditions are met.

Eligible students on priority courses will always have a TFL entitlement and therefore are exempt from this exclusion criterion.

Eligible LLE students who have more than £1,587.50 in TFL entitlement do not have to use their TFL entitlement in order to qualify for loan for living costs, i.e. they can “self-fund” and still receive a loan for living costs.

How TFL entitlement is calculated is set out in the LLE Tuition Fee Loan guidance chapter, which can be found.

An eligible LLE student’s remaining TFL will be confirmed in respect of loan for living cost at the point of application submission. It will be checked for each course and course year separately according to the order students prioritise their funding

request in the application. So, students should consider their remaining TFL balance when applying for multiple courses or course years at the same time,

5.2.7.1 Why is there a link to the TfL and how was £1,587.50 chosen?

Given the purpose and nature of how the loan for living cost works, it was not possible to replicate the "funding pot" approach of the LLE tuition fee loan, as the different variables impacting entitlement would be complex to manage and would create significant fairness challenges.

To address this, eligibility for loan for living costs in each course year will be linked to a learner's remaining tuition fee loan balance. This ensures that learners must have a meaningful tuition fee loan balance remaining to support further study.

The £1,587.50 represents the cash equivalent of 30-credits study at the floor fee limit for a non-TEF OfS Registered provider without an access and participation plan. This value will change when tuition fee limits change.

5.2.7.2 Students with zero remaining TFL entitlement.

If an eligible LLE student has zero remaining TFL entitlement, following either the residual entitlement calculation or exhausting their TFL balance through LLE funded study, they will not qualify for most elements and parts of the loan for living costs.

Example

> **Alison** is an eligible student studying a HNC starting in AY 28/29. They have previously studied and have used all of their TFL entitlement, leaving a balance of £0.
>
> Because Alison has no remaining tuition fee loan entitlement, they will not qualify for a loan for living costs for the duration of their course.

The only exception to this is if the year of the course is a bursary year, in which their fees are being covered by the bursary, in which case they may qualify for the bursary year reduced entitlement only.

Example

> **Tamara** is an eligible student studying a three-year Nursing Degree in Wales and is eligible to apply for an NHS bursary. They have previously studied and even thought they have used all of their TFL entitlement, leaving a balance of £0, they may qualify for the bursary year reduced rate loan for living cost for any years of the course that are bursary years.

5.2.7.3 Students with limited remaining TFL entitlement (less than £1,587.50).

If an eligible LLE student has less than £1,587.50 of TFL entitlement remaining, they will not qualify for any element of the loan for living costs unless they use some or all

of their remaining TFL towards the cost of the course year for which they are applying for loan for living cost.

Where an eligible LLE student has limited remaining TFL but is not being charged a tuition fee for the period of study being applied for then they will qualify for loan for living costs.

Example

> **Max** is an eligible student studying a module starting in February 2027 which has a tuition fee of £500. Following the assessment of their previous funded study their remaining TFL balance is £1,000 which is below the £1587.50 threshold.
>
> Max uses £500 of his TFL balance to pay for their module, and in doing so can qualify for loan for living costs.

5.2.7.4 Students aged 60 or over with limited remaining Residual Entitlement

Eligible LLE students who are over 60 on the first day of their course cannot qualify for a TFL (regulation 31 (1)(b)), even where there is a residual TFL entitlement. They can however qualify for the special support element of the loan for living costs. As a result of this difference in product criteria, the loan for living costs and TFL link criterion was adapted for this student group to ensure it would work.

The TFL balance of an eligible student who is aged 60 or over at the start of the course, is checked for the value as it was immediately prior to the start of their course year to which they are applying.

Where the student is over the age of 60 and there would have been more than zero TFL remaining prior to the start of the course year the eligible LLE student is applying for they may qualify for special support element. However, if the TFL balance is zero prior to the course year then they will not qualify for special support element.

This assessment is made at the start of each course year, rather than the course as a student may be undertaking concurrent study that they began prior to turning 60 which may continue to reduce the TFL alongside their new course.

Example

> **Barbara** is an eligible student on a three-year course beginning on 15 September 2027 and applies for a loan for living costs in respect of their first year.
>
> As they will be 62 years old on the first day of their course, will not qualify for a TFL, and may only qualify for the special support element of the loan for living costs.

Barbara has a remaining TFL balance of £1,900.00 immediately prior to the course year for which they are applying. Which as this is more than zero, means they may qualify for special support element.

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6 Maximum Loan Values 2026/27

The following tables set out the course year maximum values for loan for living costs in the 2026/27 service year. These values also align with those set under the Student Support Regulations 2011 as amended for the same period.

6.1 Maintenance Element (Reduced) – Students on Bursary Years

The maximum rates in respect of a course year which is a bursary year are:

Table 6.1: Bursary Year Rates

	Non-Final Year	Final Year
Parental	£2,122	£1,609
London	£3,970	£3,039
Overseas	£2,828	£2,204
Elsewhere	£2,828	£2,204

6.2 Maintenance Element (Reduced) – Students on certain Placement Years

The maximum rates in respect of a course year which is a paid, or unpaid non-service-based placement years are:

Table 6.2: Placement Year Rates

	Non-Final Year	Final Year
Parental	£2,461	£1,869
London	£4,607	£3,523
Overseas	£3,281	£2,557
Elsewhere	£3,281	£2,557

6.3 Maintenance Element (Reduced) – Students who are under 60 and do not provide income details

The maximum rates in respect of a course year for an eligible LLE student who has not provided household income details are:

Table 6.3: Non-Income Assessed Rates

	Non-Final Year	Final Year
Parental	£4,013	£3,687
London	£7,039	£6,413
Overseas	£5,996	£5,210
Elsewhere	£5,048	£4,693

6.4 Maintenance Element (Full) – Students who are under 60 and provide income details and are not in a special support category

The maximum rates in respect of a course year that contains 30 study weeks or less and the eligible LLE students is under 60, has provided income details and is not in a special support category are:

Table 6.4: Maximum Income Assessed Maintenance Element Rates

	Non-Final Year		Final Year	
	Weekly	Base	Weekly	Base
Parental	£303.93	£9,118	£285.96	£8,579
London	£471.16	£14,135	£436.53	£13,096
Overseas	£413.43	£12,403	£370.09	£11,103
Elsewhere	£360.99	£10,830	£341.39	£10,242

The base value is calculated by multiplying the weekly value by 30 and if the resulting figure is not a whole number it is rounded up to the nearest £1.

6.5 Special Support Element (Under 60s) – Students who are under 60, provide income details and is in a special support category.

The maximum rates in respect of a course year that contains 30 study weeks or less and the eligible LLE students is under 60, has provided income details and is in a special support category (section 4.2) are:

Table 6.5A: Maximum Income Assessed Special Support Element Rates

	Non-Final Year		Final Year	
	Weekly	Base	Weekly	Base
Parental	£358.56	£10,757	£341.83	£10,255

London	£513.83	£15,415	£481.56	£14,447
Overseas	£460.19	£13,806	£419.89	£12597
Elsewhere	£411.49	£12,345	£393.33	£11,800

The base value is calculated by multiplying the weekly value by 30 and if the resulting figure is not a whole number it is rounded up to the nearest £1.

The Special Support element is £4,582 regardless of where a student lives or studies.

This base figure is a combined amount of Maintenance Element (ME) and Special Support Element (SSE) of the loan for living costs. The breakdown of each element are as follows:

Table 6.5B: Split of Maintenance Loan Element and Special Support Element for students who qualify for both

	Non-Final Year			Final Year		
	Base	**SSE**	**ME**	**Base**	**SSE**	**ME**
Parental	£10,757	£4,582	£6,175	£10,255	£4,582	£5,673
London	£15,415	£4,582	£10,833	£14,447	£4,582	£9,865
Overseas	£13,806	£4,582	£9,224	£12597	£4,582	£8,015
Elsewhere	£12,345	£4,582	£7,763	£11,800	£4,582	£7,218

6.6 Special Support Element (Over 60s) – Students who are over 60 and provide income details

The rate for an eligible LLE student who is 60 or over on the first day of their course will be a maximum amount of £4,582 a year.

There is no difference in this rate for where a student lives and studies or the year of the course being undertaken.

7 Calculating Entitlement

An eligible LLE student's entitlement to loan for living cost is calculated with consideration to whether the student qualifies for full entitlement or reduced entitlement.

An eligible LLE student who qualifies for a full entitlement will have their entitlement calculated by reference to the following three things:

- The number of weeks in their course or course year (Additional Weeks Entitlement)
- Their household income (Loan reduction value)
- The number of credits they are studying (Intensity)

An eligible LLE student who qualifies for reduced entitlement as they have not provided their income details or who is on a placement year or bursary year will be entitled to the maximums set out in section 6.1, 6.2 and 6.3 respectively subject intensity reduction where applicable.

7.1.1 Calculating Additional Weeks Entitlement

The Additional Weeks entitlement (AWE) is a weekly value awarded for every week of study more than 30 study weeks within the course year. Part weeks are counted as a week, so 30 weeks and 5 days, would be 1 week of AWE on top of the base entitlement.

AWE is available to eligible LLE students who are under 60 and provide income details, regardless of their special support status. However, eligible LLE students with household income of £45,000 or more will not be entitled to any AWE.

Table 6.5: Additional Weeks Entitlement Rates

	Non-Final Year			Final Year		
	Weekly rate	**Reduction value**	**AWE**	**Weekly rate**	**Reduction Value**	**AWE**
Parental	£303.93	0.253	£76.89	£285.96	0.269	£76.92
London	£471.16	0.316	£148.89	£436.53	0.341	£148.86
Overseas	£413.43	0.390	£161.24	£370.09	0.436	£161.36
Elsewhere	£361.99	0.322	£116.56	£341.39	0.34	£116.07

The AWE amounts in this table are calculated are rounded to two decimal places in this table for presentation.

An eligible students AWE entitlement is calculated by multiplying the relevant weekly rate from the table above by the number of additional weeks in the course then multiplying the reduction value.

AWE = (Weekly Rate x Number of Additional Weeks) x Reduction Value

7.1.2 Applying Household Income (Loan Reduction Value)

The residual income is calculated in line with the steps in the Income Assessment Guidance

The residual income will be applied on a per course year basis to generate a loan reduction value which is used to reduce the maximum loan entitlement, pound for pound until the non-income assessed base figure is reached.

Students in households where the residual income is £25,000 or less will not be subject to a loan reduction value.

For eligible LLE students under the age of 60 the maximum entitlement is calculated in respect of each course/course year and is base value (from Tables 6.4 and 6.5A) plus any AWE entitlement calculated under section 7.1.1 above.

For eligible LLE students over the age of 60 on the first day their maximum entitlement prior to reduction is X

The principle of tapers being used to calculate the loan reduction value will remain aligned to existing HESF calculations.

7.1.2.1 Students under the age of 60 who are not in a special support category

For eligible LLE students under the age of 60 who are not in a special support category a single taper is used to calculate the loan reduction value (LRV). This is expressed as £1 for every complete X above £25,000.

Where, X is:

Parental home	£6.54
London	£6.36
Overseas	£6.41
Elsewhere	£6.47

The LRV is then used to reduce the loan for living costs down to the non-income assessed amount in 7.1.2

7.1.2.2 Students under the age of 60 who are in a special support category

For eligible LLE students under the age of 60 and who are in a special support category the tapers for both final and non-final years are stepped to produce a single loan reduction value (LRVa + LRVb) that accounts for reducing special support element as well as maintenance element.

The taper between £25,000 and £42,875 (LRVa) is express as £1 for every complete X above £25,000 and but not above £42,875. Where X is:

	In a non-Final Year	In a Final Year

Parental home	£4.088	£4.054
London	£4.37	£4.295
Overseas	£4.265	£4.174
Elsewhere	£4.179	£4.137

The taper above £42,875 (LRVb) is expressed as £1 for every complete Y above £42,875, where Y is:

Parental home	£6.54
London	£6.36
Overseas	£6.41
Elsewhere	£6.47

LRVa are LRVb added together to provide the LRV, which is then used to reduce the loan for living costs down to the same minimum amounts set out in 7.1.2

7.1.2.3 Students over the age of 60

For students over 60 and only entitled to the lower amount of the maintenance element the taper is £1 for every complete £4.16 above £25,000 until £43,835 at which point they will not be entitled to any loan for living cost.

7.1.2.4 Non-income assessed Minimum Amount

A portion of the full element of the loan for living costs is always awarded regardless of the household income assessment, this is known as the non-income assessed portion of the loan. as set out below.

Non-final Year Minimum Amount		Final Year Minimum Amount	
Parental home	£4,013	Parental home	£3,687
London	£7,039	London	£6,413
Overseas	£5,996	Overseas	£5,210
Elsewhere	£5,048	Elsewhere	£4,693

7.1.3 Intensity Reduction

Intensity as calculated in section x is then used to reduce the entitlement calculated under either 7.1.2 above or the maximum reduced entitlement values to provide the eligible LLE students loan for living costs entitlement for the course year.