



1. Home (<https://www.gov.uk/>)
2. Education and learning (<https://www.gov.uk/browse/education>)
3. Apprenticeships, 14 to 19 education and training for work (<https://www.gov.uk/browse/education/find-course>)

Advanced Learner Loan

1. Overview

You can apply for an Advanced Learner Loan (<https://www.gov.uk/advanced-learner-loan/how-to-apply>) to help with the costs of a course at a college or training provider in England.

Loan eligibility does not depend on your income and there are no credit checks.

Check if you're eligible (<https://www.gov.uk/advanced-learner-loan/eligibility>) before you apply for an Advanced Learner Loan.

Different funding is available if you want to study in Scotland (<http://www.gov.scot/Topics/Education/UniversitiesColleges/16640/learnerfunding>), Northern Ireland (<https://www.nidirect.gov.uk/information-and-services/adult-learning/financial-help-adult-learners>) or Wales (<http://www.studentfinancewales.co.uk/fe/wglg-fe.aspx#.VysvcpMrJmB>).

Repayments

You'll have to pay your loan back (<https://www.gov.uk/advanced-learner-loan/repayments>) when both the following apply:

- you've finished your course
- you earn more than £25,725 a year

Loan Bursary Fund

You may also be eligible for money from the Advanced Learner Loan Bursary Fund (<https://www.gov.uk/advanced-learner-loan/bursary-fund>) if you need help with some costs while studying, for example childcare, travel or trips related to your course.

Use the Money Advice Service to work out the cost of borrowing (<https://www.moneyadviceservice.org.uk/en/categories/borrowing-money>).

2. What you'll get

How much you get depends on:

- the type of course
- your course fees
- the maximum loan available for your course

The minimum loan you can get is £300 and is paid directly to your college or training provider.

You do not have to borrow the full cost of your course - you can pay for some of it yourself.

Number of loans you can get

If your course started before 1 August 2016

You can apply for up to 4 loans but you can only get one loan at a time.

You cannot apply for another loan to take the same level of a course, for example the same level qualification in French if you've already had a loan for the same level in Italian.

If your course starts on or after 1 August 2016

You can apply for up to 4 loans and you can get more than one at the same time.

You can apply for another loan to take the same level of a course, for example the same level qualification in History if you've already had a loan for the same level in Maths.

You can only apply once for an Access to Higher Education course.

A Levels

You can apply for a loan to fund each course you take towards your A Levels - up to a maximum of 4 A Levels.

This means you can have up to 8 loans if you're taking each A Level as 2 separate courses.

The courses must be in the same subject to qualify for a full A Level.

You can get 3 more loans for non A Level courses either before or after your course of A Levels.

Download 'Terms and conditions' (PDF, 373KB)

(http://media.slc.co.uk/sfe/nysf/all/all_terms_and_conditions_guide_o.pdf)

3. Eligibility

Whether you qualify for an Advanced Learner Loan depends on your:

- course
- college or training provider
- age
- nationality or residency status

If your course started before 1 August 2016

You must have been 24 or older on the first day of your course.

Your course must be:

- a Level 3 or 4 qualification (<https://www.gov.uk/what-different-qualification-levels-mean>), for example A Levels
- at an approved college or training provider in England

Ask your college or training provider if you do not know if your course is eligible.

If your course starts on or after 1 August 2016

You must be 19 or older on the first day of your course.

Your course must be:

- a Level 3, 4, 5 or 6 qualification (<https://www.gov.uk/what-different-qualification-levels-mean>), for example A Levels or graduate certificate
- at an approved college or training provider in England

Ask your college or training provider if you do not know if your course is eligible.

Your nationality or residency status

In most cases, all of the following must apply. You must:

- be living in the UK on the first day of your course
- have been living in the UK, Channel Islands or Isle of Man for 3 years before starting your course
- be a UK national or have 'settled status' (this means there are no restrictions on how long you can stay)

You may also qualify if you're:

- a UK national, or someone with settled status, but you live somewhere else in the European Economic Area (EEA) (<https://www.gov.uk/eu-eea>)
- an EU national or a family member of one
- not a UK national but you've lived in the UK for at least 20 years (or at least half of your life)
- a refugee or a relative of one
- a migrant worker
- the child of a Swiss national
- the child of a Turkish worker
- under humanitarian protection or a relative of someone who has been granted it
- staying in the UK as a stateless person (or their family member) and your course starts on or after 1 August 2018
- a serving member of the UK armed forces (or their spouse, civil partner or a dependent parent or child living with them) doing a distance learning course from outside the UK that started on or after 1 August 2017

4. How to apply

1. Check with your college or training provider that the course qualifies.
2. Ask them for a 'Learning and funding information' letter - you need this to complete the application. It contains the details about your course.

3. Apply online (<https://www.student-finance.service.gov.uk/customer/home>) - you'll need to register first. You can apply by post if you cannot apply online.
4. You'll get a letter confirming your loan - usually within 2 weeks if you apply online (postal applications take longer).

What you need to know

You cannot apply until you get a 'learning and funding information letter' from your college or training provider.

You can apply for a loan without a National Insurance number (<https://www.gov.uk/apply-national-insurance-number>) but you must have one before the loan can be paid.

Apply by post

If you cannot apply online, apply by post - the address is on the form.

Download 'Application form' (PDF, 62KB) (http://media.slc.co.uk/sfe/nysf/all/all_application_form_o.pdf) Download 'Guidance notes' (PDF, 145KB) (http://media.slc.co.uk/sfe/nysf/all/all_application_notes_o.pdf) Download 'Terms and conditions' (PDF, 373 KB) (http://media.slc.co.uk/sfe/nysf/all/all_terms_and_conditions_guide_o.pdf) Download 'Privacy notice' (PDF, 246KB) (http://media.slc.co.uk/alldomiciles/nysf/dps_privacy_notice_e_o.pdf)

Proof of identity

If you're a UK national, include your UK passport details in your application as proof of identity. If you forget, use the 'UK passport details form'.

If you do not have a UK passport (or it has expired), send your birth or adoption certificate using the 'Birth or adoption certificate form'.

If you're from another EU country, send your EU passport or identity card the first time you apply.

Download 'UK passport details form' (PDF, 37KB) (http://media.slc.co.uk/sfe/nysf/all/all_uk_passport_details_form_o.pdf) Download 'Birth or adoption certificate form' (PDF, 87KB) (http://media.slc.co.uk/sfe/nysf/all/all_birth_adoption_cert_form_o.pdf)

Supporting information

Use the 'Evidence return form' if you need to send extra information to support your application, such as proof of residency status.

Download 'Evidence return form' (PDF, 62KB) (http://media.slc.co.uk/sfe/nysf/all/all_evidence_return_form_o.pdf)

Change an application

Once your application has been approved you can log in to your account to make a change online (<https://www.gov.uk/student-finance-register-login>).

If you just want to change your loan amount you can use the loan request form instead.

Download 'Loan request form' (PDF, 72KB) (http://media.slc.co.uk/sfe/nysf/all/all_loan_request_form_o.pdf)

5. Repayments

Repayments start the April after you complete or withdraw from your course.

You pay back your loan (plus interest) when you finish your course and earn more than £25,725 a year. Your repayments will stop if your income drops below £25,725 a year.

Your annual repayment amount will be 9% of any income you earn over £25,725.

Example

Your monthly repayments would be:

- £9 a month - if you earned £27,000 a year
- £32 a month - if you earned £30,000 a year

You can make voluntary repayments (<http://www.slc.co.uk/students-and-customers/loan-repayment/make-a-repayment.aspx>) if you want to pay off your loan more quickly.

Use the Money Advice Service to work out the cost of borrowing (<https://www.moneyadviceservice.org.uk/en/categories/borrowing-money>).

Interest

You pay interest from the time your first payment is made until you pay your loan back in full.

Income	Interest rate
While you're studying and until the April after you leave the course	Rate of inflation (Retail Price Index) plus 3%
£25,725 or less	Rate of inflation
£25,725 to £46,305	Rate of inflation plus up to 3%
£46,305 and over	Rate of inflation plus 3%

Making repayments

Your employer will work out your repayments and take them out of your salary with your tax.

If you're self employed, you make repayments as part of your Self Assessment tax return (<https://www.gov.uk/self-assessment-tax-returns>).

You can pay some or all of your loan at any time without an extra charge.

Leave or change your course

You'll have to pay back any money that's been paid to your college or training provider (plus interest) if you leave or change your course after 2 weeks or more.

The interest rate will be the rate of inflation.

Speak to your college or training provider to see if they can transfer the loan to another course.

Access to Higher Education (HE) course

Student Finance England will 'write off' any outstanding Advanced Learner Loan balances you owe for an Access to HE course once you complete a higher education course. This means you do not have to repay it.

The higher education course must be eligible (<https://www.gov.uk/student-finance/who-qualifies>) for student finance.

6. Bursary fund

You may apply to get money from the Loan Bursary Fund after you've received a letter approving your Advanced Learner Loan.

The money can help pay for things like:

- accommodation and travel
- course materials and equipment
- childcare
- classroom assistance for a disability or learning difficulty - once you're assessed by your college or training provider

How to apply

Apply to your college or training provider - each one has its own application process. How much you get depends on the provider's scheme and your circumstances.

Speak to student services if you need support with your application.

How the money is paid

Your college or training provider decides how the money is paid. You'll normally be paid direct. You might be able to arrange for the money to be paid to someone else instead, for example your landlord or childcare provider.

In some situations fund money must be paid back. This is generally if you're a student experiencing a temporary financial difficulty and need a loan, for example for help with your mortgage or rent.

Eligibility

You can apply even if you get other types of funding, for example:

- Professional and Career Development Loans
- Disability Living Allowance

You cannot apply if you're:

- getting student finance (<https://www.gov.uk/student-finance>) for higher education
- on an apprenticeship (<https://www.gov.uk/apprenticeships-guide>) training scheme
- on a Community Learning course (<https://www.gov.uk/government/collections/community-learning-government-funding>)

Appeal a decision

Contact your college or training provider to appeal a decision from the Loan Bursary Fund.