

The Lifelong Learning Entitlement

Student Eligibility, Funding Entitlement and

Maintenance Support

Sammie Fletcher – Funding Information Services Account Manager

Not all areas of LLE policy have been finalised, and more information and guidance will be delivered through FIS Team engagements and SLC communications as it becomes available

The Lifelong Learning Entitlement

An Introduction to the LLE

Essential Course and Funding Messages

Introduction to the LLE – A Single Student Funding System

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

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

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

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

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

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

The Lifelong Learning Entitlement

Tuition Fee Loan Support

Standard Entitlement and Qualifying Criteria

LLE Tuition Fee Loan – Standard Support Entitlement

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

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

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

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

Based on AY 2026/27 maximum rates, the **standard LLE TFL entitlement** in 2027 would be calculated as:

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

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

The Lifelong Learning Entitlement

Tuition Fee Loan Support

Residual Entitlement Calculation

LLE Tuition Fee Loan – Residual Entitlement

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

- These students will have their LLE Tuition Fee Loan (TFL) balance reduced to reflect the government funding contribution made to the tuition cost of their non-LLE related studies

The standard entitlement **will be reduced** to take into consideration any non-LLE study for which a student has received applicable tuition fee support (their relevant funded study):

An individual who has undertaken relevant government funded study will be subject to a 'Residual Entitlement Calculation'

This calculation will establish the amount to be deducted from a student's standard entitlement and determine their residual entitlement balance

This will be the student's remaining LLE Tuition Fee Loan (TFL) balance

Residual Entitlement – Relevant Funded Study

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

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

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

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

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

Study on a Foundation Year

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

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

Residual Entitlement – Applicable Tuition Fee Support

For Residual Entitlement Calculation, 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

A student grant for tuition fees

SAAS tuition fee funding for study at a Scottish provider
(I.e. non-repayable tuition fee payments made 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 HTQ courses eligible for funding via the Modular Acceleration Programme (MAP)

The Lifelong Learning Entitlement

Tuition Fee Loan Support

Additional Tuition Fee Loan Entitlement

LLE Tuition Fee Loan – Priority Additional Entitlement

An eligible LLE student studying a designated course in an identified priority subject area (a priority course) may be able to access additional LLE funding through **Priority Additional Entitlement**:

Where a student **does not have** sufficient remaining LLE TFL balance to fund the study of a priority course, additional entitlement will be available to contribute towards the remaining tuition fee cost of the course:

- This means a student will be able to access additional tuition fee support for a priority course where they have exhausted their standard LLE TFL balance

For the initial implementation of the LLE in January 2027, the **priority subject list is**:

Medicine and Dentistry	Nursing, Midwifery and Allied Health Professions
Social Work	Initial Teacher Training

IAG Note: Modules will not qualify for Priority Additional Entitlement

Priority Additional Entitlement – Eligibility

Once the student **has exhausted** their standard TFL balance, the maximum Priority Additional Entitlement available to complete study on a priority course will be the lesser of:

- The remaining fees payable by the student, or
- The maximum TFL entitlement for the remaining credits undertaken (the remaining fundable credits)

Example:

Jacob has a remaining LLE TFL balance of £29,370 and he undertakes a 4-year priority course costing a total of £39,160

Jacob has sufficient funds in his TFL balance to fund the first 3 years of the course

Jacob continues to study on the priority course at the point when he has exhausted his remaining TFL balance

He can therefore draw down Priority Additional Entitlement

LLE Tuition Fee Loan – Special Additional Entitlement

Eligible students may be able to access Special Additional Entitlement on top of their standard LLE Tuition Fee Loan (TFL) balance to cover **specific additional fee costs** associated with certain types of study:

- A student may qualify for additional TFL support for certain types of special period undertaken as part of a course that is not a priority course (Special Period Additional Entitlement)

The types of **special period that will qualify** for Special Period Additional Entitlement are:

A Study Period Abroad	A Period on a Sandwich Placement
A Turing Scheme Period	A Foundation Year (Classroom or Non-Classroom-Based)

IAG Note: Although they fall within the definition of a special period for other purposes, qualifying intercalated years will be funded via either Priority Additional Entitlement or Long Courses Additional Entitlement

Special Additional Entitlement – Maximum Funding

Special Period Additional Entitlement may be made available to students to help cover additional tuition fee costs incurred due to **undertaking a qualifying special period**:

- Unlike Priority Additional Entitlement, Special Period Additional Entitlement does not cover the whole fundable cost of the course that exceeds the student's TFL balance

The maximum amount of Special Period Additional Entitlement is **set as the lesser of**:

- The tuition fee charge for the special period, or
- The maximum TFL entitlement for the special period (the remaining fundable credits associated with the special period)

Although Special Period Additional Entitlement makes additional support available in respect of any **tuition fee costs associated with a special period** that exceed the student's remaining TFL balance:

- The maximum entitlement for special periods remains subject to the relevant rules

Special Additional Entitlement – Example

Students can only access Special Period Additional Entitlement when they **have exhausted** their remaining TFL balance, and have undertaken (or are undertaking) a special period on a non-priority course:

Example 1: A student with **full TFL balance** and Special Period Additional Entitlement required

Gavin has an LLE TFL balance of £39,160

He undertakes a 4-year degree with an integrated classroom-based foundation year

The total fundable cost of Gavin's course is £44,920

The course provider is charging Gavin £5,760 for the foundation year

This aligns to the amount of TFL available for the foundation year

Once Gavin has exhausted his TFL balance

He can draw down Special Period Additional Entitlement up to a maximum of £5,760 to fund any remaining tuition fee cost incurred due to studying on the foundation year

LLE Tuition Fee Loan – Long Course Additional Entitlement

An eligible LLE student may be able to access additional entitlement if they are undertaking **a longer course or programme of study** that has:

- A standard full-time equivalent (FTE) duration of at least five taught study years
- I.e. delivers at least 600 taught credits or contains 6,000 notional learning hours of taught study where the course is non-credit bearing

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

To get Long Course Additional Entitlement, students must be undertaking **a qualifying long course** which is:

- A longer course leading to a qualification in specified subjects (Veterinary Surgery or Architecture), or
- A longer Scottish course

Long Courses Additional Entitlement – Maximum Funding

The maximum amount of Long Course Additional Entitlement is set as a standard amount, calculated as the cost equivalent of the maximum per-credit **TFL entitlement for 240 credits**:

- I.e. two standard full-time equivalent (FTE) 120 credit course years

A student **can only draw down** Long Course Additional Entitlement to pay for tuition fees when they:

- Are undertaking a longer course that qualifies for Long Course Additional Entitlement, and
- Have exhausted their TFL balance

The total Long Course Additional Entitlement that a student can draw down is **set as the lower of**:

- The maximum amount of Long Course Additional Entitlement, or
- The maximum TFL entitlement available towards the remaining fee cost at the point of draw down, where this is less than the maximum amount of Long Course Additional Entitlement

Long Courses Additional Entitlement – Example

An LLE student may be able to access additional entitlement if they are undertaking a longer course leading to **a qualification in specified subjects** (Veterinary Surgery or Architecture), or a longer Scottish course:

Example:

Aisha is undertaking a 5-year (600 credit) Veterinary Surgery course
Each year of the course is charged at £9,790 (a total of £48,950)

Aisha has an LLE TFL balance of £39,160

Aisha can also access Long Course Additional Entitlement up to £19,580 to cover the tuition fee costs exceeding her standard TFL balance

Aisha uses her TFL balance to fund the first 4 years of the course

Year 5 is funded by Long Course Additional Entitlement

LLE Tuition Fee Loan – Compelling Personal Reasons

Where an eligible student whose LLE-funded study has been **negatively affected** (i.e. they have been unable to complete a course or need to repeat an element of a course) due to Compelling Personal Reasons:

- They will be able to access additional fee support to replace the entitlement used to fund the period of study affected by Compelling Personal Reasons (CPR)
- There is no definitive list of reasons deemed as CPR as SLC consider each case individually

Any CPR-linked additional entitlement awarded to the student will be **equivalent to the current value** of the impacted number of credits that applied to the affected period of study:

- The funding amount attributed to the CPR impacted credits will be added to the student's LLE balance

IAG Note: Unlike Priority Additional Entitlement and Special Additional Entitlement, there are no draw down restrictions on CPR Additional Entitlement

- A student is free to use this additional entitlement towards future study as they see fit

Compelling Personal Reasons – Example

Where an eligible LLE student has been negatively affected due to a CPR, they will be able to get additional fee support to replace the entitlement used to fund the affected period of study:

Example:

Matthew studies a 60-credit module at an Approved (Fee Cap) provider with an APP and TEF award and draws down the maximum available TFL entitlement of £4,895

Matthew suffers a bereavement, and withdraws from the module prior to completion, but having already drawn down on the full loan amount of £4,895

Matthew provides evidence that the withdrawal was due to a CPR, that impacted the entire 60-credit module and SLC is satisfied that he withdrew for a CPR

Matthew therefore qualifies for an additional entitlement amount that is equal to the cost of the CPR impacted period of study (i.e. £4,895)

This amount is added to Matthew's LLE balance and can be used towards any future period of study

The Lifelong Learning Entitlement

An Introduction to LLE Maintenance Support

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

LLE Maintenance Support – How it Works

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

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

Their 'characteristics'
including where they live

What they study
and how

Their household
income

- For the first time, students may also have entitlement to maintenance support across multiple concurrent courses during the service year

Distance learning courses will be **out of scope for maintenance support** under the LLE, as they are in the current HE student finance system (unless they are distance learning due to a disability):

- Students undertaking distance learning courses will still be able to use LLE funding to pay tuition fees and access Disabled Students' Allowance

LLE Maintenance Support – Elements and Categories

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

Maintenance Loan Element (MLE)

Available to most students, including individuals not on specific benefits

Partially income assessed

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

Considered income by DWP for benefit entitlement calculations

Special Support Loan Element (SSLE)

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

In addition to the Maintenance Element

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

Entirely income assessed

Reduced Loan Element (RLE)

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

Awarded to students studying on qualifying course years:

Those that attract specific bursaries, and

Some qualifying placements

The Lifelong Learning Entitlement

Maintenance Support Linked to Tuition Fee Loan Balance

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

LLE Maintenance Support – Link to Tuition Fee Loan Balance

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

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

- Will only be entitled to Maintenance Loans if they use part of their remaining LLE Tuition Fee Loan balance to pay for the course, they are seeking maintenance support for
- For Service Year 1 of the LLE, 30 credits has a value of £1,546.25
- This figure may change in subsequent years if fee loan amounts change

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

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

LLE Maintenance Support – Limited TFL Balance Example 1

Example: Student with an LLE Tuition Fee Loan (TFL) **balance of £0**

Helena is an eligible student studying on a HNC starting in AY 2028/29

Helena has previously studied and has used up her standard LLE TFL entitlement, leaving her with a balance of £0

Helena makes the decision to fund the fees for the HNC herself

As Helena has no TFL balance remaining
She will not qualify for loan for living costs (maintenance) support for the duration of her HNC

LLE Maintenance Support – Limited TFL Balance Example 2

Example: Student with a limited LLE Tuition Fee Loan (TFL) **balance of less than 30 credits**

Andreas is an eligible student studying a module starting in AY 2027/28
The module fee amount is £500

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

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

As Andreas is using some of his remaining balance to fund his module
Even though his TFL balance is less than £1,546.25, he will qualify for loan for living cost (maintenance) support for the duration of the module

LLE Maintenance Support – Self-Funding Tuition Fees

Students who choose to **self-fund tuition fees** and have £1,546.25 or more in residual tuition fee loan, will be able to access loan for living costs (maintenance) support

Louis is an eligible student studying a 3-year degree course starting in AY 2027/28

Louis has previously studied and has used some of his TFL entitlement before, leaving him with a TFL balance of £18,000

Louis decides he will self-fund the first year of study and use his remaining TFL balance to fund his studies in years two and three of his course

As Louis has a remaining TFL balance of more than £1,546.25
He will qualify for loan for living cost (maintenance) support in his first year of study, even though he is self-funding

He will also qualify for loan for living cost for years two and three

LLE Maintenance Support – Additional TFL Entitlement

In instances where the eligible LLE student's Tuition Fee Loan entitlement is from **an additional entitlement method, specifically:**

Special Period
Additional Entitlement

Long Course
Additional Entitlement

Compelling Personal Reasons
Additional Entitlement

- This additional TFL support can be exhausted, meaning the 'Limited Remaining TFL entitlement' rule will work in the same way as it does with standard entitlement

This rule also remains the same for students accessing **Priority Additional Entitlement (PAE):**

Priority
Additional Entitlement

- However, it will never be applied as the practical reality of Priority Additional Entitlement is that these students will not be able to exhaust support
- Meaning that eligible LLE students with PAE will always qualify for Maintenance Loan

The Lifelong Learning Entitlement

Calculating Maintenance Support Entitlement

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

LLE Maintenance Support – Calculating Entitlement

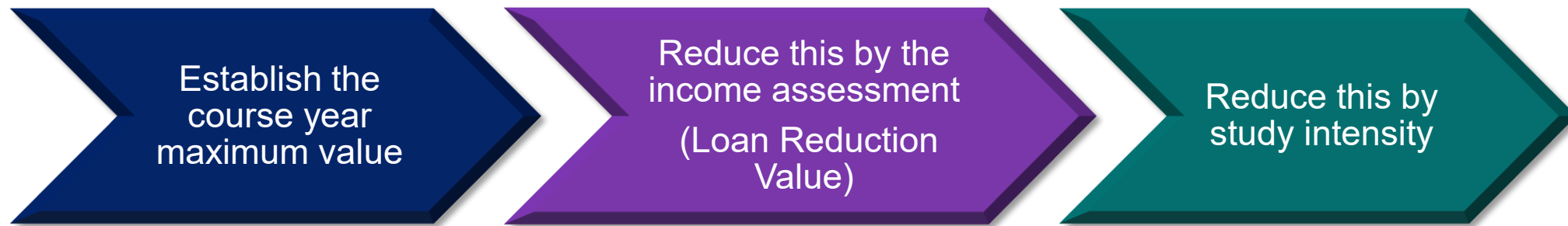
An eligible LLE student's loan for living cost entitlement will be determined based **on a combination of:**

- Their credits study (intensity), and
- Their course duration (Additional Weeks Entitlement)

A **base annual amount** (using a 30-week value) will be used to:

- Provide a comparable loan for living cost entitlement outcome as the current HESF system

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



Calculating Entitlement – More Than 30 Study Weeks

Eligible LLE students studying on courses with **more than 30 study weeks in a course year**, are entitled to an additional amount of maintenance loan for each additional week studied:

Additional Weeks Entitlement (AWE)

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

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

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

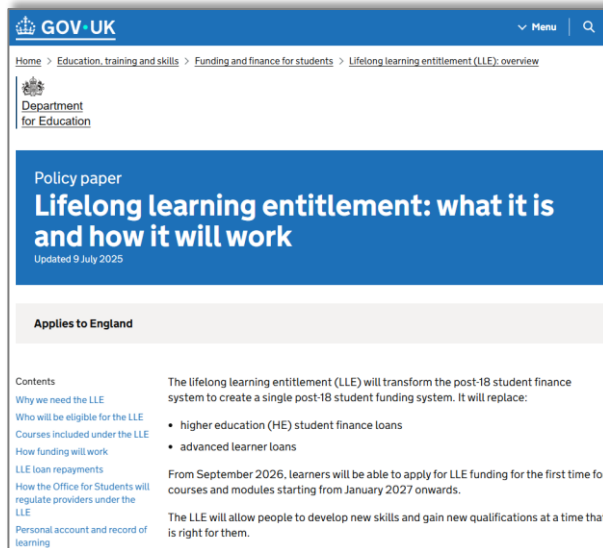
The Lifelong Learning Entitlement

Engagement, Guidance and Resources

LLE Policy Information – DfE Guidance Summary

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

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



GOV.UK

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

Department for Education

Policy paper

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

Updated 9 July 2025

Applies to England

Contents

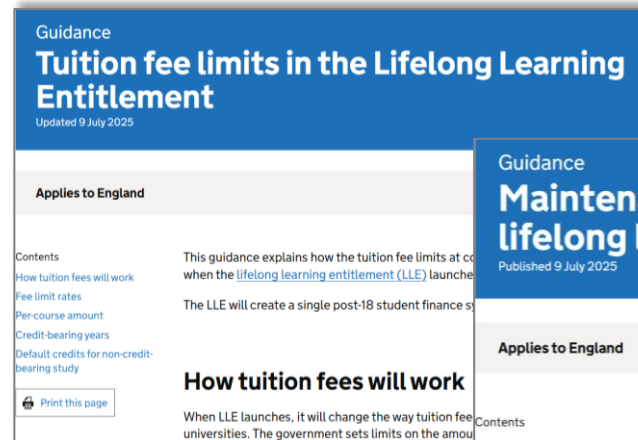
- Why we need the LLE
- Who will be eligible for the LLE
- Courses included under the LLE
- How funding will work
- LLE loan repayments
- How the Office for Students will regulate providers under the LLE
- Personal account and record of learning

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

- higher education (HE) student finance loans
- advanced learner loans

From September 2026, learners will be able to apply for LLE funding for the first time for courses and modules starting from January 2027 onwards.

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



Guidance

Tuition fee limits in the Lifelong Learning Entitlement

Updated 9 July 2025

Applies to England

Contents

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

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

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

How tuition fees will work

When LLE launches, it will change the way tuition fees are paid at colleges and universities. The government sets limits on the amount of tuition fees that can be charged for courses and modules that start on or after 1 January 2027.

Print this page



Guidance

Maintenance loans for living costs in the lifelong learning entitlement

Published 9 July 2025

Applies to England

Contents

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

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

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

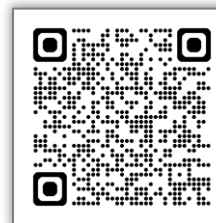
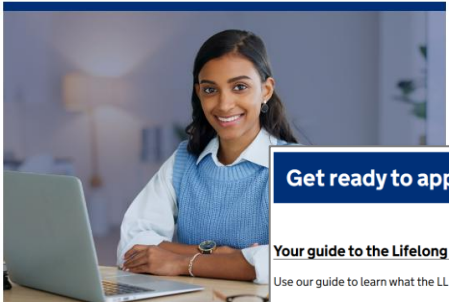
The LLE will create a single post-18 student finance system in England.



LLE Student Information – SFE Campaign Page and GOV.UK

In readiness for introduction of the LLE, a **dedicated student guide** has been launched on GOV.UK, which can also be accessed from the SFE campaign page:

- Content covers essential LLE funding messages for students, including loan entitlement, eligibility, course options, study route examples and living cost (Maintenance) support
- <https://studentfinance.campaign.gov.uk/lifelong-learning-entitlement>
- www.gov.uk/student-finance-on-or-after-1-january-2027

Get ready to apply

Your guide to the Lifelong Learning Entitlement

Use our guide to learn what the LLE is, find out if you qualify and how much you can get.

What's next

If you're starting an eligible course or module on or after 1 January 2027, you'll be able to access the LLE by applying for student finance from September 2026.

If you're starting a course before January 2027, you should apply for the current student finance that's available. You can apply online when applications open.

Going to uni in 2027?

If your course starts after 1 January for the Lifelong Learning Entitlement

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

- Contents
- Overview
 - [Eligibility](#)
 - [What student loans you can get](#)
 - [What extra financial help you can get](#)

Overview

For courses starting on or after 1 January student finance through the new student called your Lifelong Learning Entitlement education and some further education fu

Eligibility

You may be eligible for student finance including:

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

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

Your eligibility for student finance depends on:

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

What student loans you can get

You may be able to apply for:

- Tuition Fee Loans to help pay your course tuition fees
- Maintenance Loans to help with your living costs

All courses which qualify for Lifelong Learning Entitlement (LLE) funding will be worth a certain number of credits. For example, a year of studying a bachelor's degree full time is usually worth 120 credits.

Any loans you borrow need to be paid back, but not until you've finished or left your course, and you earn over a certain amount.

Tuition Fee Loans are paid directly to your university or college. Maintenance Loans are paid directly into your bank account.

Questions or Comments



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

For SFE guidance material and resources: www.practitioners.slc.co.uk

To discuss IAG training opportunities and to sign-up for the Funding Information Services Team bulletin: fundinginformationpartners@slc.co.uk

For LLE related questions and SLC updates: lle_enquiries@slc.co.uk