

# 24+ Advanced Learning Loans Guidance for Offenders in Custody

24+ Advanced Learning Loans have been introduced by the UK government for learners aged 24 and over studying at Level 3 or Level 4. In this document we answer questions you might have. If you need more information speak to your learning and skills provider or the National Careers Service adviser in your prison. If you are not sure how to contact them ask your wing or personal officer. This guidance applies for offenders applying to study on a 24+ Advanced Learning Loan funded qualification in custody and whilst on Release on Temporary Licence (ROTL).

## Eligibility

### Am I eligible for a 24+ Advanced Learning Loan?

To be eligible for one of these loans you must:

- be aged 24 or over at the start of your course;
- be undertaking an eligible course at an approved college or training organisation in England. See below for more details on which type of courses are eligible. Your National Careers Service adviser or learning and skills provider will be able to confirm exactly which courses are eligible
- be living in the UK on the first day of your course
- have been living in the UK, the Channel Islands or the Isle of Man for 3 years immediately before starting your course
- be a UK national or have 'settled status' (this means there's no restrictions on how long you can stay). You may also be eligible if you:
  - are an EU national or a family member of one

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- are a refugee
- have humanitarian protection (as a result of a failed application for asylum)
- are a migrant worker
- are the child of a Swiss national
- are the child of a Turkish worker

### **You must also:**

- Have the right to remain in the UK after completion of your sentence
- Not be subject to a Deportation Order
- Be sentenced and not on remand
- Have the Prison Governor's approval to study the qualification the 24+ Advanced Learning Loan will fund
- Be within 6 years of your release date

If you are being held at a secure hospital, rather than in prison for health reasons, you are also eligible to apply for a Loan if you meet the above criteria.

### **Does getting a loan depend on my income or credit history?**

No. Getting a loan does not depend on your income and credit checks are not carried out. Repayments are based on your income and will not begin until your income is over £404 a week, £1,750 a month or £21,000 a year.

### **Is there an upper age limit for someone applying for a loan?**

No. There is no upper age limit.

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### Which qualifications can I get a loan for?

You will need to be doing a Level 3 or Level 4 qualification, which is approved for public funding. Level 3 and Level 4 qualifications include A Levels, Access to Higher Education (HE) Diplomas and other Diplomas and Certificates. These loans do not cover Degrees or other forms of HE where separate arrangements exist. You can get further advice on which qualifications are eligible for loans from your learning and skills provider.

Funding also continues to be available from the Prisoners' Education Trust's 'Steps to Success Scheme' for learners in custody studying Open University Access courses.

For advice on your future skills, career, work and life choices you should speak to the National Careers Service adviser in your prison.

### Can I still apply for a loan for a qualification that is not approved for public funding?

No. Only qualifications approved for public funding are eligible for loans.

If you want to undertake a qualification that is not eligible for a loan then you'd need to agree another method of funding the course with the learning and skills provider or college.

### Application Process

#### How do I apply for a loan?

**If you want to enrol on a course in custody follow the steps below**

#### **Step 1**

Speak to your learning and skills provider to find out whether they have a

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place for you on your chosen course at Level 3 or 4.

### **Step 2**

If there is a place, the learning and skills provider will issue you with a Learning and Funding information letter. You'll need the information set out in this letter to complete an application and submit this to Student Finance England (SFE).

### **Step 3**

Apply on the standard 24+ Advanced Learning Loan application paper form available from your learning and skills provider or National Careers Service adviser.

### **Step 4**

You now need to ensure that your completed application is passed to your Prison Governor (or representative) to enable him/her to complete a proforma which confirms and authenticates information such as your stated release date and authority to study. There will be a local procedure to follow to achieve this, so please speak to either the learning skills provider or National Careers Service adviser.

### **Step 5**

The Learning and skills representative or National Careers Service adviser will then send your application form and the Prison Governor's proforma to SFE.

### **Step 6**

Your applications should progress in line with all other student finance applications, and SFE will write to you once your application has been processed.

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### **See below if you want to enrol on a course at a local college via ROTL:**

You must initially follow the normal prison process for seeking permission to apply for a place on your chosen course at a local college or other learning provider. If you are unsure of the procedure, speak to a National Careers Service adviser. If there is a place, the learning provider will issue you with a Learning and Funding information letter. You will then need to complete **Steps 3 -6** above.

### **Can I get impartial advice about managing my finances?**

It is important you consider your own circumstances and look into all options for paying for your course before choosing to take out a Loan. If you want advice on managing your finances, you can get impartial money advice from the Money Advice Service, which is operational in some prisons.

### **Can I get independent careers advice?**

If you are unsure whether the course you'd like to take is right for you, then you should speak to the National Careers Service adviser in your prison, if you are not sure how to contact them then ask your wing or personal officer.

### **What information do I need to provide when applying for a loan?**

You will need to provide details of the:

- course you wish to study;
- learning and skills provider or college you wish to study at;

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- fee you're being charged; and
- amount of loan you want to apply for.

The learning and skills provider or college will give you details about your course in your Learning and Funding Information Letter. You will need to decide how much loan you want to take out.

You will also be required to provide your personal details (for example name and, address) and evidence to confirm your identity. For UK passport holders this will just be your valid UK passport details (not the actual passport). If you are a UK national but do not have a passport you will be asked to provide another form of evidence such as a UK birth certificate, which will be returned to you. If you are not a UK national you'll need to provide physical identity evidence, as well as evidence that you're a permanent resident inside the UK.

You will also need to provide a valid National Insurance number so that the loan can be paid to the learning and skills provider or college on your behalf.

### **What if I do not have the required identity evidence?**

If you do not have access to suitable evidence, (for example a passport or birth certificate), the Student Loans Company (SLC) can accept a proforma signed by the Prisoner Governor (or representative) confirming your identity. Speak to your learning and skills representative if you need further information.

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### **I do not have a National Insurance number but I want to apply for a loan. What should I do?**

A National Insurance number is required before the loan can be paid to the learning and skills provider or college on your behalf. If you do not have a National Insurance number, you can still apply for a loan. SFE will contact you if you need to do anything to obtain one. This may mean that you will need to speak to the Jobcentre Plus representative at your prison to have one assigned to you.

### **What do I do after I have completed my application form?**

You should pass your completed application to your Prisoner Governor (or representative) for them to complete a proforma, which confirms and authenticates information such as your stated release date and authority to study. The learning and skills representative or National Careers Service adviser will then send your application form and the proforma to SFE.

### **Can I apply for a loan after my course has started?**

You should apply as early as possible to make sure SFE can pay your learning and skills provider or college at the start of your course. However, you can apply for a loan at any time during your course, but not after you have completed it.

If you wish to apply for a loan during your course, you will need to agree this with your learning and skills provider or college in advance, as you will already have discussed with them how you are going to pay your fees. Deciding to take out a loan will change this arrangement.

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The learning and skills provider or college will also need to provide you with information so you can complete your application.

### **How long will it take me to hear the outcome of a loan application?**

Applications that do not require any further supporting evidence (because you have provided your valid UK passport details or the Prison Governor has confirmed your identity) will be processed quickly and you should hear from the SLC within four weeks. If you do not send the SLC the evidence it asks for at the time of application it will take longer.

### **When will I receive my loan?**

You will not receive the loan it will be paid directly to your learning and skills provider or the local college/learning provider on your behalf.

### **If my course lasts for more than one year, do I need to reapply each year?**

No. Your loan application will last for the duration of the course, even when that course lasts for more than one year.

### **What happens if I change my mind before I start my course?**

If you decide before the start of your course, you no longer want to undertake your course or you do not want to take out a loan for the course then speak to the learning and Skills representative or National Careers Service adviser at your prison and ask them to contact SFE on your behalf. SFE will be able to cancel your loan application and you will not have any loan to repay.

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### **What happens if I change my mind once I have started my course?**

No loan payments will be made to your learning and skills provider or local college on your behalf until you have attended the course for at least two weeks. If you leave the course after more than two weeks then you will be liable to repay the loan payments that have been made to the provider or college on your behalf, for the time you have been on the course.

### **Fees**

#### **How much loan can I take out?**

There is a maximum amount of loan available to you based on the type of qualification you are doing. Your learning and skills provider or National Careers Service adviser will be able to advise you of this amount.

The fee charged by the learning and skills provider or college may be less than the maximum loan amount available - so in this case you'd only need to take out a loan to cover the fee being charged.

You can take out a loan for the maximum amount to cover your fee or you can pay all or part of the course fee yourself.

#### **Will I have to repay the full loan amount if I leave part way through the course?**

No. Your loan will be paid to your learning and skills provider or college in line with your attendance on the course. When you stop attending, payments will stop and you will only be liable to repay the amount (including any interest accrued on that amount) that has already been paid to the learning and skills provider or college.

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**If I leave my course part of the way through will I be required to pay the remainder of the fee to my learning and skills provider or college even if my loan payments have stopped?**

Before you enrol on the course, you will need to enter into an agreement with your learning and skills provider or college. This agreement should include the fee they are charging you and what you will be required to pay if you do not complete the course.

**How much of the course costs will the loan cover?**

The loan should cover the fee charged by the learning and skills provider or college. You will need to agree with the learning and skills provider or college upfront all of the costs associated with the course and that the loan will be able to cover these costs.

**I will be attending college whilst on ROTL, can I get additional support to help with travel costs?**

The 24+ Advanced Learning Loan only covers the fee you are being charged by the learning and skills provider or college for your course. However, it is possible that your prison will be able to provide financial support for travel costs. The National Careers Service adviser at your prison will be able to provide you with more information.

**Can I apply for support to help my learning in the classroom/workshop?**

Yes, you can apply to your learning provider for support from the Loans Bursary Fund to remove obstacles to learning; examples would be specialist software and accessibility equipment.

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### Loans

#### **Will I be able to get a loan if I have already achieved a similar qualification (i.e. I already have A Levels)?**

Yes. Previous qualifications you have achieved will not affect your ability to apply for your first loan. However, once you have received a loan to undertake a course you will not be able to take out another loan to do the same type of course at the same level. You will be able to take out further loans to complete different types or levels of eligible courses.

#### **How many loans can I take out?**

You can have up to a maximum of four loans in total. You can only take out one loan at a time for non A Level courses.

If you have taken a loan to fund a course, you cannot take out a second loan to cover another course of the same type and level as the one you have already completed.

#### Examples:

If you want to undertake both a Level 3 Certificate and Level 4 Diploma at the same time, you will not be able to take out a loan for both of these qualifications at the same time.

If you want to apply for another loan after you have finished your course, you can only apply for a loan for a course this is a different type and level to the one you have finished. For example, if you take out a loan to do a Level 3 Certificate in Plumbing, once you complete the course you can apply for another loan to do a Level 4 Certificate in Plumbing. However, you can not apply for another loan to do a Level 3 Certificate in Construction, as this would be a course of the same type and level.

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If you want to apply for a loan to undertake a course of A levels, you can apply for up to four loans to cover the costs of your A Level Programme (this includes A Levels, AS and A2 qualifications). If you are studying for more than one A Level qualification at the same time, you can apply for up to four loans at the same time – one for each A Level qualification. You can also get three more loans for non A Level courses at different times. You must complete a separate application for each loan.

### **What happens if I change my mind about the course and want to do something different?**

It will depend on how much of the course you have undertaken. If you have done less than two weeks, you can cancel the loan and this will not count against the total number of loans available to you. After two weeks on a course, the learning and skills provider or local college will confirm your attendance and you will become liable for the loan. It will count against the total number of loans available to you.

However, there is flexibility to allow for a single repeat of the same type of course where you did not complete the original. You would still be required to repay the original loan but you could take out another loan.

Before making this decision, you should speak to your learning and skills provider or local college, as it may be possible to transfer to the new course under the same loan rather than having to apply for a new one.

If you are studying within the prison or whilst on ROTL, you will need to seek permission to change the course via the Prison Governor first.

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### **What happens if I am unable to complete my course and I am forced to withdraw?**

Where there are compelling personal reasons preventing you from completing your course (for example you are transferred to another prison that has a different learning provider that does not run a comparable course) this won't count as one of your four loans. You will still be expected to repay any loan paid in connection with the course, but you will be able to take out a loan to complete the course again.

### **Repayments**

#### **How will I pay back the loan?**

Repayments will be automatically deducted from your income through the tax system from the April after you complete or leave the course and your income is more than £21,000 a year.

#### **When will repayments start?**

Repayments via the tax system will start from April 2016 and there is no need to repay until then.

You can make voluntary repayments direct to SFE at any time and before April 2016 in order to accrue less interest and pay off your loan more quickly.

If you leave your course after April 2016 then repayments will start from the following April and when your income is more than £404 a week, £1,750 a month or £21,000 a year.

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### **How much will the repayment be?**

Repayments will be made at 9 per cent of your income over £404 a week, £1,750 a month or £21,000 a year. For example, if your income is £25,000 a year then your loan repayments would be around £360 a year or £30 a month. The repayments are based purely on income, not on the amount borrowed or number of loans. So, regardless of how much you owe, the repayments will be the same. If your income falls below £21,000, repayments will stop and only re-start when your income increases to more than £21,000.

### **What happens if I have more than one student loan?**

You will make a single repayment regardless of how many student loans you have, including HE and 24+ Advanced Learning Loans.

### **How do I repay the loan early?**

Voluntary repayments can be paid to the SFE at any point. You do not need to wait until your income is over £21,000. Any early repayment, either partial or full, will reduce the interest that will accrue. If you want impartial advice about repaying your loan or other debts, you can contact the Money Advice Service.

### **What happens if I cannot repay the entire loan?**

You will only ever have to make repayments in line with your income if you earn more than £21,000. Any loan balances which remain after 30 years will be written off.

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### **What if I declare bankruptcy?**

Loans are excluded from your bankruptcy debts. This means that during and upon discharge from bankruptcy, you remain liable to repay this loan.

### **What happens when I retire?**

Loans repayments are not taken from Pension Income, so if you retire and are paid a pension then you will only repay if you have other taxable income that is above £21,000.

### **What happens when I die?**

If you die then your loan will be written off.

### **Is this the best value loan?**

You will need to consider whether it is the best thing for you in your circumstances. If you want impartial advice on managing your money, contact the Money Advice Service, which is operational in some prisons.

### **If I move to another country following my course and my income is more than £21,000, do I still have to repay the loan?**

Yes. If you go abroad, we will make arrangements with you to collect repayments while you're outside of the UK tax system. Your repayment threshold may vary according to price level indices for that country. You will be required to pay a fixed instalment to be calculated by the SLC.

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### Interest

#### How much interest will I be charged on the loan?

Some of the interest on your loan will be based on inflation (Retail Price Index (RPI)). The table below shows how interest is calculated.

	Interest rate
While you're studying and until the April after you finish or leave your course	Retail Price Index (RPI) plus 3%
If you finish or leave your course before April 2016	RPI plus 3% until the April after you leave your course then RPI
From April 2016	Interest will be based on your income.  £21,000 or less – RPI  £21,001 to £41,000 – RPI plus up to 3%, depending on income  £41,000 and over – RPI plus 3%

#### What is RPI, and what happens if it changes?

The Retail Price Index, RPI, is a measure of UK inflation. It measures changes to the cost of living in the UK. The UK government uses the rate of RPI for many purposes, including setting the interest rate charged on student loans.

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