

Guidance

Maximum loan amounts for advanced learner loans designated qualifications 2021 to 2022

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1. Introduction

This guide will be of interest to colleges, other training organisations and employers delivering provision funded by learners through advanced learner loans.

The Secretary of State for the Department for Education, acting through the Education Skills Funding Agency (ESFA), designates the qualifications eligible for funding with Advanced Learner Loans (Loans). A designated qualification is one that has been through the ESFA's nomination process and meets the criteria detailed in the [2020 to 2021 qualifications funding approval manual](#).

This document describes the methodology for establishing maximum loan amounts for approved qualifications and confirms what the maximum loan amounts are for all designated qualifications, where learners start these qualifications in the funding year; between 1 August 2021 to 31 July 2022 (inclusive). These maximum loan amounts will not change throughout the funding year and will apply for the full duration of a designated qualification, including if it extends into the 2022 to 2023 funding year or beyond.

2. Understanding the terminology

The term 'we' refers to the ESFA. When we refer to 'you' or 'providers', this includes colleges, higher education (HE) institutions, training organisations, local authorities and employers that receive funding from us to deliver education and training.

3. Establishing the maximum loan amount

There is a single set of maximum loan amounts for all designated qualifications, no matter how you deliver these qualifications.

We use a 'matrix' (table) to set maximum loan amounts. The matrix contains 2 criteria to decide the appropriate amount for each qualification:

- the type of qualification or the size of the qualification in guided learning hours (GLH)
- the programme weighting for the qualification

Note the following exceptions, where we set the maximum loan amounts as a matter of policy:

- GCE AS levels
- GCE A levels
- Access to HE diplomas
- 5 specialist dance and drama diplomas

4. Size and type of the qualification

We use Ofqual's [register of regulated qualifications](#) (RRQ) to define the size of the qualifications by their GLH, or if this is not available the minimum GLH.

We have maintained the same maximum loan amounts for qualifications that we designated for loans in 2020 to 2021.

The minimum loan amount is £300.

5. Programme weightings

Programme weightings recognise the relative costs of providing training in different sectors and subjects and are included within maximum loan amounts.

To set programme weightings, we refer to the sector subject area (SSA) detailed in table 4. We have also set a limited number of exceptions. The awarding organisation decides the SSA for all qualifications as part of the regulation process. For further information, please refer to Ofqual's [register of regulated qualifications](#) and the [Quality Assurance Agency website](#).

6. The matrix

The 'matrix' in tables 1 and 2 show the maximum loan amounts for designated qualifications in 2021 to 2022. The 'Qualification size' column in table 1 is for some qualifications that we set a maximum loan amount for in 2015 to 2016 and are still available in 2021 to 2022. It is for information only; we do not use it for setting maximum loan amounts for new qualifications since 2016 to 2017.

Table 1: Maximum loan amounts based on GLH

GLH/TQT size	Qualification size (in credits only)*	Maximum loan amount according to programme weighting: A-Base	Maximum loan amount according to programme weighting: B-Low	Maximum loan amount according to programme weighting: C-Medium	Maximum loan amount according to programme weighting: D-High	Maximum loan amount according to programme weighting: E-Specialist
45 to 68	6 to 8	£300	£336	£390	£480	£516
69 to 92	9 to 11	£450	£504	£585	£720	£774
93 to 100	12	£600	£672	£780	£960	£1,032
101 to 196	13 to 24	£724	£811	£941	£1,159	£1,246
197 to 292	25 to 36	£1,265	£1,417	£1,645	£2,025	£2,176
293 to 388	37 to 48	£1,987	£2,225	£2,583	£3,179	£3,417
389 to 580	49 to 72	£2,573	£2,882	£3,345	£4,117	£4,425
581 to 1060	73 to 132	£4,170	£4,670	£5,421	£6,671	£7,172
1061 or more	133 or more	£6,602	£7,395	£8,583	£10,564	£11,356

*Some qualifications have their maximum loan amount based upon their credit value

Table 2: Maximum loan amounts based on the type of qualifications

Type of qualification	Maximum loan amount according to programme weighting: A-Base	Maximum loan amount according to programme weighting: B-Low	Maximum loan amount according to programme weighting: C-Medium	Maximum loan amount according to programme weighting: D-High	Maximum loan amount according to programme weighting: E-Specialist
GCE AS level	£724	£811	£941	£1,159	-
GCE A level	£1,987	£2,225	£2,583	£3,179	-
Access to Higher Education Diploma	£3,022	£3,384	£3,928	£4,835	£5,197

The first 3 bands in table 1, for qualifications under 150 GLH, are only for qualifications designated at level 4 or above. The other GLH bandings are the same as in the funding years 2015 to 2016 to this current year.

The columns represent programme weighting category, associated with the SSAs and described in table 4.

Five dance and drama diplomas (2 at level 5 and 3 at level 6) have bespoke maximum loan amounts, which are set out in table 3.

Table 3: Maximum loan amounts for specialist dance and drama diplomas

Learning aim reference	Qualification	Maximum loan amount
60009457	Diploma in Professional Acting	£7,395
60009470	Diploma in Professional Dance	£14,790
60009482	Diploma in Professional Musical Theatre	£22,185
60009731	Diploma in Professional Dance	£22,185
60009743	Diploma in Professional Acting	£22,185

Table 4: Sector subject areas by programme weighting categories

Sector subject area code and description	Programme weighting
1 Health, public services and care	B – Low
1.1 Medicine and dentistry	B – Low
1.2 Nursing and subjects and vocations allied to medicine	B – Low
1.3 Health and social care	B – Low
1.4 Public services	A – Base
1.5 Child development and well being	B – Low
2 Science and mathematics	A – Base
2.1 Science	B – Low
2.2 Mathematics and statistics	A – Base
3 Agriculture, horticulture and animal care	B – Low
3.1 Agriculture	E – Specialist
3.2 Horticulture and forestry	E – Specialist
3.3 Animal care and veterinary science	E – Specialist
3.4 Environmental conservation	B – Low
4 Engineering and manufacturing technologies	C – Medium
4.1 Engineering	C – Medium
4.2 Manufacturing technologies	C – Medium
4.3 Transportation operations and maintenance	C – Medium
5 Construction, planning and the built environment	C – Medium
5.1 Architecture	C – Medium
5.2 Building and construction	C – Medium
5.3 Urban, rural and regional planning	C – Medium
6 Information and communication technology	A – Base
6.1 ICT practitioners	C – Medium
6.2 ICT for users	B – Low
7 Retail and commercial enterprise	A – Base
7.1 Retailing and wholesaling	A – Base
7.2 Warehousing and distribution	A – Base
7.3 Service enterprises	B – Low
7.4 Hospitality and catering	C – Medium
8 Leisure, travel and tourism	A – Base
8.1 Sport, leisure and recreation	B – Low
8.2 Travel and tourism	A – Base
9 Arts, media and publishing	A – Base
9.1 Performing arts	B – Low
9.2 Crafts, creative arts and design	C – Medium
9.3 Media and communication	B – Low
9.4 Publishing and information services	A – Base
Sector subject area	Programme weighting
10 History, philosophy and theology	A – Base
10.1 History	A – Base
10.2 Archaeology and archaeological sciences	B – Low
10.3 Philosophy	A – Base
10.4 Theology and religious studies	A – Base
11 Social sciences	A – Base
11.1 Geography	B – Low
11.2 Sociology and social policy	A – Base
11.3 Politics	A – Base
11.4 Economics	A – Base
11.5 Anthropology	A – Base
12 Languages, literature and culture	A – Base
12.1 Languages, literature and culture of the British Isles	A – Base
12.2 Other languages, literature and culture	A – Base
12.3 Linguistics	A – Base
13 Education and training	B – Low
13.1 Teaching and lecturing	B – Low
13.2 Direct learning support	B – Low
14 Preparation for life and work	A – Base
14.1 Foundations for learning and life	A – Base
14.2 Preparation for work	A – Base
15 Business, administration and law	A – Base
15.1 Accounting and finance	A – Base
15.2 Administration	A – Base
15.3 Business management	A – Base
15.4 Marketing and sales	A – Base
15.5 Law and legal services	A – Base

The following is a list of exceptions to the sector subject areas and programme weightings shown above:

- Waste management and recycling in SSA 1.4 weighted at B – Low.
- Hair and beauty in SSA 7.3 weighted at C – Medium.
- Music technology in SSA 9.1 weighted at D – High.
- Music practitioners in SSA 9.1 weighted at E – Specialist.

7. Glossary of terms

Term	Definition
Designated Qualification	A qualification that our nomination process has designated as in-scope for loans.
Guided Learning Hours (GLH)	The activity of a learner in being taught or instructed by – or otherwise participating in education or training under the Immediate Guidance or Supervision of – a lecturer, supervisor, tutor or other appropriate provider of education or training. For these purposes, the activity of 'participating in education or training' shall be treated as including the activity of being assessed if the assessment takes place under the immediate guidance or supervision of a lecturer, supervisor, tutor or other appropriate provider of education or training. This is detailed in Ofqual's Handbook (October 2017).
Ofqual	The Office of Qualifications and Examination Regulation.
Learning Aim Reference	The unique number allocated for all learning aims by us set out in the first column in table 3, corresponding to the qualification in the second column.
Quality Assurance Agency (QAA)	The independent body entrusted with monitoring, and advising on, standards and quality in UK higher education. The QAA is responsible for the recognition scheme, which is the regulatory framework through which Access to HE courses are regulated and recognised.
Programme Weighting	The letter from A to E and descriptor set out in the second column of table 4, which corresponds to the sector subject area in the first column of that table, subject to the exceptions set out after the table.
Regulated qualifications	Qualifications that an Ofqual-regulated awarding organisation offer are part of the Regulated Qualifications Framework (RQF).
Specialist Dance and Drama Diploma	The qualifications set out in the second column of table 3.
Total Qualification Time (TQT)	An estimate of the number of hours a learner will reasonably be likely to spend in preparation, study or any other form of participation in education or training, including assessment, which takes place as directed by a lecturer, supervisor, tutor or other appropriate provider of education or training.

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