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Policy paper

# Lifelong Learning Entitlement overview

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**Applies to England**

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# Overview

The Lifelong Learning Entitlement (LLE) will transform the post-18 student finance system in England. From September 2025, it will create a single funding system to help people pay for college or university courses, and train, retrain and upskill flexibly over their working lives.

The LLE will allow people to develop new skills and gain new qualifications at a time that is right for them. This could be through a full-time degree, or individual modules, or other courses (like [higher technical qualifications](#)).

From the 2025 to 2026 academic year, the LLE loan will be available for:

- full courses at [level 4 to level 6](#), such as a degree or technical qualifications
- modules of high-value technical courses at level 4 to level 5

Under the LLE, eligible learners will be able to access:

- a tuition fees loan, with new learners able to access up to the full entitlement of £37,000, equal to 4 years of study in today's fees
- a maintenance loan – to cover living costs

Targeted maintenance grants will also be available for some groups such as learners with disabilities, or for support with childcare.

An additional entitlement may be available in certain cases – for example, for some priority subjects or longer courses such as medicine.

Learners will be able to see their loan balance through their own LLE personal account. This will help them make choices about the courses and learning pathways available.

# Why we need the LLE

The government's ambition is for every student, with the aptitude and the desire, to get the support they need to pursue higher-level learning. It wants to give learners a real choice in life, and not to feel like there is only one route, or one shot at success. Many learners need to access courses in a more flexible way, to fit study around work, family and personal commitments in response to employers' needs.

In 2019, an independent panel chaired by Sir Philip Augar published its report '[Review of Post-18 Education and Funding](#)'. This contained a series of recommendations including the introduction of the LLE. When the Prime Minister announced the [Lifetime Skill Guarantee](#) in the [Skills for jobs: lifelong learning for opportunity and growth white paper](#) (published January 2021), the LLE was one of its main commitments.

## Who will be eligible for the LLE

The LLE will be available to new and returning learners. For returning learners, the amount they can borrow will be reduced depending on the funding they have previously received to support study. LLE tuition loans will be available for people up to the age of 60. Learners who are over 60 may still qualify for maintenance support, though not a tuition fee loan. Eligibility criteria for the LLE will track existing HE student finance nationality and residency rules.

## Courses included under the LLE

The LLE will be available for both full years of study at higher technical and degree levels (levels 4 to 6), and modules of technical courses of clear value to employers. This means that, from academic year 2025 to 2026, the LLE will fund:

- full years of study of courses currently funded by HE student finance – as well as traditional degrees, this includes:
  - postgraduate certificates in education (PGCE)
  - integrated master's degrees (a 4 year programme which awards a master's degree on top of a bachelor's degree)

- the foundation year available before some degree courses start
- all higher technical qualifications (HTQs), including both full courses and modules of those courses
- qualifications currently funded by [advanced learner loans](#) where there is clear learner demand and employer endorsement
- modules of some technical qualifications at levels 4 and 5 currently funded through advanced learner loans with a clear line of sight to an occupational map and evidence of employer demand

The government will take a phased approach to provide modular funding. We expect to expand modular funding to modules of more courses from the 2027 to 2028 academic year .

## Credits

The government is introducing a fair and consistent credit-based method for setting fee limits that will work across all higher-level courses and modules the LLE funds. This is regardless of whether students study them on a full-time, part-time, or accelerated basis. This means that the fee limit will directly relate to the amount of study in the course, rather than the number of academic years which are studied. Credits are already used in HE and FE to record and measure the amount of learning a student completes.

## Loan entitlement

New learners (those who have not yet received government support to undertake higher-level learning) will be able to access a full entitlement equal to 4 years of full-time tuition. This is currently equal to £37,000 across four years based on today's maximum fee limit of £9,250 per year.

This means a student could use their £37,000 to pay for more than 480 credits of learning, depending on the per-credit cost of the course. For example, if a student can borrow £37,000 and they use £7,000 for a 120 credit course, they would have £30,000 of the LLE left for other courses, regardless of the size or duration of the original programme.

Returning learners (those who have previously received government support to

undertake higher-level learning) may only have some, or none of their entitlement left, depending on previous funding received.

Those who have not used it all will have access to a residual entitlement. For example, a typical graduate who completed a 3 year degree worth £27,750 in today's fees will have a £9,250 residual entitlement. This amount will be adjusted should the modern fee limit change.

An additional entitlement, above the core 4 year entitlement, will be available for some priority subjects and longer courses such as medicine.

## **Tuition fees and fee loans**

Tuition fee limits are currently set on an annual basis by the government. For example, the maximum an approved (fee cap) provider can charge in academic year 2023 to 2024 is £9,250. Fees will be frozen at this level until at least academic year 2025 to 2026.

Under the LLE, tuition fee limits will be based on credits. This is instead of being based on the number of academic years in the course, as is the case under the existing system. There will be a maximum financial amount per credit and a maximum number of credits which can be charged for in each course year. This will be set by the government. We will publish the list of standard numbers of credits for every course type, as well as the maximum or default numbers that can be charged for in any one course year in due course.

We will treat certain course types under the LLE as “non-credit-bearing”. This means that different rules will apply. Non-credit-bearing courses include courses such as medicine and PGCEs, and courses where the provider has not assigned a qualifying credit value. The list of applicable course types will be published in due course.

## **Maintenance loans and grants**

Maintenance loans are designed to help learners with living costs while they study. There is a maximum claim amount based on a student's course, location and personal circumstances.

Under the LLE, the maintenance loan for living costs and targeted support grants,

such as the Disabled Students' Allowance and the Childcare Grant, will be made available for all designated courses and modules that require in-person attendance. Maintenance support will be subject to personal criteria such as income. This will broadly remain the same as the current criteria.

The LLE will not impact learners who are already [eligible for targeted support grants](#). This is money that does not need to be repaid.

## LLE loan repayments

Students must start repaying their loan once they have left their course and earn more than a certain amount. This amount is known as the repayment threshold. A borrower's repayments will depend on what they earn over the threshold; not the total amount that is owed.

Repayment of LLE loans will follow the new system of [student-loan repayments](#) known as Plan 5. This means that repayments will only start once a borrower earns more than £25,000 a year before tax, equal to £2083 a month or £480 per week.

The amount repaid is 9%, or 9p for every £1, of an individual's gross salary over the repayment threshold. For most people, this is automatically deducted from their salary at the same time as tax and national insurance. Repayments continue unless:

- you have repaid your loan
- your salary drops below the threshold
- a 40 year period has passed, and the loan is cancelled

Those with an existing undergraduate student loan who then choose to use the residual entitlement they have left under the LLE to fund further undergraduate level study will continue to make a single repayment of 9% of their gross salary above the repayment threshold.

## LLE personal account

Anyone entitled to the LLE will have an online personal account. The LLE personal account will help learners understand and make choices on how to spend their LLE. Their account will show their available tuition loan entitlement. We will provide

information so learners can find the best advice and guidance to help plan their learning and to further their career aspirations.

## Record of learning

All universities, colleges and other providers currently record learners' achievements in some form. To support the LLE, the government will introduce a standardised transcript template. This is to ensure a learner's assessed achievements are always captured under the new modular, credit-based system.

## Regulation of the LLE

Regulation of higher education protects students from poor experiences and outcomes. It also protects taxpayers' money and ensures the sector's success.

The [Office for Students](#) (OfS) will regulate all providers offering LLE-funded provision. This means that all providers wishing to offer LLE-funded provision will need to register with the OfS. By law, the OfS must regulate providers in a way that is proportionate to risk. The government will support the OfS to ensure that providers are fully aware of the regulatory regime.

There are currently 2 categories available to providers when registering with the OfS. Ahead of the LLE, the OfS expects to consult on the development of a new, permanent third category of registration to allow providers offering advanced learner loan provision to apply for inclusion in the OfS register. The OfS expects to consult on the details of the third registration category later this year. This third registration category will be in addition to the existing 2 categories:

1. Approved
2. Approved (Fee Cap)

## What is happening now

# Lifelong learning fee limit legislation

[The Lifelong Learning \(Higher Education Fee Limits\) Bill](#) received royal assent in September 2023. This legislation introduces the new credit-based fee limit.

## Piloting and testing

As part of the pathway towards the LLE, the government introduced the HE short course trial in September 2022. This is run by the OfS. It tests a more flexible approach to learning at levels 4 to 6 by trialing short-course loan provision in academic years starting in 2022, 2023 and 2024. Twenty-two providers developed short courses for the trial, in subjects such as STEM, healthcare, education, net zero and digital innovation. Read more about the [HE short courses](#).

In September 2023, the government launched a targeted [programme to accelerate the delivery of individual modules of higher technical qualifications](#) ahead of the launch of the LLE in 2025. This DfE-led grant competition will deliver up to £5 million of new funding to successful providers during academic years 2023 to 2024 and 2024 to 2025. Eligible providers must register with the Office for Students and be delivering, or planning to deliver, full-course HTQs in academic years 2023 to 2024 or 2024 and 2025. The competition bidding window for providers closes on 3 November 2023.

## Next steps

In autumn 2023:

- we plan to provide further information about the entitlement
- we will work with the regulator, awarding organisations and providers of current advanced learner loans (ALLs) funded Ofqual-regulated qualifications to embed changes we set out in [HMG's response to the LLE consultation](#)
- OfS will launch a consultation on the development and introduction of a new third registration category

In spring 2024:

- we will launch a technical consultation on the wider expansion of modular funding



- we will lay secondary legislation covering the fee limits for the LLE in parliament

In autumn 2024:

- we will lay the secondary legislation that will set out the rest of the LLE funding system in parliament

In spring 2025:

- we will launch the LLE personal account where users can track their loan entitlement and apply for designated courses and modules

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