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How much Lifelong Learning Entitlement you could get

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Applies to England

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Launching in 2025, the [Lifelong Learning Entitlement \(LLE\)](#) will transform the post-18 student finance system in England.

Once launched, people will be able to use student finance loans for higher education courses. This includes those that are at the same or a lower level as courses they have already studied, which is something most people cannot do at the moment. For example, someone who studied for a degree in the past was not allowed student loans to refresh their skills at degree level or lower, apart from in a small number of government priority subjects.

The guidance explains the residual entitlement calculation. This is the calculation we'll use to determine how much tuition fee loan learners who have previously studied on a [level 4 to 6 course](#) can access.

Entitlement for new learners

Learners who have not received government support for tuition fees will be able to access a full entitlement equal to 4 years of full-time tuition. This is currently equal to £37,000 across 4 years, based on today's maximum tuition fee limit of £9,250 per year.

A student could use their £37,000 to pay for more than 4 years of learning, depending on the cost of the course. For example, if a student can borrow £37,000 and they use £7,000 for one course. This means they would have £30,000 of LLE remaining, regardless of the size or duration of the original programme.

The amounts of money we have used align to current fee levels, for illustration only. Future fee levels are still to be determined.

Entitlement for returning learners

Learners who have already received government support for tuition fees may have a residual entitlement. This means their tuition fee loan entitlement would also be £37,000, based on current fee levels, but with deductions. The deduction will depend on how much government support they had for their previous courses.

Any eligible learner with little or no remaining entitlement after we make the deductions may still receive additional entitlement for government priority subjects or certain longer courses.

Types of previous funding

We'll base the deductions from a learner's entitlement on:

- undergraduate student finance for university courses at UK providers
- university courses funded by the Student Awards Agency Scotland (SAAS)
- study as part of the modular acceleration programme

There will be deductions for study funded by Advanced Learner Loans. We'll provide more information on these at a later date.

These are the types of study where the UK government or devolved governments have supported students to study on level 4 to 6 programmes. This also includes some level 7 programmes such as PGCEs. The residual entitlement calculation ensures that returning learners have similar deductions from their LLE as they would if they study after 2025.

Study type	Deduction from LLE
Study on university courses that began on or after 1 September 2012	The actual amount of tuition fee loan or grant issued on behalf of the learner by the Student Loans Company

Student finance after 1 September 2012

For learners that used student finance loans for courses that began on or after 1 September 2012, we'll reduce their LLE by their actual amount of tuition fee loan or grant. This includes study across the UK. It excludes any maintenance loans or grants.

This means that we'll deduct exactly what learners have already drawn down in government support. This is regardless of which course it was or how they studied.

We'll not include in the deduction any years recorded as impacted by compelling personal reasons. This includes serious illness or bereavement.

Example: fully funded by student finance

Student A studied a 3-year degree beginning in September 2012. The university charged £9,000 per year for tuition. This was £27,000 in total. Student A paid for this with student finance loans.

When they apply for LLE after 2025, we'll reduce their £37,000 entitlement by £27,000. This means they'll have £10,000 of LLE remaining.

Example: partially funded by student finance

Student B studied a one-year short programme, beginning in 2024. The university charged £7,500 for tuition. They paid £2,000 themselves and £5,500 using student finance loans.

When they apply for LLE after 2025, we'll reduce their £37,000 entitlement by £5,500. This means they'll have £31,500 of LLE remaining.

Example: not funded by student finance

Student C studied a degree part-time over 6 years, beginning in 2017. The university charged £6,000 per year. Student C paid for it without using student finance loans.

When they apply for LLE after 2025, they'll receive no deductions from their LLE for this study. This means they'll have £37,000 of LLE remaining.

Student finance before 1 September 2012

For learners who studied on level 4 to 6 courses, as well as some level 7 courses such as PGCEs, that began before 1 September 2012, we'll make deductions depending on how many years the learner studied. This only includes study at UK providers.

The specific treatment for this cohort reflects the fact that tuition fees were very different before 2012 to how they have operated since. Fees were much smaller (and before 1998 they didn't exist), meaning that the government paid most of the cost of tuition.

These deductions are broadly in line with modern-day tuition fees. This means someone who studied for 3 years before 2012 will have a similar deduction to someone who studies for 3 years after 2025. More information on [how tuition fees will be set under the LLE system](#) is available.

Study type	Deduction from LLE
Full-time years	£9,250 per year
Part-time years	£4,625 per year
Years of work placement	£1,850 per year
Years of study abroad	£1,385 per year

Example: full-time study

Student D studied a full-time degree for 4 years, beginning in 2002. One of those years was a sandwich year of work placement.

When applying for LLE after 2025, they'll have one deduction of £1,850 and 3 deductions of £9,250. This means they'll have £7,400 of LLE remaining.

Example: part-time study

Student E studied a degree part-time over 6 years, beginning in 2001. All years of study were part-time.

When applying for LLE after 2025, they'll have 6 deductions of £4,625. This means they'll have £9,250 of LLE remaining.

Example: incomplete study

Student F enrolled on a full-time degree for 3 years, beginning in 2008. They completed the first year and began the second year, but exited the course partway through this year.

When applying for LLE after 2025, they'll have 2 deductions of £9,250. This means they'll have £18,500 of LLE remaining.

Student finance in Scotland

The Scottish Government pays tuition fees on behalf of Scottish residents at Scottish providers. If any of these learners become eligible for the LLE after 2025 (for example, by becoming resident in England), we'll deduct based on their years of study.

These deductions will work the same way as the deductions for study before 2012 for non-SAAS-funded students. However, the SAAS-funded deductions apply regardless of when they took the course.

Study type	Deduction from LLE
Full-time years	£9,250 per year
Part-time years	£4,625 per year
Years of work placement	£1,850 per year
Years of study abroad	£1,385 per year

Examples: SAAS-funded degree

Student G studied a full-time degree for 3 years. SAAS paid all their tuition fees.

When applying for LLE after 2025, they'll have 3 deductions of £9,250. This means they'll have £9,250 of LLE remaining.

Example: SAAS funding and student finance

Student H studied a full-time degree for 3 years. SAAS paid all their tuition fees. They later studied a one-year short programme in England that began in 2023, and the provider charged £5,000. The student paid for this with student finance loans.

When applying for LLE after 2025, they'll have 3 deductions of £9,250, and another deduction of £5,000. This means they'll have £4,250 of LLE remaining.

Modular acceleration programme

The modular acceleration programme will support providers to roll out individual modules of higher technical qualifications. Eligible modules will be available in the 2023 to 2024 and 2024 to 2025 academic years. The modular acceleration programme will grant fund tuition fees for students who enrol on eligible modules. This means the students will receive free tuition.

Modular acceleration programme students will receive a deduction of £2,312.50 from their LLE, regardless of which modules they enrol upon. If students decided to take multiple modular acceleration programme modules, they would not receive any extra deductions.

£2,312.50 is the highest equivalent cost of 30 credits of study in today's fees. Modular acceleration programme modules will not be smaller than 30 credits. This means we'll never deduct more than the highest equivalent cost of a student's modular acceleration programme study.

Study type	Deduction from LLE
Study on the modular acceleration programme	£2,312.50 per student

Examples: modular acceleration programme

Student I studied 3 modular acceleration programme modules.

When applying for LLE after 2025, they'll have one deduction of £2,312.50. This means they'll have £34,687.50 of LLE remaining.

Student J studied 2 modular acceleration programme modules. They also previously studied a 6-year part-time degree, which began in 2010.

When applying for LLE after 2025, they'll have one deduction of £2,312.50, and 6 deductions of £4,625. This means they'll have £6,937.50 of LLE remaining.

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