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Policy paper

# Lifelong Learning Entitlement overview

Updated 18 April 2024

**Applies to England**

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The Lifelong Learning Entitlement (LLE) will transform the post-18 student finance system in England. From September 2025, learners will be able to apply for LLE funding for the first time for courses and modules commencing from January 2026 onwards. When fully rolled out, the LLE 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 such as [higher technical qualifications \(HTQs\)](#).

From its launch, the LLE loan will be available for:

- full courses at [level 4 to 6](#), such as a degrees, technical qualifications, and designated distance-learning and online courses
- modules of high-value technical courses at level 4 to 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 (only available for courses with in-person attendance)

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 Skills 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 higher education (HE) student finance nationality and residency rules.

## Courses included under the LLE

The LLE will be available for:

- full years of study at higher technical and degree levels (levels 4 to 6)
- modules of technical courses of clear value to employers

LLE learners will apply for their funding in September 2025 for courses and modules

commencing from from January 2026 onwards. The LLE will fund:

- full years of study on courses currently funded by HE student finance including:
  - traditional degrees
  - postgraduate certificates in education (PGCE)
  - integrated master's degrees (a 4-year programme that awards a master's degree on top of a bachelor's degree)
  - the foundation year available before some degree courses start
- all 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 more courses from the 2027 to 2028 academic year.

## Qualification gateway

The qualification gateway is an approval process that will allow new qualifications to be approved for LLE funding. The gateway will launch in September 2025 and further information will be published in summer 2024.

It is separate from the HTQ approval process, which will continue to operate.

Qualifications approved through the gateway must be:

- level 4 to 6
- Ofqual regulated
- at least 30 credits
- occupational (but not necessarily employer-led or developed)

We will work with the Institute for Apprenticeships and Technical Education (IfATE) when qualifications submitted to the gateway are technical in nature. IfATE's approval process will ensure that technical qualifications align with employer needs and lead to positive employment outcomes for learners.

[IfATE launched a consultation](#) to support the strengthening of technical education at level 4 and above and help to shape the approval process.

# How funding will work

## 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 further education (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 4 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. More details on residual entitlement are available at [How much Lifelong Learning Entitlement you could get](#).

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 the 2023 to 2024 academic year is £9,250.

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 that can be charged for in each course year, which will be set by the government.

We have published 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. More about this and fee limits are available at [Lifelong Learning Entitlement: tuition fee limits](#).

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.

## 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, but not for online courses. Learners for online and distance-learning courses will still be able to use the LLE to pay tuition fees.

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.

## **Advanced learner loan funding at providers not registered with OfS**

The [Office for Students](#) (OfS) will regulate all providers offering LLE-funded provision, therefore all providers wishing to offer LLE-funded provision will need to register with OfS. However, some level 4 to 6 courses offered by providers not registered with OfS will be eligible for advanced learner loan funding in the 2025 to 2026 and 2026 to 2027 academic years.

In the 2025 to 2026 and 2026 to 2027 academic years, students will be able to access advanced learner loan funding for:

- a course leading to a qualification approved for LLE funding through the new qualification gateway
- a course leading to a qualification that has been approved for LLE funding through the advanced learner loan transfer process
- some approved HTQs

Advanced learner loan funding will only be available for eligible courses with providers that:

- are not registered with OfS
- have a funding agreement with ESFA

Where eligible courses are offered by OfS registered providers, funding will be made available through the LLE.

During this period, where students are funded through advanced learner loans, they will not be entitled to LLE funding. This includes LLE's maintenance support and

access to modular funding options.

Advanced learner loan funding for students commencing a course before summer 2025 will not be affected by the introduction of the LLE.

## LLE loan repayments

Students must start repaying their loan once they have left their course and earn more than a certain amount, 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 £2,083 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 Income 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.

## Online account and record of learning

### 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 to ensure a learner's assessed achievements are always captured under the new modular, credit-based system.

## **How we regulate providers under the LLE**

Regulation of higher education:

- protects students from poor experiences and outcomes
- protects taxpayers' money
- ensures the sector remains viable

By law, OfS must regulate providers in a way that is proportionate to risk. The government will support OfS to ensure that providers are fully aware of the regulatory regime.

In the current system, a provider can choose to apply in one of the OfS registration categories:

- approved
- approved (fee cap)

# Consultation response

In our [consultation response](#), we asked OfS to develop a third category of registration to provide an appropriate approach for smaller providers typically offering level 4 and 5 qualifications. Subject to consultation, this would have included transitional arrangements for providers from 2025 to 2027.

The government has decided to allow these providers longer to prepare for registration with OfS, which they need to do to access the LLE.

To support this, the government is extending existing advanced learner loan funding for a further 2 years, until 2027, for providers who have not registered with OfS under either of the 2 existing categories.

If providers are registered with OfS, level 4, 5 and 6 courses currently funded by advanced learner loans that meet the criteria for LLE funding courses will be funded through the LLE from 2025. This includes the majority of FE colleges.

Details of the courses in scope for advanced learner loan funding in the 2025 to 2026 and 2026 to 2027 academic years will be announced separately.

We will ask OfS to:

- deliver a full regulatory approach for any third category from the 2027 to 2028 academic year onwards
- make sure that any new category will not have transitional arrangements

Where providers want to deliver LLE-funded provision before the delivery of any third category, they can apply to OfS for registration within the existing categories.

## 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. 22 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 [the modular acceleration programme \(MAP\)](#). This is 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 the 2023 to 2024 and 2024 to 2025 academic years. Eligible providers must have registered with the OfS and be delivering, or planning to deliver, full-course HTQs in the 2023 to 2024 or 2024 and 2025 academic year. The competition bidding window for providers closed on 3 November 2023.

## Skills for Careers

[Skills for Careers](#) is a new website that gives an overview of the government's skills and careers offer. It provides information about skills training options and careers, helping people to start discovering their options.

## Next steps

In summer 2024, we will:

- lay secondary legislation covering the fee limits for the LLE in parliament
- communicate the details on the benefits of the third registration category
- publish further information about the qualification gateway
- launch a technical consultation on the wider expansion of modular funding

In autumn 2024, we will:

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

parliament

In autumn 2025, we will:

- launch the qualification gateway, an approval process that allows qualifications to access LLE funding
- launch the LLE personal account, where users can track their loan entitlement and apply for designated courses and modules

## Timeline of changes

From September 2025, students will be able to apply for LLE funding for designated courses at OfS-registered providers which are due to commence from January 2026.

From the 2026 to 2027 academic year, some new qualifications may be approved through the qualifications gateway, with funding provided through either LLE or advanced learner loans, depending on whether the provider is registered with the OfS or not.

From the 2027 to 2028 academic year, all advanced learner loan funding for new level 4 to 6 students will cease. Loan funding for new students at level 4 to 6 will be entirely through the LLE and will only be available on courses delivered by OfS registered providers.

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