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[Department
for Education](#)

Policy paper

Lifelong Learning Entitlement overview

Updated 6 March 2025

Applies to England

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The Lifelong Learning Entitlement (LLE) will transform the post-18 student finance system to create a single funding system. It will replace:

- higher education student finance loans
- Advanced Learner Loans

From September 2026, learners will be able to apply for LLE funding for the first time for courses and modules starting from January 2027 onwards.

The LLE will allow people to develop new skills and gain new qualifications at a time that is right for them.

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 fee loan, with new learners able to access up to the full entitlement of £38,140 – equal to 4 years of study based on academic year 2025 to 2026 fee rates
- a maintenance loan to cover living costs, for courses with in-person attendance

Extra financial help will also be available for:

- learners with disabilities
- support with childcare

An additional entitlement may be available for priority subjects or longer courses such as medicine.

Learners will be able to see their loan balance through their own LLE personal account.

Why we need the LLE

The government is committed to ensuring the country develops the skills needed to:

- drive sustained economic growth
- break down barriers to opportunity
- improve the living standards of hard-working people

The LLE will deliver transformational change to the current student finance system

by:

- broadening access to high-quality, flexible education and training
- supporting greater learner mobility between institutions

This will enable individuals to learn, upskill and retrain across their working lives. It will create opportunities for both young people and adults to develop the skills needed to succeed in life, contributing to growth across the entire country.

The LLE will support the government's skills agenda to boost growth in all corners of the country and give people the opportunity to get on in life.

We will provide more information in the coming months on how we will work with [Skills England](#) to ensure that the LLE:

- aligns to the government's skills priorities
- creates opportunities across the country for young people and adults to develop skills

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. The age limit is designed to offer the vast majority of the working population access to tuition loans, enabling them to:

- train, retrain and upskill
- make a significant contribution to the economy over a longer period of time

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 student finance nationality and residency rules.

LLE in devolved administrations

In the UK, education is devolved. The government is working closely with partners in the devolved administrations ahead of the LLE roll-out in the 2026 to 2027 academic year. This is to ensure students can move seamlessly between institutions throughout the UK.

If students living in England already have funding in place (through the current HE student finance system) to study courses at providers in Scotland, Wales, and Northern Ireland, it will be carried over.

Courses included under the LLE

The LLE will be available for:

- full years of study at [levels 4 to 6](#), including higher technical and degree qualifications
- modules of technical courses of clear value to employers

LLE learners will apply for their funding in September 2026 for courses and modules starting from January 2027 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 level 4 and 5 technical qualifications if they:
 - are funded through an advanced learner loan
 - are linked to an occupational map

- have evidence of employer demand
- the tuition for designated distance-learning and online courses

[Higher education tuition fees for foundation years](#) provides guidance for HE providers on tuition fees for foundation years in the 2025 to 2026 academic year.

Qualification gateway

The qualification gateway is:

- a process that will allow new qualifications to be approved
- separate from the HTQ approval process, which will continue to operate for LLE funding

Further information on the gateway will be available in 2025.

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 continue to collaborate with the Institute for Apprenticeships and Technical Education (IfATE) on this approach, recognising that its functions will largely transfer to Skills England.

How funding will work

LLE-funded modules

Modular funding will launch in 2026 for courses starting from January 2027. This will be for the following qualifications:

- HTQs
- technical level 4 and level 5 advanced learner loan transfer qualifications
- level 4 and level 5 qualifications approved through the new LLE qualifications gateway, when launched

We want new modular provision to be high quality and support wider progression to full qualifications. To be eligible for funding, modules must be:

- part of an existing designated full course, its 'parent course'
- at least 30 credits, or a bundle of modules from the same 'parent course' equalling at least 30 credits
- have a single qualification level which should initially be level 4 or 5 to determine if they are eligible for funding
- assessed and given a standardised transcript when they're completed, to support credit transfer and facilitate labour market currency

Examples of modules that equal at least 30 credits are:

- two 20-credit modules
- one 10-credit module and a 20-credit module
- two 15-credit modules

This funding will only be available to students living and studying in England at a provider registered with the [Office for Students \(OfS\)](#). Eligible students will be able to apply for LLE funding for modules from September 2026.

Credits

We are introducing a fair and consistent credit-based method for setting fee limits. This will work across all higher-level courses and modules funded by the LLE, regardless of whether students study them on a full-time, part-time or accelerated basis.

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 to record and measure the

amount of learning a student completes.

Loan entitlement

New learners are those who have not yet received government support to undertake higher-level learning.

They will be able to access a full entitlement equal to 4 years of full-time tuition. This is currently equal to £38,140 across 4 years. It is based on the current maximum fee limit of £9,535 per year and academic year 2025 to 2026 fee rates.

This means a student could use their £38,140 to pay for more than 480 credits of learning, depending on the per-credit cost of the course.

Example

A student can borrow £38,140 and they use £7,000 for a 120-credit course. They would have £31,140 of the LLE left for other courses, regardless of the size or duration of the original programme.

Students will be able to draw down loans to study up to 180 credits per year. This includes credits taken across multiple courses or modules within the same year.

Returning learners are those who have previously received government support to undertake higher-level learning. They 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.

Example

A typical graduate who completed a 3-year degree worth £28,605 based on current fees, will have a £9,535 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 the 2023 to 2024 academic year is £9,250. This will increase to £9,535 from the 2025 to 2026 academic year.

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. This will be set by the government.

[Lifelong Learning Entitlement: tuition fee limits](#) has a list of the:

- standard numbers of credits for every course type
- maximum or default numbers that can be charged for in any one course year

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:

- medicine
- PGCEs
- 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 loan for living costs and targeted support grants, such as the [Childcare Grant](#), will be available for all designated courses and modules that require in-person attendance. It will not be available for online courses, unless this entitlement already exists.

Learners for online and distance-learning courses will still be able to:

- use the LLE to pay tuition fees

- access the [Disabled Students' Allowance](#) for additional study costs related to a disability

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

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 OfS. However, some level 4 to 6 courses offered by providers not registered with OfS, will be eligible for extended 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 the Education and Skills Funding Agency (ESFA)

Funding will be available through the LLE for courses offered by OfS-registered providers.

If 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 starting a course before January 2027 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. This 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 £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

Some learners may have an existing undergraduate student loan and then choose to use the residual entitlement they have left under the LLE, to fund further undergraduate level study. In this situation they will continue to make a single repayment of 9% of their gross salary above the repayment threshold.

Personal account and record of learning

LLE personal account

The LLE personal account will transform the way individuals engage with student

finance.

This accessible, digital service will enable individuals to easily manage their LLE entitlement. Individuals will be able to:

- check their LLE balance
- apply for tuition and maintenance support
- track the progress of applications
- get information, advice and guidance to help them plan their learning and 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 will make sure that a learner's assessed achievements are always captured under the new modular, credit-based system.

How government will 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 offering level 4 and 5 qualifications.

If providers are registered with OfS, then courses will be funded through the LLE from January 2027 if they:

- are level 4, 5 and 6 courses currently funded by advanced learner loans
- meet the criteria for LLE funding

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 are working closely with OfS towards the implementation of a full regulatory approach for a third category. We will announce further details in due course.

If providers want to deliver LLE-funded provision before the delivery of a third category, they can apply to OfS to register within the existing categories.

What is happening now

We will continue to work at pace with our delivery partners, the [Student Loans Company \(SLC\)](#) and OfS, to deliver the LLE. This includes communicating details of:

- priority additional entitlement
- maintenance
- credit transfer
- modular expansion

- OfS regulation

Modular Acceleration Programme

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 (HTQs) ahead of the launch of the LLE in academic year 2026 to 2027. 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.

The programme will see 25 providers delivering up to 108 HTQ modules in occupational routes such as:

- engineering and manufacturing
- construction, design and build

Next steps

In 2025, we will:

- provide further information, together with the OfS, on the regulation of providers under the LLE in spring
- share further details and plans for delivery alongside the multi-year spending review in June, including:
 - information on maintenance loans, supplementary grants, priority courses and additional entitlement
 - information on the expansion and regulation of modular funding (together with the OfS)
- provide more information to the sector on the qualification gateway
- open the qualification gateway – an approval process that allows new Ofqual-regulated qualifications to access LLE funding

In 2026, we will:

- lay secondary legislation to implement the LLE fee limits and funding system

Note that the dates provided are indicative and subject to change.

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