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Guidance

Maintenance loans for living costs in the lifelong learning entitlement

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Applies to England

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This guidance explains how maintenance support for living costs at colleges and universities will change when the [lifelong learning entitlement \(LLE\)](#) launches.

The LLE will launch in the 2026 to 2027 academic year. It will apply to courses and modules that start on or after 1 January 2027.

The LLE will create a single post-18 student finance system in England.

How maintenance loans will work

Learners attending a course which requires face-to-face attendance will be able to apply for a maintenance loan to help with living costs.

The loan amount will depend on:

- their characteristics, including where they live
- what they study and how
- their household income

This is also true for learners studying now.

The LLE will not have different sets of rules for full-time and part-time students. This is a change from the current system.

Learners will be able to study designated modules of courses and short courses as easily as full courses.

Learners' characteristics and where they live

Learners under the age of 60 will receive different amounts depending on whether they:

- live in the parental home or away from home
- study in London or outside it
- study abroad

Many features of the current system will remain the same.

Learners aged 60 or over may get limited funding for maintenance loans through a special support loan which is means-tested.

Learners who are eligible for an NHS bursary will be able to apply for a reduced rate of maintenance loan.

Distance learners will only be able to apply for a maintenance loan if they cannot attend their course in person because of a disability.

Learners on a sandwich course with a qualifying placement can apply for a reduced maintenance loan. If a student has a placement in a service-based field that already exists (such as healthcare, education or social work), they will still be eligible to apply for full maintenance support.

What learners study and how

The amount that learners are entitled to in each course year will depend on:

- how much they study
- how they study it – such as modules or short courses

It will also be linked to a learner's tuition fee loan balance. Learners taking fewer than 120 credits in a course year will have their loan reduced proportionally to the number of credits in the year.

Learners taking more than 5 credits per week on average will not get entitlement for more than 5 credits per term week. This is equivalent to 50 hours of study per week.

Learners on course years longer than 30 weeks may qualify for extended maintenance support, if their household income is below £45,000.

Learners taking 110 credits or more in the final year of their course will get lower final year rates of loan. This is similar to now, where these rates apply to full-time students only.

Learners with a tuition fee loan balance of £0 will not be entitled to maintenance loans.

Learners with less than 30 credits of tuition fee loan left will only be entitled to maintenance loans if they use part of their remaining tuition fee loan balance to pay for a course.

Household income

The existing rules for assessing household income and calculating any deductions will not change, for full-time or part-time students.

The rules for calculating entitlement for part-time students will closely reflect the system used for full-time students. This means that household income will be used to assess eligibility for maintenance support – just as it is for full-time learners.

Learners who choose not to provide household income information will only be eligible for the minimum loan amount.

Flexible study

Learners will be able to apply for a maintenance loan to study multiple courses or modules at the same time. This is a change from the current system.

If their total study is more than 180 credits in a single course year, they will not be eligible for support for any course or module that takes them beyond this limit.

The calculation process

Learners can get maintenance support for each course year of a course.

To calculate the final entitlement, we:

- 1 calculate the maximum maintenance support based on factors such as the learner's age and location, and whether it is their final year of study
- 2 adjust the maximum entitlement according to the learner's household income
- 3 apply more adjustments, based on the intensity of study and whether the learner is enrolled in multiple courses simultaneously

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