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Guidance

How much LLE you could get

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Applies to England

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

Once launched in the 2026 to 2027 academic year, people will be able to use student finance loans to fund for higher education courses, including for newly designated shorter courses and modules.

This will also include courses at the same level as, or lower than, ones they have already studied. At the moment, most people cannot do this, but there are exceptions for a small number of government priority subjects.

For example, someone who has previously studied for a degree cannot currently take out a student loan to refresh their skills by studying at degree level or below.

Residual entitlement calculation

The LLE will give everyone access to the equivalent in value of 4 years of full-time tuition to use throughout their working lives. This will be adjusted to take into account previous study.

We will apply a calculation to determine how much tuition fee loan learners can access if they have studied before. The residual entitlement is the value of the tuition fee loans that are still available to someone after this has been done.

Learners will be able to login to their [student finance](#) account to check their LLE tuition fee loan balance. This service will help individuals to manage their LLE entitlement and provide guidance to help them plan their learning.

Entitlement for new learners

Learners who have not received any previous government funded tuition fee loan support (or other forms of applicable tuition fee support) will be able to access the maximum available entitlement. This is equivalent to 4 years of the tuition fee limit for full-time courses.

For the 2026 to 2027 academic year, this will be equal to £39,160, based on the maximum tuition fee limit of £9,790 per year.

Learners do not have to use their entitlement within 4 years. A student could use their £39,160 to pay for more than 4 years of learning, depending on the cost of the course. However, there is a limit on how much they can use in any single year.

For example, if a student starts with an entitlement of £39,160, they could use £9,000 of this to pay for one course. This means they would have £30,160 of their entitlement remaining, regardless of the size or duration of the original programme.

The amounts of money we have used align to academic year 2026 to 2027 fee levels. Figures will be amended in line with any future changes.

Entitlement for people returning to study

Learners who have received government support for tuition fees before may have some entitlement remaining.

This means their tuition fee loan entitlement would be £39,160, based on the 2026 to 2027 academic year fee limits, but reduced to take into account previous funding for courses they have done in the past.

The deduction will depend on how much applicable tuition fee support they had for their previous courses. The remaining amount is known as the residual entitlement.

Any eligible learner with little or no residual entitlement after we make the deductions, may be able to access some additional entitlement for courses in priority subjects or specific longer courses.

Previous study and deductions

The residual entitlement calculation ensures that people returning to study have deductions made from their entitlement as they would if they were starting study for the first time in the 2026 to 2027 academic year.

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

- undergraduate student finance for university courses at UK providers
- study at publicly-funded HE providers undertaken before the introduction of tuition fees
- university courses funded by the [Student Awards Agency Scotland \(SAAS\)](#)
- study as part of the [modular acceleration programme](#)
- courses funded by [Advanced Learner Loans](#)

These are the types of study where the UK Government or one of the devolved governments has supported students to study on higher education courses (or level 4 to 6 programmes). It also includes some level 7 programmes such as PGCEs.

People who started courses 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 entitlement by the actual amount of their tuition fee loan or grant, uplifted to the equivalent amount in today's fees. This includes study across the UK. It excludes any maintenance loans or grants.

This means that we will deduct an amount equivalent to today's fees regardless of which course someone took or how they studied.

We will not include any part of a course in the deduction if this has already been recognised as being eligible for additional funding because of compelling personal reasons. These reasons could include serious illness or bereavement.

Example: fully funded by student finance

Student A studied a 3-year degree that started in September 2018. The university charged £9,250 per year for tuition. This was £27,750 in total. Student A paid for this with student finance loans.

If they want to apply for a course that is eligible for the LLE in the 2026 to 2027 academic year, they will be able to use their residual entitlement. Taking their previous study into account and adjusting it to reflect changes in tuition fees, we will reduce their £39,160 entitlement by £29,370. This means they will have a residual entitlement of £9,790.

Example: part-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 the remaining £5,500 using student finance loans.

If they want to apply for a course that is eligible for the LLE in the 2026 to 2027 academic year, they will be able to use their residual entitlement. Taking their previous study into account and adjusting it to reflect changes in tuition fees, we will reduce their £39,160 entitlement by £5,821.08. This means they will have a residual entitlement of £33,338.92.

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.

If they want to apply for a course that is eligible for the LLE in the 2026 to 2027

academic year, they will be able to use their lifetime entitlement. As their previous study was not funded by student finance, there will be no deductions from their LLE for this study. This means they'll have a residual entitlement of £39,160.

People who started courses before 1 September 2012

For learners who studied on higher education courses 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 and excludes any maintenance loans or grants.

The specific treatment for this cohort reflects the fact that tuition fees and student finance were different before 2012.

These deductions are broadly in line with modern-day tuition fees. This means that someone who studied for 3 years before 2012 will have a similar deduction to someone who studies for 3 years after the LLE launch.

More information on [how tuition fees will be set under the LLE system](#) is available.

| Study type | Deduction from LLE |
|----------------|--------------------|
| Full-time | £9,790 per year |
| Part-time | £4,895 per year |
| Work placement | £1,955 per year |
| Study abroad | £1,465 per year |
| Erasmus | £1,465 per year |

Example: full-time study

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

If they want to apply for a course that is eligible for the LLE in the 2026 to 2027 academic year, they will be able to use their residual entitlement. Taking their previous study into account and adjusting it to reflect changes in tuition fees, we'll reduce their £39,160 entitlement by £1,955 for the sandwich year, and £29,370 for

the 3 remaining years (£9,790 multiplied by 3 years of study). This means they'll have a residual entitlement of £7,835.

Example: part-time study

Student E studied a degree part-time over 6 years starting in 2001.

If they want to apply for a course that is eligible for the LLE in the 2026 to 2027 academic year, they will be able to use their residual entitlement.

Taking their previous study into account and adjusting it to reflect changes in tuition fees, we'll reduce their £39,160 entitlement by £29,370 (£4,895 multiplied by 6 years of study). This means they'll have a residual entitlement of £9,790.

Example: incomplete study

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

If they want to apply for a course that is eligible for the LLE in the 2026 to 2027 academic year, they will be able to use their residual entitlement.

Taking their previous study into account and adjusting it to reflect changes in tuition fees, we'll reduce their £39,160 entitlement by £19,580 (£9,790 multiplied by 2 years of study). This means they'll have a residual entitlement of £19,580.

People who received student finance in Scotland

The Scottish Government pays tuition fees on behalf of Scottish residents at Scottish providers. For these learners, we will deduct based on their years of study.

These deductions will work the same way as the deductions for study before 2012 for students not funded by SAAS. The SAAS-funded deductions apply regardless of when they took the course.

| Study type | Deduction from LLE |
|-------------------|---------------------------|
| Full-time | £9,790 per year |
| Part-time | £4,895 per year |
| Work placement | £1,955 per year |

| | |
|--------------|-----------------|
| Study abroad | £1,465 per year |
|--------------|-----------------|

| | |
|---------|-----------------|
| Erasmus | £1,465 per year |
|---------|-----------------|

Example: SAAS-funded degree

Student G studied a full-time degree for 3 years that started in September 2020. SAAS paid all their tuition fees.

When applying for the LLE from the 2026 to 2027 academic year, they'll have 3 deductions of £9,790 (£29,370 in total). This means they'll have a residual entitlement of £9,790.

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 the LLE from the 2026 to 2027 academic year, they'll have 3 deductions of £9,790, and another deduction of £5,292. This means they'll have a residual entitlement of £4,498.

People who studied in the modular acceleration programme

The [modular acceleration programme](#) supported providers to trial individual modules of higher technical qualifications. Eligible modules were available in the 2023 to 2024 and 2024 to 2025 academic years.

DfE grant-funded tuition fees for students who enrolled on eligible courses within the modular acceleration programme. This means the students received free tuition.

Modular acceleration programme students will receive a deduction of £2,447.5 from their LLE, regardless of which modules they took. If students decided to take multiple modular acceleration programme modules, they would not receive any extra deductions.

£2,447.50 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 | £2,447.50 per student |
|---|-----------------------|

Examples: modular acceleration programme

Student I studied 3 modular acceleration programme modules.

When applying for LLE from the 2026 to 2027 academic year, they'll have one deduction of £2,447.50. This means they'll have a residual entitlement of £36,712.50.

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 the LLE from the 2026 to 2027 academic year, they'll have one deduction of £2,447.50, and 6 deductions of £4,895. This means they'll have a residual entitlement of £7,342.50.

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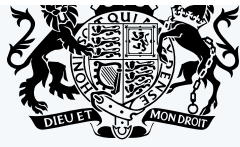
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