

ADVANCED LEARNER LOANS (ALL) – 2018/2019

Advanced Learner Loans help people, aged 19 and over, undertake Further Education general and technical qualifications at level 3, 4, 5 and 6. These qualifications need to be eligible for loan funding and be funded through the Education & Skills Funding Agency and **NOT** higher education, such as Foundation or Top Up Degrees.

The Advanced Learner Loans are similar to higher education loans, but are for the **further education** learner and are for tuition fees only.

To qualify you'll need to:

- be aged 19 and over on the first day of starting your designated loans qualification
- be a resident in the UK
- if aged 19-24, already have taken advantage of your Legal Entitlement to study your **first full Level 3** eligible qualification for free
- have not previously had a 24+ Advanced Learning Loan or Advanced Learner Loan to complete the same qualification
- be up to date with any previous 24+ Advanced Learning, Advanced Learner Loan or Higher Education Loans (not in arrears)
- be studying an eligible **Level 3, 4, 5 or 6 Further Education** course (including QCF Certificates and Diplomas, Access to HE and Advanced and Higher *Apprenticeships)
- have a National Insurance Number (NINo) by the start of the course to enable payments to be released to the College
- satisfy nationality and residency criteria

The loans are not means tested or credit checked and if you meet the criteria, you will be able to apply for a loan whether you're employed or unemployed - the loan will then be paid directly to the College, in instalments, on your behalf. The minimum loan amount that you can apply for is £300.

You do not pay anything up front for your course fees and until you are earning over £25,000, you will not pay anything back either. *If, however, you withdraw from your course, please bear in mind that the loan payments to the College are divided over the entirety of the course and we will only be able to draw down payments whilst you are attending. This could leave a shortfall of fees not covered by the loan, which you will be personally liable for and need to pay direct to the College.*

If you take out an Advanced Learner Loan and later get a Student Finance England loan for a Higher Education course, the two loan repayments will be rolled into one. There will only be one monthly repayment.

If you are interested in applying for a loan, please ask for a "Learning & Funding Information Letter" after you have attended interview and been offered a place on an eligible course, from the Student Support team at Reception. This will give you all the information you require **to go online to apply** for the Advanced Learner Loan.

Where a learner takes out a loan for an Access to Higher Education Diploma, completes it and progresses to, and completes a Student Finance England fundable HE course designated under the Education (Student Support) Regulations 2011 at Level 4, 5 or 6, the outstanding balance of the loan for the Access to HE diploma will be written off. *You may only take out ONE Advanced Learner Loan to complete the Access to HE course. Also, if you undertake a two year Access to HE course but do not continue with the second year, the Advanced Learner Loan will not cover all the first year fees and you will be liable for the shortfall yourself.*

Useful learner information is available via the Gov.uk site which includes how to apply and repayments and the Money Advice Service for independent financial advice:

<https://www.gov.uk/advanced-learner-loan>

<https://www.gov.uk/advanced-learner-loan/how-to-apply>

<https://www.gov.uk/advanced-learner-loan/repayments>

<https://www.moneyadviceservice.org.uk/en/articles/loans-for-adults-in-further-education-and-training>

For any further information please contact the Student Support Team on 01962 886166.

The above details were correct at the time of publication – May 2018