

Advanced Learner Loans

For a range of our adult courses you may be eligible for funding through an Advanced Learner Loan. These loans help students aged 19 or above pay course fees. You may be eligible for one of these loans to cover the course costs for a college course at level 3, 4, 5 and 6.

Getting an Advanced Learner Loan doesn't depend on your household income or your employment status, it isn't means tested and there's no credit check. You won't have to pay anything back until you're earning more than £25,000 a year (before tax and other deductions).

Once you earn over this amount, you pay back 9% of the earnings you receive above this figure. Use the Repayment Calculator to find out how much you would pay back each month based on [your annual salary](#).

You will be able to apply online or by post from June 2024 for courses starting from 1st August 2024. The Advanced Learner Loans are suitable for anyone who:

- is aged 19 and above at the start of the course
- is studying an eligible course at level 3, 4, 5 or 6 in further education or training
- fulfils residency criteria

Accessing an Advanced Learner Loan means that rather than you having to pay for your course fees upfront, Student Finance England will cover this cost for you. Before applying for an Advanced Learner Loan, you will need to ensure you have a Learning and Funding Information Letter from us. To find out more or to apply, visit the [GOV.UK website](#).

There will be lots of help, information and guidance available from our dedicated student finance team – call in to one of our enrolment and information events to speak to them.

Advanced Learner Loans FAQs

How much of a loan am I entitled to?

The maximum loan amount you can get is based on the fee we charge or maximum set by the Government, whichever is lower.

If the total College fee shown is more than the Government maximum, you will have to pay the difference yourself.

The minimum loan you can get is £300.

How will the loan be paid?

The money will be paid directly to the College, once we have confirmed that you have attended on the course for at least 2 weeks.

Am I eligible for a loan?

To get a loan you must:

- Be aged 19 or older (on the first day of your course);
- Fulfil certain residency requirements;
- Be studying on an eligible course at level 3, 4, 5 or 6.

How do I apply?

Applications for the Advanced Learner Loan can be made from June 2023 for courses starting from 1st August 2023.

You will be able to apply even if your course has already started but you have to apply before the course finishes. You will need a National Insurance number before any money can be paid but you can still apply for a loan before you've got a National Insurance number. You will also need your passport details or another form of identity to apply for a loan.

When will I have to start repaying the loan?

You pay back your loan (plus interest) the April after you have finished your course and start earning more than £25,000 a year (before tax and other deductions). If your income drops below this amount, then the repayments will stop (until you start earning more than the above amount again).

Once you earn over £25,000, you will pay back 9% of your income over that amount. For example, if you earn £27,000 a year, your monthly repayments would be around £15.

Can I apply for a loan to study on an Access to Higher Education (HE) course?

Yes, if you get a loan to cover tuition fees for an Access to HE course (e.g. a course that will prepare you for higher education) and then complete a higher education course, that is eligible for Student Finance England funding, you won't have to repay the outstanding loan for the access course.

***NOTE:** It is important you consider your own circumstances and look into all options for paying for your course before choosing to take out an Advanced Learner Loan. This is NOT the responsibility of the College. If you want advice on managing your finances, you can get impartial money advice from the [Money Advice Service](#). There's also information on the [National Careers Service](#) website to help you consider all your options when thinking about a course funded through an Advanced Learner Loan.*