

## Frequently Asked Questions (FAQs) – Learners

Advanced Learner Loans are for learners aged 19 and over studying at Levels 3 to 6. In this document we answer questions you might have. If you need more information speak to your college or training organisation.

### Eligibility

#### Am I eligible for an Advanced Learner Loan?

To be eligible for one of these loans you must:

- be aged 19 or over at the start of your course;
  - be undertaking an eligible course at a Level 3, 4, 5 or 6 qualification offered by an approved college or training provider in England. See below for more details on which type of courses are eligible. Your college or training organisation will be able to confirm exactly which courses are eligible and if they're an approved organisation.
  - be living in the UK on the first day of your course
  - have been living in the UK, the Channel Islands or the Isle of Man for 3 years immediately before starting your course
  - be a UK national or have 'settled status' (this means there's no restrictions on how long you can stay). You may also be eligible if you:
    - are an EU national or a family member of one
    - are a refugee
    - have humanitarian protection (as a result of a failed application for asylum)
    - are a migrant worker
    - are the child of a Swiss national
    - are the child of a Turkish worker
    - are a stateless person, or a relative of one\*
- \*To be eligible as a 'stateless person' you must:
- be a new student starting on or after 1 August 2018
  - have been ordinarily and lawfully resident in the UK and Islands for 3 years before the first day of the first academic year of your course
- you're granted Domestic Violence Indefinite Leave to Remain (DVILR).
  - you're granted 'Calais leave' to remain, or are a child of someone granted 'Calais leave' to remain, and started your course started on or after 1 August 2020. To be eligible with 'Calais leave', you must have been living in the UK for at least 3 years before the first day of the first academic year of your course.

#### Armed Forces

You might also be eligible if you're:

- a member of the UK armed forces serving overseas
- a spouse or civil partner living with a member of the UK Armed Forces serving overseas
- a child, step-child or adoptive child living with a member of the UK Armed Forces serving overseas
- a dependent parent living with either a child who is a member of The UK Armed Forces serving overseas or the child's spouse or civil partner who is a member of the UK Armed Forces serving overseas
- a member of the UK Armed Forces serving in Wales, Scotland or Northern Ireland
- a relative living with a member of the UK Armed Forces serving in Wales, Scotland or Northern Ireland

This applies to new students starting their course on or after 1 August 2018 and continuing students who started their course on or after 1 August 2017.

**Does getting a loan depend on my income or credit history?**

No. Getting a loan doesn't depend on your income and credit checks aren't carried out.

Repayments are based on your income and won't begin until you're earning over the repayment threshold. Please visit [www.gov.uk/repaying-your-student-loan](http://www.gov.uk/repaying-your-student-loan) to find out more.

**Is there an upper age limit for someone applying for a loan?**

No. There's no upper age limit.

**Which qualifications can I get a loan for?**

You'll need to be doing a Level 3, 4, 5, or 6 qualification which is eligible for loan funding. Level 3 to 6 qualifications include A Levels, Access to HE Diplomas and other Vocational Qualifications. These loans don't cover Degrees or other forms of Higher Education where separate student support arrangements exist.

You can get further advice on which qualifications are eligible for loans from your college or training organisation.

If you are 19 to 23 and are studying your first full Level 3 qualification you might be able to get a

### **Can I apply online?**

Yes, applying online is quick and easy. You can register and apply online now at **[gov.uk/advancedlearnerloan](https://www.gov.uk/advancedlearnerloan)**

You can also download an application at **[gov.uk/advancedlearnerloan](https://www.gov.uk/advancedlearnerloan)**. If you need help, contact your college or training organisation.

### **Can I get impartial advice about managing my finances?**

If you're unsure about taking out a loan and want to seek advice then you'll have the opportunity to do so. If you want advice on managing your finances, the Money Advice Service, established by the UK government, can offer free, impartial money advice. Visit their website at **[moneyadviceservice.org.uk](https://www.moneyadviceservice.org.uk)**

### **Can I get independent careers advice?**

If you're unsure whether the course you'd like to take is right for you, then you can find support and advice on the National Careers Service website at **[nationalcareers.service.gov.uk](https://www.nationalcareers.service.gov.uk)** or call their helpline on **0800 917 8000**.

### **What information do I need to provide when applying for a loan?**



## Fees

### How much loan can I take out?

There's a maximum amount of loan available to you based on the type of course you're doing. Your college or training organisation will be able to advise you of the maximum amount available.

The fee charged by the college or training organisation may be less than the maximum amount available - so in this case you'd only need to take out a loan to cover the fee charged.

You can take out a loan for the maximum amount to cover your fee or you can take out a loan for the course fee yourself.

### Will I have to repay the full loan amount if I leave part way through the course?

No. Your loan will be paid to your college or training organisation in line with the course. When you stop attending, payments will stop and you'll only be required to repay the amount (including any interest accrued on that amount) that's already been repaid to your training organisation.

### If I leave my course part of the way through will I be required to pay the fee to my college or training organisation even if my loan payments have stopped?

Before you enrol on the course you'll need to enter into an agreement with your college or training organisation. This agreement should include the fee they're charging you and whether you're required to pay if you don't complete the course.

### How much of the course costs will the loan cover?

The loan should cover the fee charged by the college or training organisation. You'll need to pay with the college or training organisation upfront all of the costs associated with the course that the loan will be able to cover these costs.

### Can I get additional support to help with childcare and travel?

The Advanced Learner Loan only covers the fee you're being charged by your college or training organisation for your course. However, it's possible the college or training organisation may be able to provide financial support for course related costs for those facing financial difficulties. Your college or training organisation will be able to provide you with more information on the support they can make available to you.

## Loans

### **Will I be able to get a loan if I've already achieved a similar qualification (i.e. I already have A Levels)?**

Yes. Previous qualifications you've achieved won't affect your ability to apply for your first loan. However, depending on when you started your course, you might not be able to get another loan to do the same type of course at the same level.

### **How many loans can I take out?**

You can have up to a maximum of four Advanced Learner Loans in total.

You can apply for multiple advanced learner loans at the same time for courses of the same type and level.

For A Levels you can apply for a loan to fund each course you take towards your A Levels - up to a maximum of 4 A Levels. This means you can have up to 8 loans if you're taking each A Level as 2 separate courses (AS and A Level). The courses must be in the same subject to qualify for a full A Level. You can get up to three more loans for non A Level courses once you have completed your A Levels.

### **What happens if I change my mind about the course and want to do something different?**

It'll depend on how much of the course you've undertaken. If you've done less than two weeks you can simply cancel the loan and this won't count against the total number of loans available to you. After two weeks on a course, the college will confirm your attendance and you'll become liable for the loan. It will count against the total number of loans available to you.

Before making this decision you should speak to your college or training organisation, as it may be possible to transfer to a new course under the same loan rather than having to apply for a new one.

### **What happens if I'm unable to complete my course and I'm forced to withdraw?**

Where there are compelling personal reasons preventing you from completing your course this won't count as one of your four loans. You'll still be expected to repay any loan paid in connection with the course, but you'll be able to take out a loan to complete the course again.

## Repayments

### **How will I pay back the loan?**

Repayments will be automatically deducted from your income through the tax system from the April after you complete or leave the course and your income is over the repayment threshold. Please visit <https://www.gov.uk/repaying-your-student-loan> for more information. Aon.

### **When will repayments start?**

You'll be due to start repaying your loan in the April after you complete or leave your course.

You'll only start making repayments when your income is over the repayment threshold. If your income falls below the threshold, repayments will stop and only re-start when your income is over the threshold.

You can make voluntary repayments direct to SLC at any time in order to accrue less interest and pay off your loan more quickly. Find out more at [www.gov.uk/repaying-your-student-loan](http://www.gov.uk/repaying-your-student-loan)

### **What happens if I have more than one student loan?**

You'll make a single repayment regardless of how many student loans you have, including HE and Advanced Learner Loans.

If you complete an Access to HE Diploma course, funded with an Advanced Learner Loan, and go on to complete an HE qualification, SLC will write off any outstanding balance on your Advanced Learner Loan.

### **How do I repay the loan early?**

Voluntary repayments can be paid to the Student Loans Company at any point. You don't need to wait until your income is over the repayment threshold. Any early repayment, either partial or full, will reduce the interest that will accrue. If you want impartial advice about repaying your loan or other debts you can contact the Money Advice Service at [moneyadviceservice.org.uk](http://moneyadviceservice.org.uk)

### **What happens if I can't repay the entire loan?**

You'll only ever have to make repayments in line with your income if you earn more than the repayment threshold. Please visit [www.gov.uk/repaying-your-student-loan](http://www.gov.uk/repaying-your-student-loan) for more information. Any loan balances which remain after 30 years will be written off.

### **What if I declare bankruptcy?**

Loans are excluded from your bankruptcy debts. This means that during and upon discharge from bankruptcy you remain liable to repay this loan.

#### **Advanced Learner Loans are administered by Student Finance England (SFE).**

Student Finance England is a Student Loans Company service, providing financial support to students on behalf of the UK Government.

### **What happens when I die?**

If you die then your loan will be written off.

### **Is this the best value loan?**

You'll need to consider whether it's the best thing for you in your circumstances. If you want impartial advice on managing your money contact the Money Advice Service at [moneyadviceservice.org.uk](http://moneyadviceservice.org.uk)

### **If I move to another country following my course and my income is more than the repayment threshold do I still have to repay the loan?**

Yes. If you go abroad we'll make arrangements with you to collect repayments while you're outside of the UK tax system. Your repayment threshold may vary according to price level indices for that country. You'll be required to pay a fixed instalment to be calculated by SLC.

## **Interest**

### **How much interest will I be charged on the loan?**

Some of the interest on your loan will be based on inflation (Retail Price Index (RPI)). The table below shows how interest is calculated.

	<b>Interest rate</b>