

Lifelong Loan Entitlement (LLE) – Next Steps Planning

Introduced by:

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SLC

LLE Introduction

- *Lifelong Loan Entitlement (LLE)* is a student finance system providing up to 4 years of funding for people to study over their working lives
- The funding is worth £37,000 (at the current value of tuition fees)
- LLE can be utilised to fund study across post-18 qualifications from levels 4-6, either through studying for a full qualification, or through modules of these qualifications
- Funding at modular-level will be phased in over time
- To be eligible to utilise LLE, a course must be defined in terms of the credit value of the full degree programme or of a module component – *“this course/this module carries X credits”*

Organisational Roles

- DfE set and own the LLE policy, and the statutory provisions made through regulations
- SLC will be the accountable organisation for the administration of the LLE system, concurrent to its existing roles for student finance for Welsh, NI and Scottish students, and for English students completing courses on the current HE student finance system
- OfS will be accountable for the Register of Providers who can assess suitability for funding, and the setting of initial and ongoing Conditions of Registration
- IFATE approves and publishes which providers can deliver HTQs
- SLC will work in partnership with careers advisors, guidance staff and FE and HE recruitment and outreach teams to incorporate student finance into wider engagement on education participation

Personal Eligibility

- There is unlikely to be significant change to nationality, citizenship or residence rules
- Students will be eligible irrespective of any equivalent level qualifications, which no longer apply
- Applicants must be age 60 or lower on the intended start date of their course. So a mature student moving through a modules-based pathway needs to consider their age limit for each course undertaken if they could be aspiring to a full qualification
- Reduced rates of maintenance loans for students aged over 60 at the start of their course
- Prior government funding of tuition fees support at L4-6 will be taken into account when determining levels of available LLE

General Course Eligibility Changes

Course eligibility - continuing requirements	Course Eligibility changes
Must lead to a recognised qualification	Must be scheduled as 3 academic terms over a year
Must be provided by an OfS authorised provider	Must be designed to provide an average 21 hours of self- and guided-learning over a minimum 24 weeks
At least 50% guided learning must be delivered within the UK	Credit values of courses must be definable
Must have academic years not exceeding 12 calendar months.	
Tuition fees and fee loans must be paid direct to a UK bank account,	
Providers must adhere to guidance from the Competitions & Markets Authority	
Tuition Fees / Fee Loan limits must be charged to a maximum regulated amount	

Course Eligibility in 2025/26

- Level 4-6 courses delivered in the UK that are eligible for funding for English-domiciled student under the current SFE service
- All qualifications which currently attract SFE funding as undergraduate courses. This includes:
 - PGCE ITT courses at level 7
 - Medical Courses Years 4 and 5
 - Integrated Masters courses
 - Foundation Years which are part of a degree course
- ALL-funded Level 4-6 technical qualifications. The finalised list of approved qualification will be confirmed following a technical consultation
- Eligible courses that are in certain priority areas or longer than the standard 4 year entitlement may be able to access additional entitlement, considering additional entitlement for 'special years' – Foundation, placement, study abroad etc.

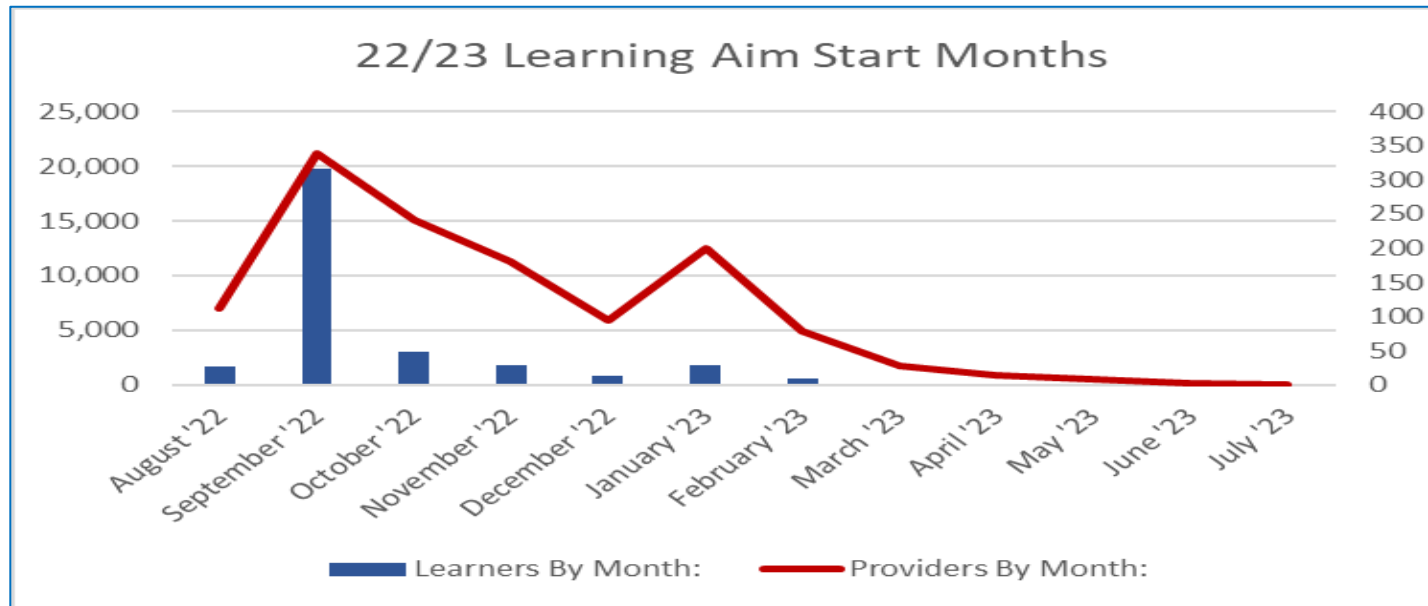
Module Eligibility in 2025/26

- Qualifications currently funded under ALL at Levels 4-6
- HTQs currently funded under SFE up to AY2024/25
- Where the full course is eligible and available
- Each module must carry a minimum credit value of 30 credits. Each module must carry a minimum credit value of 30 credits, so may require consolidation of modules of smaller credit values in order for the course to be eligible.

NB: Funding under LLE for modules of undergraduate degrees will be introduced from AY2027/28

ALL funded learners Level 4/5 (AY 22/23 to Feb 23)

Learning Aim Level	21/22 Approved Applications	22/23 Approved Applications
Level 3	37,659	27,117
Level 4	3,271	2,953
Level 5	798	739
Level 6	65	29
Total	41,793	30,838



Credits and Fee Loans

- The student enrolls on the course with defined credits and continues studies (by undertaking guided and self-learning as now), until withdrawal, suspension or transfer
- The defined credits for that course have an associated value, derived from the total credits and the cost-per-credit value
- As the student starts each module, and upon receipt of a valid attendance confirmation, the loan (to the value of number or credits x cost per credit) is deducted from their LLE Account, added to their ICR loan account and paid direct to the lead provider
- As the student starts each full degree programme, upon the receipt of valid attendance confirmation, the loan to the value of the study period is added to the student's LLE balance

Strategic Considerations

- Can we afford to offer modular courses / can we afford not to
- How do we market modules
 - Targeted or generic course marketing
 - Targeted audiences
- How easy will it be to price a module – will we always stick to the maximum
- What's our minimum viable student numbers for given module(s)
- Direct delivery or through partnerships ?
- Will we encourage modular progression for students recruited with low attainment at entry level
- With the removal of ELQs, is there a new marketing opportunity
- Incorporating IAG into outreach and recruitment
- Employer partners and funding IAG
- Regulatory framework implications
 - Inclusion in APPs
 - Incorporation into TEF measures
 - IFATE / OfS registers

Operational Considerations

- How well do students understand credits ?
- Incorporating student finance into Offers
 - Targeted or generic course marketing
 - Targeted audiences
- What comes first, the effort of producing a course specification, gaining approval, identifying academic staff and location, or instead, first achieving minimum viable student numbers and then finalising the course.
- Accommodation provision for students starting via an initial module(s)
 - If students studying modules are less likely to require accommodation, what happens if we convert them midway to the full degree.
- Course specifications
 - No minimum duration – only minimum credits
 - Shorter full time courses
- Registration confirmations – centralised or dispersed administration
- Hardship support plans for modular-learners