



Advanced Learner Loan

Advanced Learner Loans

FAQ's



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





Advanced Learner Loan

Introduction

Aged 19 or over and thinking about further education? You may qualify for an Advanced Learner Loan.

These loans help you to pay the fees charged by colleges and training organisations. Most learners aged 19 and over, studying at Level 3 to 6, will qualify for these loans from the UK Government. It's easy to apply, your household income isn't taken into account and there's no credit check. You won't have to pay anything back until your income is over the repayment threshold. Find out more at

www.gov.uk/repaying-your-student-loan

Making the right choice

It's important you consider your own circumstances and look into all options for paying for your course before choosing to take out a loan. If you want advice on managing your finances you can get impartial money advice from the Money Advice Service at www.moneyadviceservice.org.uk



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General Queries

- Will I be able to get a loan if I've already achieved a similar qualification (i.e. I already have A Levels)?
 - Generally speaking, 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.
 - You also cannot take a out another loan for an Access to HE Course if you have previously funded an Access to HE course with an Advanced Learner Loan.
- 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.
- How is the Loan paid?
 - Student Finance England will pay your agreed loan to your college or training organisation once they've confirmed that you have registered on the course.
- What if I want to study a qualification that's not eligible for a loan?
 - If you wish to study a course with Access Creative College or Access Sport that is not eligible for Loans support this would need to be discussed and payment agreed prior to enrolment.

Am I Eligible for an Advanced Learner Loan?

To be eligible for an Advanced Learner Loan you must:

- Be aged 19 or over as of the start date of the course.
- Be studying a Level 3, 4, 5 or 6 course at a College or other Training Provider in England.
- Be living in the UK on the first day of your course.
- Be a UK National or have 'Settled Status' - the SLC will ask for proof of this as part of your application.
- Have been ordinarily resident in the UK, the Channel Islands, the Isle of Man or specified overseas territories for 3 years before starting your course

To summarise, If you have been living in the UK, Islands and Ireland for 3 years before starting your course, you may be eligible for a loan to study at a learning provider in England.

Can I apply if I have a different Nationality or Situation?

You can also apply if you've been living in the UK, the EEA, Gibraltar or Switzerland for the past 3 years and are:

- The child of a Swiss national and have settled or pre-settled status under the EU Settlement Scheme.
- An EEA or Swiss worker, or the family member of an EEA or Swiss worker, and you or your family member have settled or pre-settled status under the EU Settlement Scheme
- An Irish citizen and were living in the UK, Ireland, EEA or Switzerland on 31 December 2020.
- The child of a Turkish worker.
- A UK national, or the family member of a UK National, and have lived in the UK, EEA, Gibraltar or Switzerland for the past 3 years and were living in the EEA or Switzerland on 31 December 2020, or living in the UK on 31 December 2020 after returning from the EEA or Switzerland on or after 1 January 2018.

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Can I apply if I am living in the UK under a Home Office status?

You can also apply if you are living in the UK under one of the below Home Office statuses:

- Humanitarian protection or the family member of someone with this status.
- Stateless status or the family member of someone with this status.
- Refugee status or the family member of someone with this status.
- Calais leave and have a dependent child granted 'leave line'
- Classed as 'leave to remain' under the section 67 of the Immigration act or the dependent child of someone with this status.
- Indefinite Leave to Remain in the UK as the victim of domestic violence or abuse.
- Indefinite Leave to Remain as a person who has been a bereaved partner.
- Granted limited or permanent leave to remain or are the family member of someone who has, under the Afghan Relocations and Assistance Policy (ARAP) or the Afghan citizens relocation scheme (ACRS).
- Granted leave to enter or remain in the UK under the Ukraine Family Scheme, the Homes for Ukraine Sponsorship Scheme or the Ukraine Extension Scheme

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Will the Student Loans Company consider any other Living Situations?

Student Finance England will also consider your application if any of the below applies:

- if you've been living in the UK, the EEA, Gibraltar or Switzerland for the past 3 years and have:
 - pre-settled status under the EU Settlement Scheme and are an EU national or a family member of an EU national.
 - pre-settled status under the EU Settlement Scheme and are a family member of an Irish citizen or Person of Northern Ireland.
 - Gibraltarian status as an EU national or family member, or
 - been living in Gibraltar as a UK national or family member.
 - a family member with settled status in the UK.
- You could also be eligible if you're not a UK national and have lived in the UK for at least half your life or at least 20 years. You must have Limited Leave to Remain (including Discretionary Leave to Remain) and have lived in the UK, Channel Islands or Isle of Man for three years before the first day of your course. You must also live in England on the first day of your course.
- You may also be eligible if you've been living in the UK or Ireland for the past 3 years (with part of that time spent in Ireland) and have Irish citizenship.

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What type of Qualifications are eligible for Advanced Learner Loan Support?

- 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.
- Please contact the Admissions Team at Access Creative College to check if your course is eligible for Loans Funding.
- If you are 19 to 23 and are studying your first full Level 3 qualification you might be able to get a grant to help pay for your course. You can choose to fund your Level 3 qualification with either a grant or an Advanced Learner Loan, but you if you choose to fund with an Advanced Learner Loan, you lose your entitlement to grant funding. Access Creative College & Access Sport currently do not offer any grant-funded course, you'll need to find a Learning Provider that does. The National Careers Service will be able to advise you which Learning Providers in your local area offer the course you want to do with grant funding.
- For advice on your future skills, career, work and life choices you can contact the National Careers Service at <https://nationalcareers.service.gov.uk/> or call an advisor on 0800 100 900.

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Fees

- How much loan can I take out?
 - There's a maximum amount of loan available to you based on the type of qualification you're doing. Access Creative College or Access Sport will be able to advise you of this amount.
- How much of the course costs will the loan cover?
 - Your Advanced Learner Loan will cover all associated fees for your course with Access Creative College or Access Sport. You can choose to take out a loan for the maximum amount to cover your fee or you can pay all or part of the course fee yourself.
- Will I have to repay the full loan amount to the Student Loans Company if I leave part way through the course?
 - No. Your loan will be paid to Access Creative College or Access Sport in line with your attendance on the course. When you stop attending, payments will stop and you'll only be liable to repay the amount (including any interest accrued on that amount) that's already been paid to Access Creative College or Access Sport.
- Can I get additional support to help with childcare and travel?
 - The Advanced Learner Loan only covers the fee you're being charged by Access Creative College or Access Sport for your course. However, Access Creative College & Access Sport are able to provide financial support for course related costs for those facing financial hardship (where eligible) through Bursary Funds. Further information on this can be found on the College [website](#)

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Application

- How do I apply for a loan?
 - Once you've been offered a place on a course with Access Creative College or Access Sport you will be issued with a Learning and Funding Information Letter. You'll need the information set out in this letter to complete an application and submit this to Student Finance England.
- Can I apply online?
 - Yes, applying online is quick and easy. You can register and apply online now at www.gov.uk/advancedlearnerloan You can also download an application at www.gov.uk/advancedlearnerloan.
- I don't have a National Insurance number but I want to apply for a loan. What should I do?
 - A National Insurance number is required before the loan can be paid to the college or training organisation on your behalf. If you don't have a National Insurance number you can still apply for a loan. Student Finance England will contact you if you need to do anything to obtain one. This may mean that you'll need to arrange an appointment with your local Jobcentre to have one assigned to you.
- Can I apply for a loan after my course has started?
 - You should apply as early as possible to make sure Student Finance England can pay your Access Creative College or Access Sport at the start of your course. However, you can apply for a loan at any time during your course, but not after you've completed it.
 - If you wish to apply for a loan during your course, you'll need to agree this with your Access Creative College or Access Sport in advance, as you'll already have discussed with ourselves how you're going to pay your fees prior to enrolment. Deciding to take out a loan will change this arrangement.

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Application Continued

- How long will it take me to hear the outcome of a loan application?
 - Applications submitted online that don't require any further supporting evidence (because you've provided your valid UK passport details) will be processed quickly and you should receive the result of your application within two weeks. If you don't apply online or you don't send the evidence required at the time of application it will take longer.
- What happens if I change my mind before I start my course?
 - If you decide before the start of your course you no longer want to undertake your course or you don't want to take out a loan for the course, log onto your online student finance account and follow the instructions. Your loan application will be cancelled and you won't have any loan to repay.
- What happens if I change my mind once I've started my course?
 - No loan payments will be made to Access Creative College or Access Sport on your behalf until you've attended the course for at least two weeks. If you leave the course after more than two weeks then you'll be liable to repay the loan payments that have been made to Access Creative College or Access Sport on your behalf, for the time you have been on the course.
- If my course lasts for more than one year do I need to reapply each year?
 - For any courses with Access Creative College or Access Sport you would need to take out a new loan for each year of study. Access Creative College & Access Sport run each Year of a Course separately. Other providers may run their courses together requiring only one loan for 2 years of study.

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Repayment

- When do 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 these thresholds, repayments will stop and only re-start when your income is over these thresholds.
 - Please visit www.gov.uk/repaying-your-student-loan for more information.
 - You can also make voluntary repayments direct to SLC at any time in order to accrue less interest and pay off your loan more quickly.
- How much will the repayments be?
 - Repayments will be made at 9 percent of your income over the repayment threshold. Please visit www.gov.uk/repaying-your-student-loan for more information.
- 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.
- 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. Any loan balances which remain after 30 years will be written off. Please visit www.gov.uk/repaying-your-student-loan for more information.

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Repayment Continued

- 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.
- 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.
- What happens when I die?
 - If you die then your loan will be written off.
- 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.

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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.

	Interest Rate
While you're studying and until the April after you finish or leave your course	Normally RPI plus 3%
From the April after you finish or leave your course	Interest will be based on your income. Please visit www.gov.uk/repaying-your-student-loan for more information.

What is RPI, and what happens if it changes?

- The Retail Price Index, RPI, is a measure of UK inflation. It measures changes to the cost of living in the UK. The UK government uses the rate of RPI for many purposes, including setting the interest rate charged on student loans.