



Department  
for Education

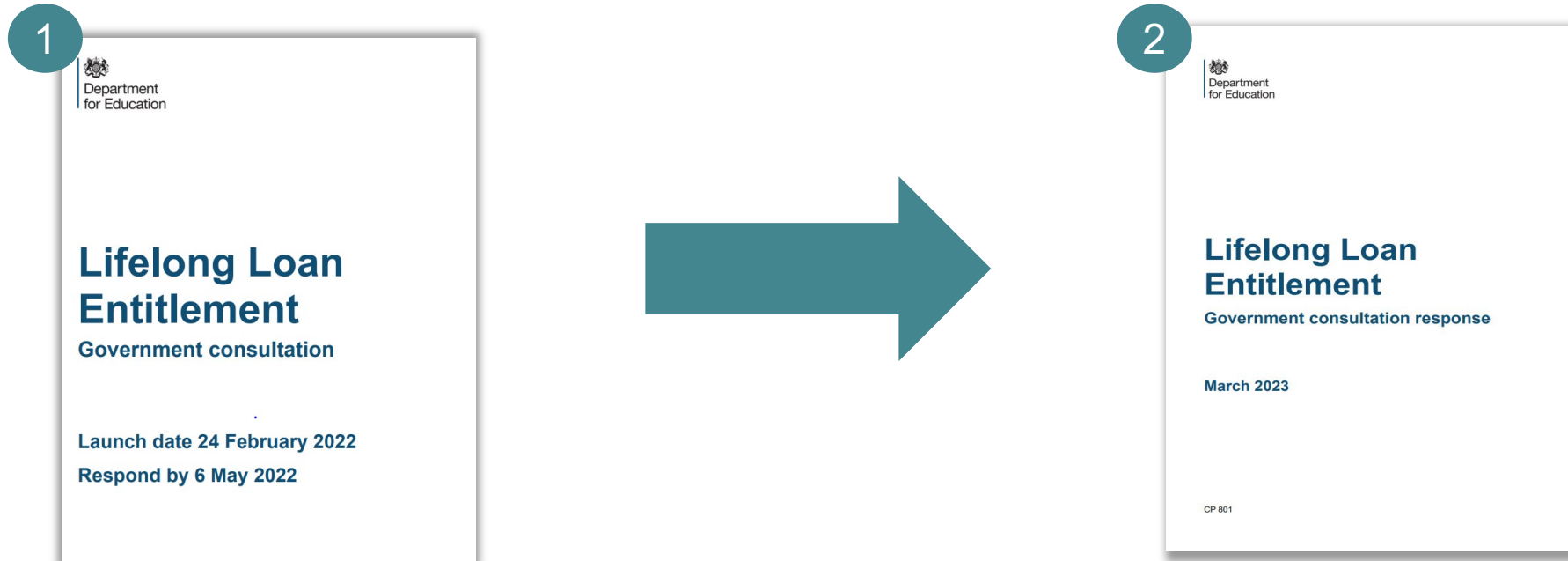
# The Lifelong Loan Entitlement (LLE)

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# Lifelong Loan Entitlement (LLE) consultation and response

- The LLE was announced by the then Prime Minister in September 2020. Since then...



- The Department for Education ran a consultation on the LLE in February until May 2022. **The consultation was aimed at anyone with an interest in post-18 education for adults in England**
- The consultation included **49 questions and was divided into three** themes; 1) LLE Ambition, 2) Scope of the LLE and 3) Supporting Quality provision and flexible learning
- On the 7th March 2023, the government published a government response to the LLE consultation
- This consultation response reconfirms the government's commitment to the LLE which will **transform the way people access high quality learning and enable people to train, retrain and upskill over the course of their lifetime**
- The following slides summarise the key elements of the response

# 1. Overarching messages

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- Through the LLE, the government is seeking to create a **unified student finance system for Further and Higher Education**
  
- From 2025, learners can access four years of tuition funding (**£37k in today's fees**) to train, retrain and upskill throughout their lives
  
- **Higher education courses at levels 4 to 6, whether academic or technical, will be funded through the LLE.** This will include:
  - Courses currently funded by HE student finance (e.g. undergraduate degrees, Higher Technical Qualifications)
  - Courses currently funded by Advanced Learner Loans (ALLs) with clear learner demand and employer endorsement; and
  - Post Graduate Certificates of Education (PGCEs), Integrated Masters, and Foundation Years part of a degree course

## 2. Increased Flexibility

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- Through the LLE there will be increased flexibility for learners in how they choose to study, broadening access to funding for eligible modules, not just full courses



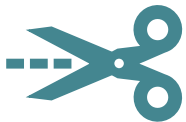
### Phased approach

- Making sure everyone can **continue to access high quality education and training** in a way that works for them at any stage of their life or their career is of utmost importance for this government
- To ensure we get this right **we will be taking a phased approach to introducing funding for modules** starting from AY25/26 with:
  - Higher Technical Qualifications
  - ALLs at levels 4 and 5



### Ensuring module quality

- Modules must be from a single 'parent course'** that can be stacked towards full qualifications
- Modules must be credit bearing, with a **30-credit minimum, which can be achieved by 'bundling'**
- Modules must have a single assigned academic level** i.e. Level 4
- Learners will receive a **standardised transcript on completion**

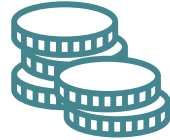


### Removing restrictions

- The government will be removing **unnecessary barriers to learning such as ELQ restrictions**
- This means returning learners can train, retrain, and **upskill based on their remaining loan entitlement**, rather than prior qualifications achieved

### 3. Entitlement, Maintenance and Repayments

#### Entitlement



- Individuals will have access to a loan entitlement worth the **equivalent of four years of post-18 education funding (£37,000 in today's fees) to allow them to train, retrain, and upskill**
- The Government will be offering this **four-year entitlement to both new, and returning learners** (who will have access to a residual entitlement)
- LLE tuition fee loans will be available up to the age of 60
- An additional entitlement, above the core **four-year entitlement, will be made available for a limited number of priority subjects** and longer courses

#### Maintenance



- For the first time, under the LLE, we are **expanding maintenance support to be offered across all eligible L4-6** technical and part-time courses on a par with traditional full-time study
- A **reduced-rate maintenance loan will continue to be available for those over 60**

#### Repayments



- Loans taken out for **LLE courses and modules will be repaid under Plan 5 terms and conditions**, with a 9% repayment rate paid on incomes above £25,000
- **Excluding postgraduate loans, learners will not be required to repay more than 9% of their income** above the relevant thresholds – even if they have loans under Plan 5 and Plan 2 (post-2012 loans)

## 4. Personal Account

- Learners will be able to access their LLE through an online 'personal account' where they can easily view:
  - Their loan entitlement
  - Clear information and guidance
  - Eligible courses
- This will help support learners make informed choices about their learning pathway
- How the account looks and its wider functionality, such as the ability to record a learner's record of achievement, will be subject to user research and testing, so that the account is user friendly and simple to use

The screenshot shows the 'Lifelong Learning Account' interface for Alex Smith. The header includes the GOV.UK logo and the account name. The main content area displays the user's name, customer reference number, and a welcome message. A section titled 'Your lifelong loan balance' shows a donut chart with a total value of £37,000, split into £34,000 available for tuition fees and £3,000 already used. Below this is a 'What happens next' section with tabs for 'Active Learning', 'Previous Learning', and 'Record of Funding and Achievement'. A table lists course details, including 'Entry to Design' with a credit of 40 and a fee of £2000. At the bottom, there is a 'Fund your next course' section with a search button.

**GOV.UK** Lifelong Learning Account

student finance *england*

Your Account Your Personal Details Your Inbox Sign Out

**Hi, Alex Smith**  
Customer reference number: 00001112222

Welcome to your [Lifelong Learning Account](#). You can apply for future funding for your next course, see what funding you have used previously, check your repayment balance, and use our tools to find out more about LLE and how you can use it over your lifetime.

**Your lifelong loan balance**

Calculated Personal Entitlement: £37,000

**£34,000**

- Tuition fee amount available: £34,000
- Tuition fee used: £3,000

**What happens next**

Active Learning Previous Learning Record of Funding and Achievement

Course Title	Start Date	End Date	Credit	Fee Amount	Action
Entry to Design	01 Jan 2026	01 Jan 2027	40	£2000	<a href="#">Update</a>

**Fund your next course**

Search the course database to apply for funding for your next course.

[Course Funding Search](#)

**LLE Information**

- [Update Contact Details](#)
- [Update Bank Details](#)

**Help and Guidance**

- [Understanding LLE](#)
- [Help & Support](#)
- [How you can continue to learn using your LLE](#)

**Tools**

- [Course Search](#)
- [Record of Achievement](#)

**More Information**

- [Repayment Information](#)

Figure 1. Example of a personal account for a learner accessing their LLE

## 5. Quality & Regulation

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- **Approach:** Regulation of the LLE will be delivered through the OfS who will seek to develop a permanent 3rd registration category for providers currently offering L4-6 Advanced Learner Loan (ALL) provision, but who aren't currently registered with the OfS
- All providers not currently accessing ALL or HESF funding for the delivery of level 4 to 6 courses, who want to deliver LLE-funded provision from AY25/26 onwards, will be able to apply to the existing two registration categories at any stage



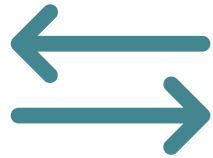
- **Appropriate Regulation:** The Government expects that OfS will continue to regulate providers in a proportionate way, as they currently do and will support the OfS in ensuring the regime is clear



- **Next steps:** The OfS will be consulting later in the year (2023) on the conditions of this new category

## 6. Credit transfer and Fee limits

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### *Credit transfer*

- The Government **will not impose credit transfer** arrangements, but instead **seek to facilitate** credit transfer through other methods
- This will include through:
  - introducing the requirement for providers to provide a **standardised transcript on completion** of modules
  - **personal account functionalities** where possible e.g. information advice & guidance







### *Fee Limits*

- Although already announced ahead of the consultation response, **on the 1 Feb 23 the Lifelong Learning (Higher Education Fee Limits) Bill was introduced into parliament**
- This Bill will create a system for **applying fee limits to courses and modules** offered by providers in the OfS Approved (Fee Cap) category, to ensure that fees are proportionate, fair, and consistent across both full courses and modular, more flexible study



# Next steps

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-  The next steps in the pathway to the LLE are:
  - Publish in Autumn 2023 - **courses eligible for additional entitlement and the principles for the calculation of residual entitlement**
  - **Work with providers of Advance Learner Loans (ALLs)** to embed changes
  - OfS will consult on the development and **introduction of a new third registration category**
  - Publish an **update on Alternative Student Finance (ASF)** by late 2023.
  - Launch a technical consultation on **wider expansion of modular funding** next year
  
-  Successful delivery and implementation of the LLE will require a significant culture shift from providers, learners and employers
  
-  Stakeholder engagement and communication will play a pivotal role in achieving this and we are keen to continue engaging in a dialogue with stakeholders
  
-  In particular, we are keen to accelerate sector readiness, and work with providers to identify trailblazers and case studies we can use to champion LLE as we seek to highlight best practice