

Student Support Seminar April 2023

Advanced Learner Loans - Administration and Learner Guidance

Katy Barge and Ahmar Ehsan
Partner Services

Advanced Learner Loans: Welcome and Contents

This session will provide the platform for delegates to explore and discuss how Advanced Learner Loans (ALL) support can be positioned and promoted to maintain momentum in an evolving funding landscape:

- This presentation will move through distinct sections, from a snapshot of the current ALL environment to an overview of the SFE resources available to support our partners with their promotional activities

Section 1: Advanced Learner Loans Health Check

Section 2: Core Messages: Position the Positives, Understand the Challenges
Core Messages: Focus on Repayment

Section 3: Promotion and Communication

Section 4: Administration

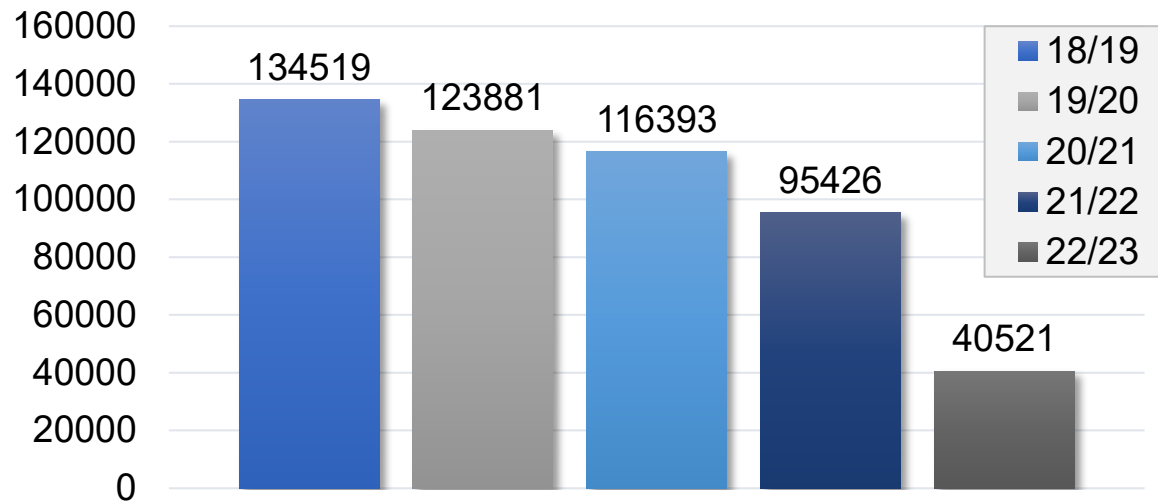
Section 5: Resources Overview

Advanced Learner Loans

Section 1: Health Check

Advanced Learner Loans Health Check: Application Volumes

How does the government analysis of the overall balance and payment value of Advanced Learner Loans support translate against the **volume of learner applications** received across the last five academic years?



Academic Year (*22/23 to September 2022)	Sum Number of ALL Applications
18/19	134,519
19/20	123,881
20/21	116,393
21/22	95,426
*22/23	40,521
Total	510,740



Are these headline figures representative of the Advanced Learner Loans application trends for your institution?

Advanced Learner Loans

Section 2:

Core Messages – Positives and Challenges

ALL: Remember the Positives, Understand the Challenges

Positioning **positive Advanced Learner Loans messages** at the forefront of any promotional or recruitment activities can maintain their appeal to potential learners, particularly as they are **faced with other study or funding options**:

Policy and product points that can form a core part of Advanced Learner Loans promotion include:

- **Recognised qualifications** including A Levels and Access to HE Diplomas included as eligible learning aims
- **No previous study** or Equivalent Level Qualification restrictions
- **Balance write-off** for eligible Access to HE Diploma learners on completion of a HE course
- A learner's repayments are linked to what they earn, **NOT** what they owe

ALL Challenges: Emerging Alternative Study Options

While positive messages help maintain learner interest, it is also important to be aware of emerging alternative study options and government policy focus which may provide **a direct challenge to Advanced Learner Loans uptake:**

HE Short Courses:

- Loans will be available for the duration of the HE Short Courses trial (1st September 2022 to 31st August 2025)
- DfE wants to deliver a transformative **Lifelong Loan Entitlement (LLE) by 2025** and the HESC funding is being considered as a trial for this launch

Higher Technical Qualifications (HTQ):

- From AY 2023/24, designation for HE student finance will extend to Level 4 and 5 HTQ courses longer than 1 year including Maintenance Loans
- HTQ courses shorter than 1 year will **qualify for ALL Tuition Fee only**

Advanced Learner Loans

Section 2:

Core Messages – Focus on Repayment

Focus on Repayment: Essential Learner Messages

From AY 2023/24, loan repayment policies for ALL students in England will be changing and **key facts** about how repayments will work include:

- You won't have to make repayments until your income is **over a new set threshold**, which will be **£25,000 a year** until **April 2027**
- From April 2027 the threshold is set to **rise annually** with inflation (RPI)
- If you study a full-time course, you will be due to **start repaying** from the April after completing your course or leaving/withdrawing from higher / further education
- To make the system fairer for students, the student loan interest rate will be set at **RPI +0% for new borrowers** starting courses from AY 2023/24
- If your **income drops below the threshold**, your repayments will stop and any outstanding balance will be written-off **40 years** after entering repayment

Access to HE: ALL Balance Write-Off Value

To further illustrate the benefit of communicating the policy rule, as of September 2022, **42,640 borrowers** have had the balance for Advanced Learner Loans taken for Access to HE Diplomas written off, to a value over **£152 million**:

Course Start Year	ALL Amount Written Off	Number of Learners	Number of FE Providers	Number of HE Providers
2013	£28,396,165	8,467	262	254
2014	£24,580,283	7,073	255	259
2015	£21,921,973	6,056	242	260
2016	£28,884,068	7,820	258	265
2017	£29,791,202	8,007	263	248
2018	£18,697,922	5,122	228	216
2019	£305,025	84	40	39
2020	£38,286	11	6	8
Total	£152,614,927	42,640	1,554	1,549



Are there any common areas of enquiry or concern relating to repaying ALL support raised by learners at your institution?

Advanced Learner Loans

Section 3:

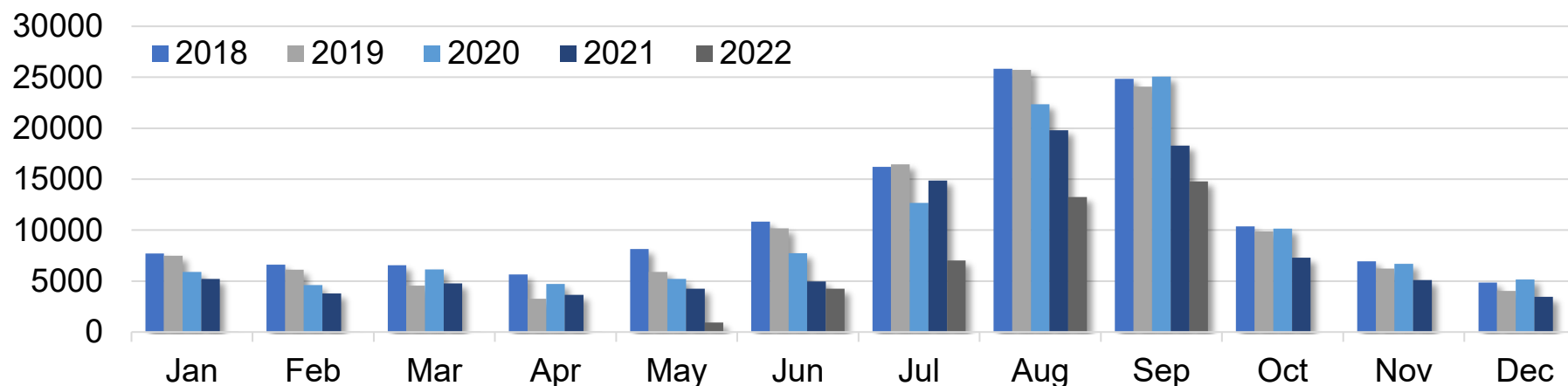
Promotion and Communication

ALL Promotion and Communication: Timing is Everything

The timing of promotional activities to raise awareness of Advanced Learner Loans and the application process will be a central contributing factor in their success and some basic approaches to promotion timing could include:

- In-line with the opening of the Advanced Learner Loans application service
- To coincide with the start of a new academic year or with learning aim intake points
- All year round with a constant presence on websites and social media but pushed more at key times

Advanced Learner Loans application submission trends (AY 2022/23 to end of September 2022)

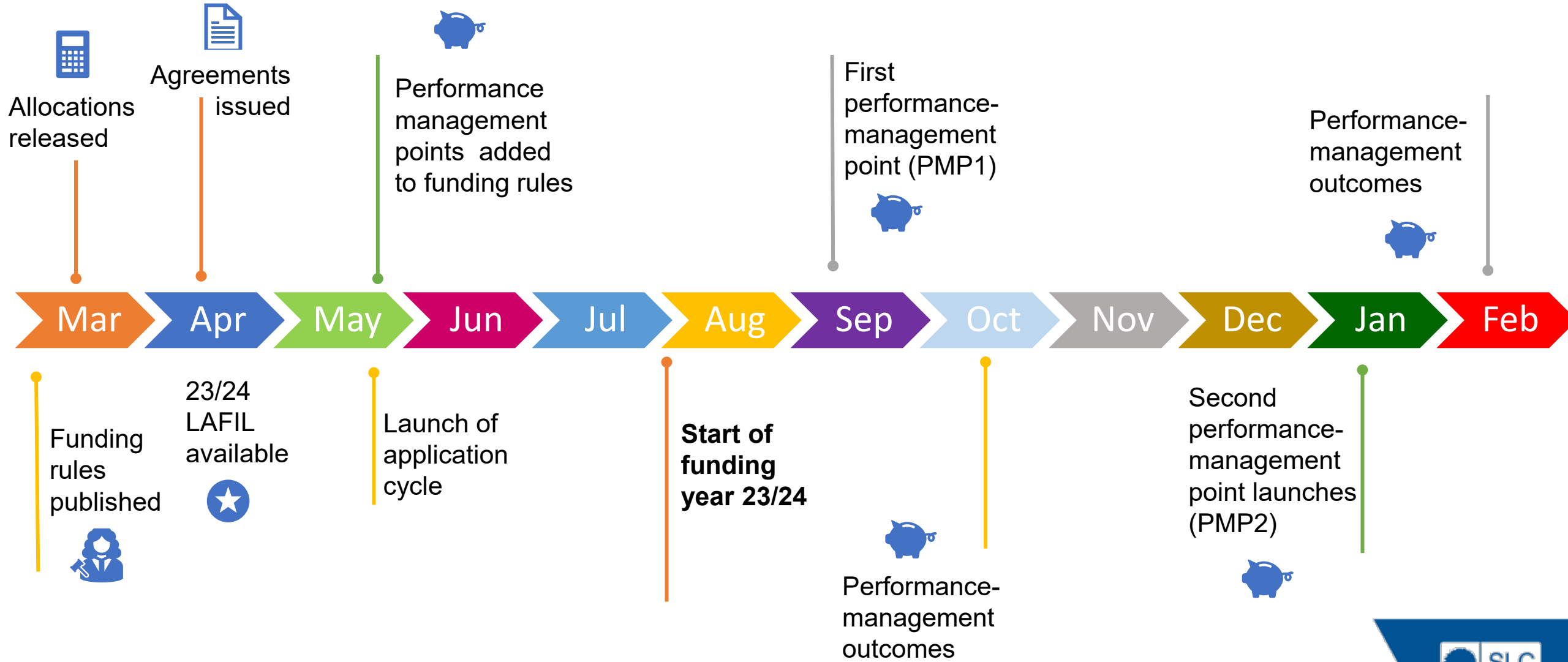


Advanced Learner Loans

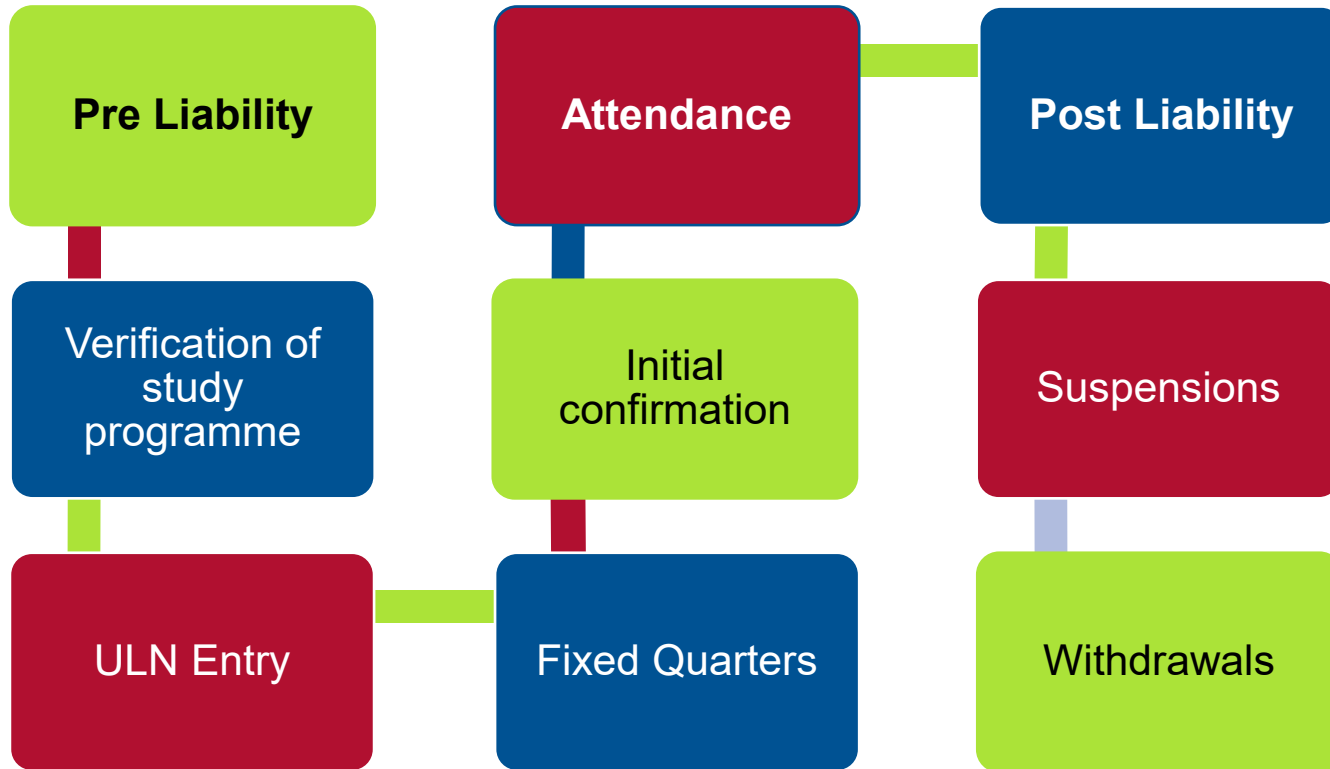
Section 4:

Application & Administration

Advanced Learner Loans - Timeline



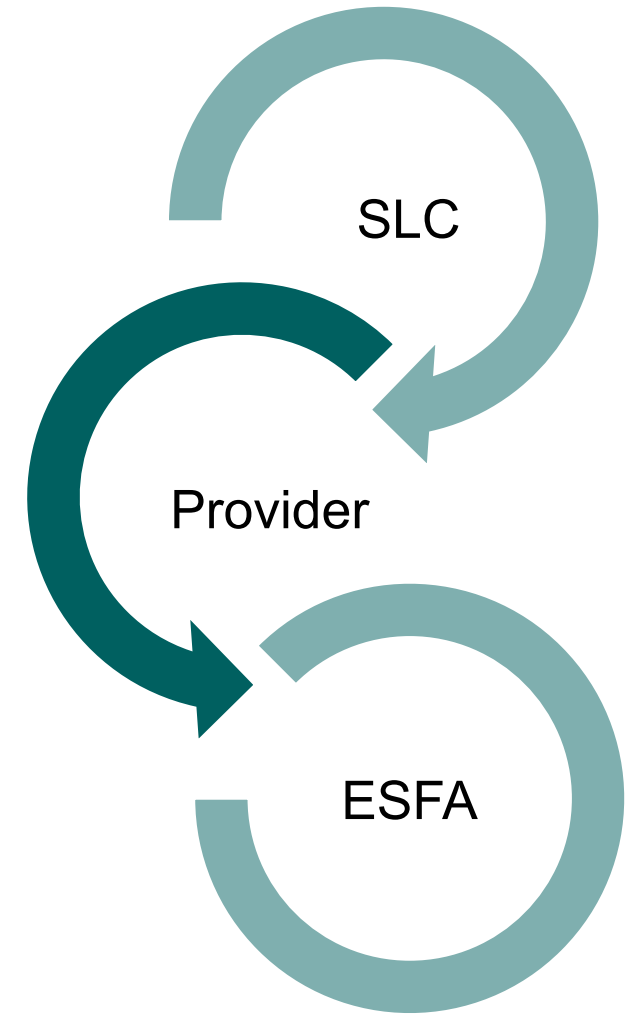
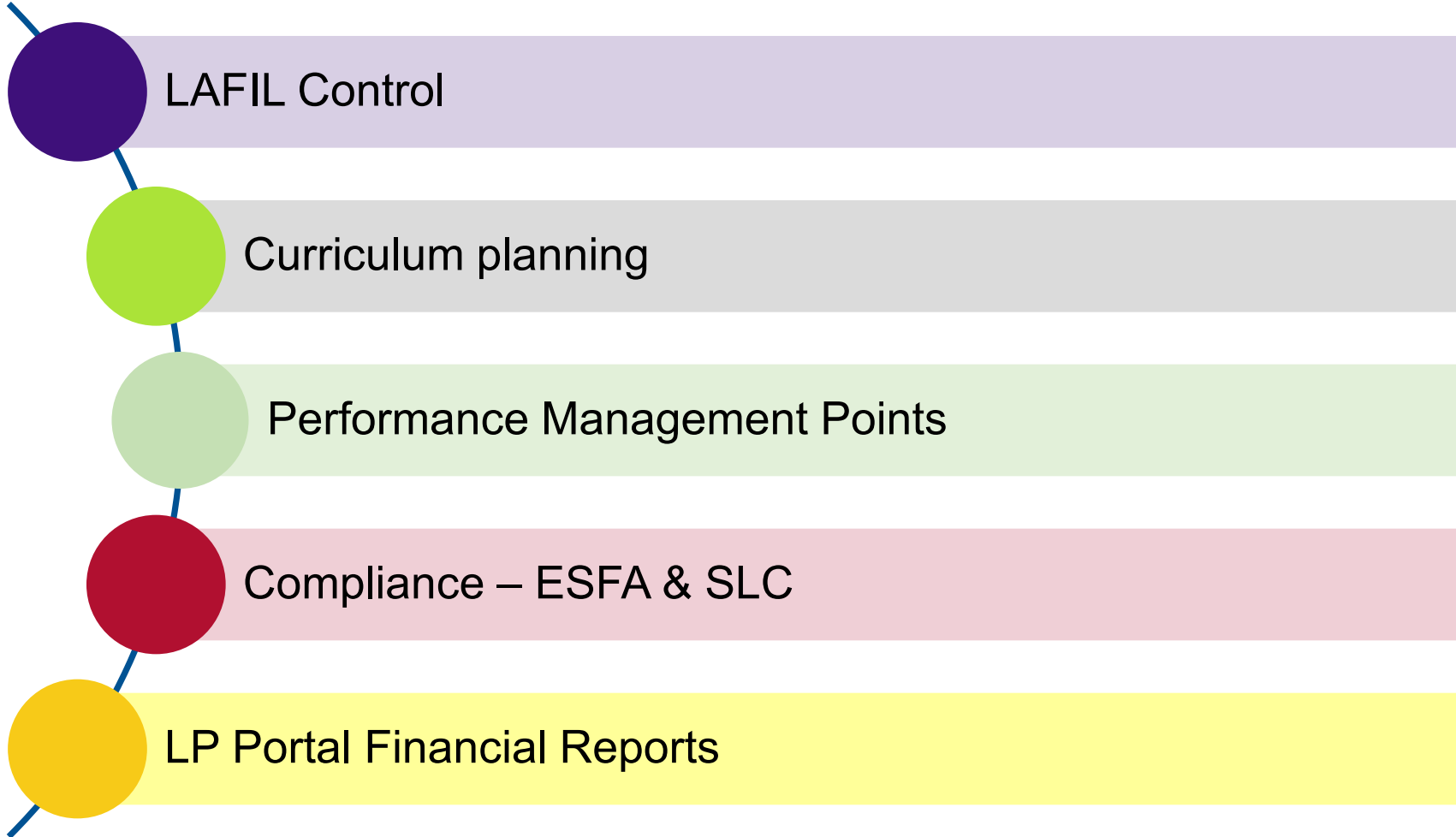
Service Standard Requirements



Academic year 2022/23 payment and drawdown calendar

AY 2022/23 - August to July																											
M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S							
FQ Aug-22							AA Sep-22							AA Oct-22													
1	2	3	4	5	6	7				1	2	3	4							1	2						
8	9	10	11	12	13	14	5	6	7	8	9	10	11	3	4	5	6	7	8	9							
15	16	17	18	19	20	21	12	13	14	15	16	17	18	10	11	12	13	14	15	16							
22	23	24	25	26	27	28	19	20	21	22	23	24	25	17	18	19	20	21	22	23							
29	30	31					26	27	28	29	30			24	25	26	27	28	29	30							
														31													
FQ Nov-22							AA Dec-22							AA Jan-23													
	1	2	3	4	5	6				1	2	3	4								1						
7	8	9	10	11	12	13	5	6	7	8	9	10	11	2	3	4	5	6	7	8							
14	15	16	17	18	19	20	12	13	14	15	16	17	18	9	10	11	12	13	14	15							
21	22	23	24	25	26	27	19	20	21	22	23	24	25	16	17	18	19	20	21	22							
28	29	30					26	27	28	29	30	31		23	24	25	26	27	28	29							
														30	31												
FQ Feb-23							AA Mar-23							AA Apr-23													
		1	2	3	4	5			1	2	3	4	5							1	2						
6	7	8	9	10	11	12	6	7	8	9	10	11	12	3	4	5	6	7	8	9							
13	14	15	16	17	18	19	13	14	15	16	17	18	19	10	11	12	13	14	15	16							
20	21	22	23	24	25	26	20	21	22	23	24	25	26	17	18	19	20	21	22	23							
27	28						27	28	29	30	31			24	25	26	27	28	29	30							
FQ May-23							AA Jun-23							AA Jul-23													
1	2	3	4	5	6	7				1	2	3	4							1	2						
8	9	10	11	12	13	14	5	6	7	8	9	10	11	3	4	5	6	7	8	9							
15	16	17	18	19	20	21	12	13	14	15	16	17	18	10	11	12	13	14	15	16							
22	23	24	25	26	27	28	19	20	21	22	23	24	25	17	18	19	20	21	22	23							
29	30	31					26	27	28	29	30			24	25	26	27	28	29	30							
														31													

Monitoring your Facility



Loan Facility Details

Academic Year

22/23 ▾

Display Details

Loan Facility History

Academic Year

22/23

Loan Facility Amount	Effective From	Effective To
4107347	27/04/2022	14/03/2023

Please note that the details returned on this report will be correct as at the close of business last night.

Academic Year 22/23

	Details	Message
Contract End Date	31/07/2023	
Loan Facility Start Date	01/08/2022	
Loan Facility End Date	31/07/2023	
Loan Facility Allocation Amount	£3,883,533.00	
Loan Facility Amount Used	£2,790,413.28	
Loan Facility Percentage Used	71.85%	
Loan Facility Amount Remaining	£1,093,119.72	

[View History](#)

Payment Instalment Report

		Approved for Payment												
		Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022	Jan 2023	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Year To Date
Paid	Paid	<u>£153,928.45</u>	<u>£195,262.49</u>	<u>£251,518.21</u>	<u>£161,171.68</u>	<u>£259,246.42</u>	<u>£227,074.58</u>	<u>£284,548.62</u>	<u>£202,508.09</u>	£0.00	£0.00	£0.00	£0.00	<u>£1,735,258.54</u>
Scheduled with Attendance Confirmed	Ready for Payment	£0.00	£0.00	<u>£65.70</u>	<u>£65.70</u>	<u>£65.70</u>	<u>£65.70</u>	<u>£65.70</u>	<u>£65.70</u>	<u>£148,774.47</u>	£0.00	£0.00	£0.00	<u>£149,168.67</u>
	Missing NINO	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Scheduled Awaiting Attendance Confirmation	Attendance confirmation only required	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	<u>£8,011.41</u>	<u>£14,560.05</u>	<u>£156,103.32</u>	<u>£150,336.50</u>	<u>£141,316.69</u>	<u>£470,327.97</u>
	Missing NINO	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
	Missing ULN	£0.00	£0.00	£0.00	£0.00	<u>£576.40</u>	<u>£576.40</u>	<u>£576.40</u>	<u>£33,585.14</u>	<u>£66,425.18</u>	<u>£65,246.18</u>	<u>£65,246.18</u>	<u>£65,246.18</u>	<u>£297,478.06</u>
	Missing NINO and ULN	£0.00	£0.00	£0.00	£0.00	£0.00	<u>£262.00</u>	<u>£262.00</u>	<u>£1,288.17</u>	<u>£4,436.54</u>	<u>£5,484.54</u>	<u>£5,484.54</u>	<u>£5,484.54</u>	<u>£22,702.33</u>
Approved	Awaiting Signature	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Total		£153,928.45	£195,262.49	£251,583.91	£161,237.38	£259,888.52	£227,978.68	£285,452.72	£245,458.51	£234,196.24	£226,834.04	£221,067.22	£212,047.41	£2,674,935.57
Offset														£0.00
Facility														£3,883,533.00
Percentage Usage of Facility														71.85%
		Not Approved for Payment												
Missing Evidence	Missing Evidence	£0.00	£0.00	<u>£262.00</u>	<u>£483.69</u>	<u>£483.69</u>	<u>£483.69</u>	<u>£745.69</u>	<u>£7,000.05</u>	<u>£14,048.90</u>	<u>£14,801.54</u>	<u>£14,801.54</u>	<u>£14,801.54</u>	<u>£67,912.33</u>
Eligibility Incomplete	Missing Information	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Total		£0.00	£0.00	£262.00	£483.69	£483.69	£483.69	£745.69	£7,000.05	£14,048.90	£14,801.54	£14,801.54	£14,801.54	£67,912.33

[Export CSV Report](#)

Advanced Learner Loans

Section 5:

Resources Overview

ALL Resources: Factsheets and Guides

A cornerstone of the resource offer is the **suite of factsheets and quick guides**, designed and written to provide clear information and key messages across every aspect of Advanced Learner Loans, from eligibility to repayment:

- Factsheets and guides cover general topics relevant to **all learners**, focused messages for specific learning aims (A Levels and Access to HE Diplomas) and targeted learner groups, including offenders in custody
- Future developments include a key message factsheet written for employers

Advanced Learner Loan

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

Key facts

Read this fact sheet along with the 'Frequently Asked Questions (FAQs) - Learners' which you'll find at: www.nationalcareers.service.gov.uk
You can also get more information from your college or training organisation.

Do I qualify?
To qualify you must be:

- aged 19 or over on the first day of your course (there's no upper age limit)
- living in the UK on the first day of your course and have lived in the UK, the Channel Islands or the Isle of Man for three years immediately before this unless you meet one of the exceptions detailed in the 'Frequently Asked Questions (FAQs) - Learners'
- studying with a college or training organisation in England approved for public funding
- enrolling on an eligible course at Level 3 to 6 which includes A Levels, Access to HE Diplomas and other vocational qualifications.

These loans do not cover Degrees or other forms of Higher Education (HE). For information on funding for HE go to www.gov.uk/studentfinance

Applying is easy
Apply online or download an application form at www.gov.uk/advanced-learner-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

How much can I get?
The amount you can get depends on your course, the fees charged by your college or training organisation and maximum amounts set by the government.
The minimum loan amount is £200.
You can take out a loan for the maximum amount to cover your fee or you can pay all or part of the fee yourself.
Course fees
The fee for your course will be set by your college or training organisation. They'll confirm the cost and the amount that can be covered by a loan before you enrol.

Advanced Learner Loan

Advanced Learner Loans help you pay the fees charged by approved colleges and training organisations in England. Most learners aged 19 and over, studying an eligible Level 3, 4, 5 or 6 qualification (which includes A Levels, Access to HE Diplomas, and other Vocational Qualifications) will qualify for an Advanced Learner Loan from the UK government.

This quick guide gives you some key facts about applying for an Advanced Learner Loan.

The flowchart on the back takes you through the application process step by step.

For more detailed information see: www.gov.uk/advancedlearnerloan

A quick guide on how to apply

Applying is easy. Your household income isn't taken into account and there's no credit check.

- Visit www.gov.uk/advancedlearnerloan once the application service is open to apply online or download an application form.
- You only need to apply once at the start of your course.

Apply at www.gov.uk/advancedlearnerloan

How much can I get?
The amount you can get depends on your course, the fees charged by your college or training organisation and the maximum amounts set by the UK government.

- You can take out the maximum amount to cover your fee or you can pay all or part of the fee yourself. Previous study won't affect your Advanced Learner Loan application.
- 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 at once if you're taking each A Level as 2 separate courses (AS and A Level if you start on or after 1 August 2015).

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.

You must complete a separate application for each loan.

How is my Advanced Learner Loan paid?
Student Finance England will pay your fees to your college or training organisation once they've confirmed your attendance on the course.

Repayment is straightforward
You'll begin making repayments once you've completed or left your course and your income is over the repayment threshold. Please visit www.gov.uk/repaying-your-student-loan for more information.

Making the right choice

Advanced Learner Loan

Advanced Learner Loan Guidance for Offenders in Custody

Advanced Learner Loans are for learners aged 19 and over studying at an eligible Level 3, 4, 5 or 6 qualification at an approved college or training provider in England. In this document we answer questions you might have. If you need more information speak to your learning and skills provider or the National Careers Service adviser in your prison. If you are not sure how to contact them ask your wing or personal officer. This guidance applies for offenders applying to study on an Advanced Learner Loan funded qualification in custody and whilst on Release on Temporary Licence (ROTL).

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 level 3, 4, 5 or 6 qualification at an approved college or training provider in England. See below for more details on which type of courses are eligible. Ask your college or training provider if you don't know if your course is eligible.

Advanced Learner Loan

Advanced Learner Loan.
Access to Higher Education Diploma information sheet

If you did not gain the traditional qualifications required to progress to Higher Education when you were at school, such as A Levels, Access to Higher Education Diplomas offer an alternative route. If you want to take an Access course and you are over the age of 19, you may be eligible for an Advanced Learner Loan to pay for the course fees. If you complete this and then go on to complete a course in Higher Education, the remaining balance of your Advanced Learner Loan, including any interest on it, will be written off.

How this works

Learner completes an Access to Higher Education Diploma, paid for with Advanced Learner Loan

The learner doesn't have to start a Higher Education course immediately following their Access course. If they get a job in between and are earning more than the repayment threshold, they would start to repay their Advanced Learner Loan.

Please visit www.gov.uk/repaying-your-student-loan for more information.

If the learner studies a Higher Education course part-time while working and they earn more than the repayment threshold, they would start to repay their Advanced Learner Loan.

If the learner isn't earning more than the repayment threshold, either before they start their Higher Education course or while they're studying, they won't make any loan repayments.

When the learner has finished their Higher Education course, the Student Loans Company will write off the balance on the Advanced Learner Loan that they took out to fund their Access course. The learner will be contacted with confirmation of this.

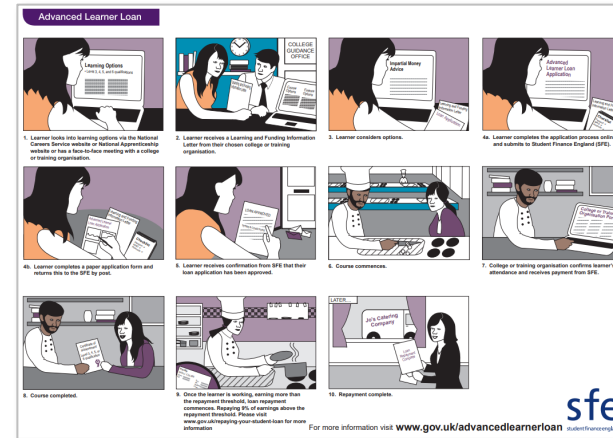
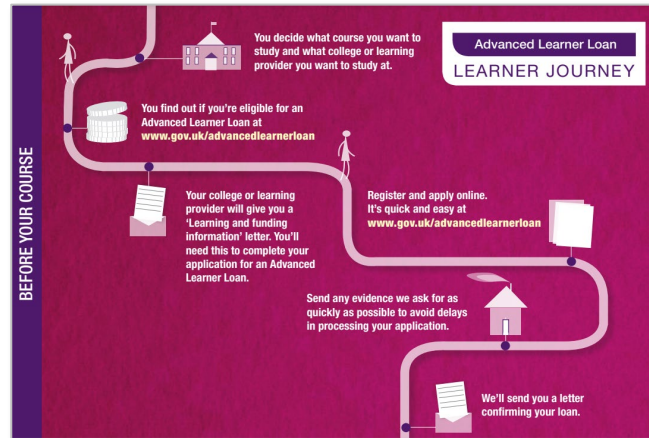
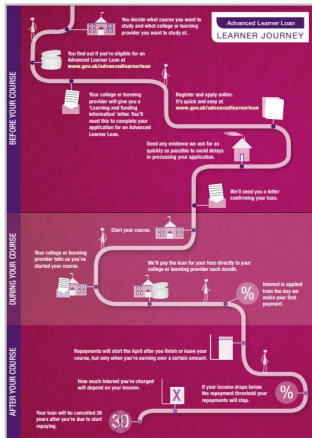
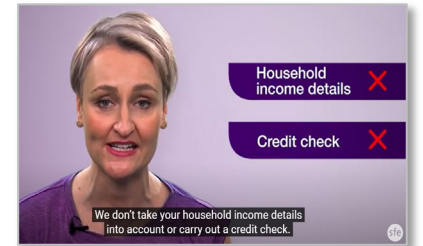
If a learner doesn't take out a student loan to pay for their Higher Education course, they will have to contact the Student Loans Company and provide evidence that they have completed their course. Their Advanced Learner Loan would still be written off if the Higher Education course that they completed would have been eligible for student support.

ALL Resources: Visually Engaging Material

To provide a more **visual element** to the essential Advanced Learner Loan apply to repay messages, a selection of alternative resources are also available to supplement the factsheets and quick guides, these include:

- An illustrated end-to-end Learner Journey ‘infographic’ and ‘storyboard’
- A short, informative ‘ALL Explained’ YouTube film

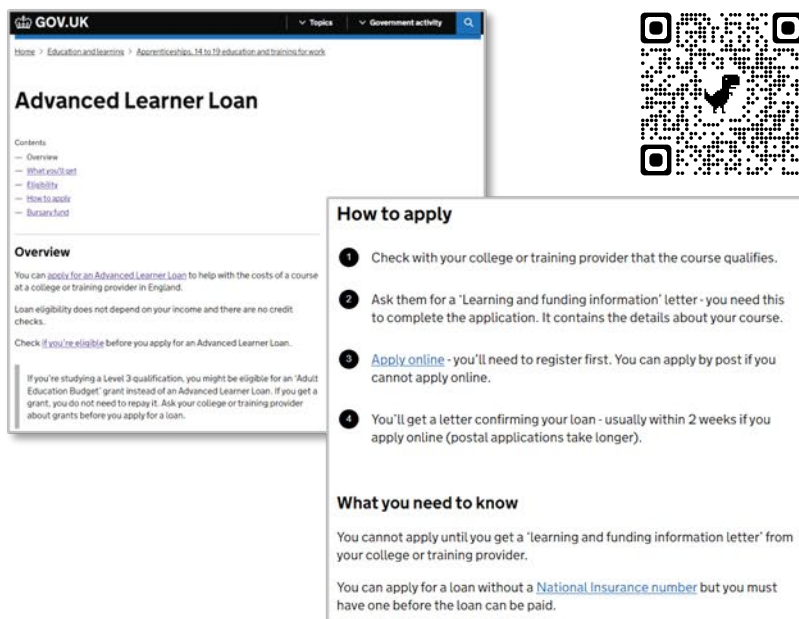
The factsheets and other resources are available from the Supporting Materials section of the SFE practitioners website: www.practitioners.slc.co.uk



ALL Resources: Online Guidance

To maximise the reach of and access to Advanced Learner Loans information, dedicated content can be found across customer facing websites including GOV.UK, the SFE 'zone' on The Student Room and SFE 'hub' on UCAS.com:

- These sources of ALL content are valuable points of reference for providers to signpost applicants toward, either directly or by including links to these sites from their websites or social media channels



GOV.UK

Home > Education and learning > Apprenticeships, 14 to 19 education and training for work

Advanced Learner Loan

Contents

- Overview
- What you need to know
- Eligibility
- How to apply
- Bursary fund

Overview

You can apply for an [Advanced Learner Loan](#) to help with the costs of a course at a college or training provider in England.

Loan eligibility does not depend on your income and there are no credit checks.

Check if [you're eligible](#) before you apply for an Advanced Learner Loan.

If you're studying a Level 3 qualification, you might be eligible for an 'Adult Education Budget' grant instead of an Advanced Learner Loan. If you get a grant, you do not need to repay it. Ask your college or training provider about grants before you apply for a loan.

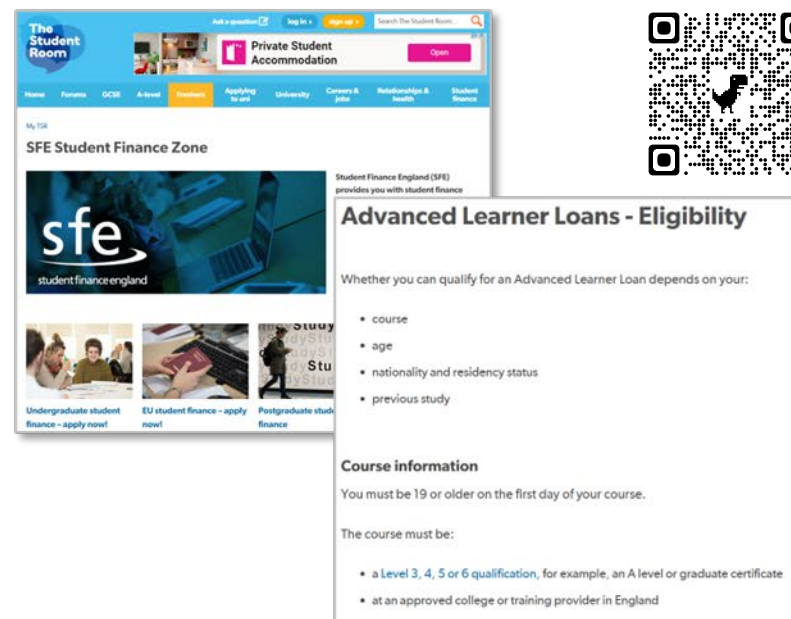
How to apply

- 1 Check with your college or training provider that the course qualifies.
- 2 Ask them for a 'Learning and funding information' letter - you need this to complete the application. It contains the details about your course.
- 3 [Apply online](#) - you'll need to register first. You can apply by post if you cannot apply online.
- 4 You'll get a letter confirming your loan - usually within 2 weeks if you apply online (postal applications take longer).

What you need to know

You cannot apply until you get a 'learning and funding information letter' from your college or training provider.

You can apply for a loan without a [National Insurance number](#) but you must have one before the loan can be paid.



The Student Room

Home > Finance > SFE > Advanced Learner Loans

SFE Student Finance Zone

Student Finance England (SFE) provides you with student finance

Advanced Learner Loans - Eligibility

Whether you can qualify for an Advanced Learner Loan depends on your:

- course
- age
- nationality and residency status
- previous study

Course information

You must be 19 or older on the first day of your course.

The course must be:

- a Level 3, 4, 5 or 6 qualification, for example, an A level or graduate certificate
- at an approved college or training provider in England

ALL Resources: Learning Provider Services

For guidance information, the Service Agreement, upcoming events and news please visit the LP Services website:

<https://www.lpservices.slc.co.uk/>



Contact Partner Support Desk

E-mail:

LP_Services@slc.co.uk

Phone:

0300 100 0643



Or contact your Regional
FE Account Manager

Question and Answer

