



Department
for Education

The Lifelong Learning Entitlement (LLE)

19 April 2024

What is the LLE?

- Through the LLE, the government is seeking to create a **unified student-finance system for Further and Higher Education.**
- From January 2026, learners can access four years of tuition funding (**£37k in today's fees**) to train, retrain and upskill throughout their working 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.

Increased Flexibility

- 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.



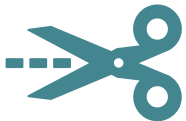
Phased approach for modules

- 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 January 2026 with:
 - Higher Technical Qualifications (HTQs)
 - Advanced Learner Loans (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** e.g. Level 4
- Learners will receive a **standardised transcript on completion**

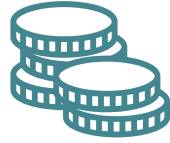


Removing restrictions

- The government will be removing **Equivalent or Lower Qualification (ELQ) restrictions**.
- This means returning learners can train, retrain, and **upskill based on their remaining loan entitlement**, rather than prior qualifications achieved.

Entitlement, Maintenance and Repayments

Entitlement



- Learners 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 new learners.**
- **Returning learners** may have access to a **residual entitlement** e.g. a graduate who completed a 3-year degree worth £27,750 in today's fees will have a £9,250 residual entitlement. More details on residual entitlement are available at [How much Lifelong Learning Entitlement you could get - GOV.UK \(www.gov.uk\)](https://www.gov.uk/how-much-lifelong-learning-entitlement-you-could-get).
- 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 e.g. medicine.

Maintenance



- Maintenance support and targeted support grants, such as the Disabled Students' Allowance and the Childcare Grant, **will be made available for all designated courses and modules** that require in-person attendance.
- Maintenance support will be subject to personal criteria such as income. This will broadly remain **the same as the current criteria.**

Repayments



- Loans taken out for **LLE courses and modules will be repaid under Plan 5 terms and conditions**, with a **9% repayment rate** (or 9p for every £1) 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).

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 will be subject to user research and testing, so that the account is user friendly and simple to use.

The screenshot displays the 'Lifelong Learning Account' interface for Alex Smith. At the top, the GOV.UK logo and 'student finance england' branding are visible. The user's name and customer reference number (00001112222) are shown. A welcome message explains the account's purpose. The 'Your lifelong loan balance' section features a donut chart with the following data:

Category	Amount
Tuition fee amount available	£34,000
Tuition fee used	£3,000

Below the chart, a 'What happens next' section has three tabs: 'Active Learning' (selected), 'Previous Learning', and 'Record of Funding and Achievement'. A table lists the active learning course:

Course Title	Start Date	End Date	Credit	Fee Amount	Action
Entry to Design	01 Jan 2026	01 Jan 2027	40	£2000	Update

At the bottom, a 'Fund your next course' section includes a search bar and a 'Course Funding Search' button.

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

Quality & Regulation

- **Approach:** Regulation of the LLE will be delivered through the OfS who will seek to develop a permanent 3rd registration category from 2027 to accommodate for smaller, typically FE providers.
- 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 January 2026 onwards, will be able to apply to the existing two registration categories at any stage.



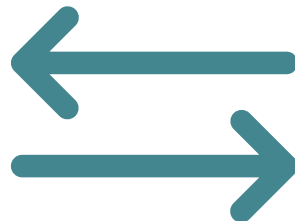
- **Appropriate Regulation:** The Government expects that the OfS will continue to regulate providers in a proportionate way, as they currently do and will support the OfS in ensuring the regime is clear.



- **Next steps:**
 - Communicate the details on the benefits of the third registration category in 2024
 - The OfS will be consulting on the conditions of the new category.

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.



Next steps and further resources

In the coming months we will:

- Announce further details on **additional entitlement for priority subjects and longer courses**
- Announce further details on maintenance
- Launch a technical consultation on **wider expansion of modular funding**
- Continue our extensive stakeholder engagement and **provide IAG** to providers, learners and employers for launch in January 2026



LLE GOV.UK page and SLC FAQ page:

- We have launched a new GOV.UK page for the LLE to provide an overview of the policy with links to key updates, announcements and publications: [Lifelong Learning Entitlement \(LLE\): overview - GOV.UK \(www.gov.uk\)](https://www.gov.uk)
- The SLC has also developed an FAQs page in partnership with the DfE. You can find its FAQ page here: [Lifelong learning entitlement FAQ \(slc.co.uk\)](https://slc.co.uk)
- You can also contact us directly at LLE.TEAM@education.gov.uk.



Skills for Careers

- Skills for Careers is a new website that gives an overview of the government's skills and careers offer. It provides information about skills training options and careers, helping people to start discovering their options: [Skills for Careers \(education.gov.uk\)](https://education.gov.uk).

