

**NCFE**

**ADVANCED**  
**LEARNER**  
**LOANS**

Learners' guide

**Advanced learner loans are loans that are available to help individuals manage the cost of further education and training in England.**

## Am I eligible for a loan?

Advanced learner loans aren't means-tested or subject to credit checks or employment status, but they do have some eligibility criteria.

**To be eligible for a loan you need to be:**

- Aged 19 or over
- Undertaking a level 3–6 course, including vocational/technical qualifications, AS/A Levels and Access to HE Diplomas
- Studying at an approved training provider or college in England.

**There is also some criteria around your residency and nationality. Full details can be found on the government website.**

## How much can I get?

Your loan amount depends on your course type and the overall course fee, as well as the maximum loan available for your course. You can apply for a loan to cover either the full or partial cost of your course.

The minimum loan you can get is £300 and is paid directly to your college or training provider.

**More details and full terms and conditions can be found on the government website.**

## Applying for a loan

There are 3 steps to follow when you're applying for a loan.

- 1 Check that your training provider or college and your course are eligible.
- 2 Ask your training provider / college for a 'Learning and funding information' letter. The letter will contain details about your course and you need this to complete the application.
- 3 Register with the Student Loans Company and apply online. You can also apply by post if you're unable to apply online.

**You can find more details and some great tips to help you with the process of applying on the government website.**

## Repaying the loan

You must repay your advanced learner loan in line with the contract and the regulations. 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 £524 a week, £2,274 a month or £27,295 a year. If your income falls below these thresholds, repayments will stop and only restart when your income is over these thresholds.

**Your loans are subject to interest. Information about this and further details about repayment can be found on the money advice service website.**

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## More information

If you need more information around advanced learner loans, your training provider or college might be able to help. There's also some great guidance online on both the **government** and **money advice service** websites.