SKILLS FOR LIFE
LIFELONG LEARNING ENTITLEMENT

UK Government

Lifelong Learning Entitlement (LLE):

HOW TUITION FEE LOANS ARE CALCULATED



If you're beginning a higher education course or module from 1 January 2027 and your home is in England, find out how tuition fee loans are worked out.

What a Tuition Fee Loan is

A Tuition Fee Loan is money you borrow to pay for the cost of your course or module.

You will only be required to make repayments* after you finish or leave your course or module **and** if your income is above the repayment threshold. Interest will be added from the date any loan payment is made to you and your university.

How Tuition Fee Loans work

You can choose to use your Loan for

Full higher education courses like certificates, diplomas, foundation degrees or undergraduate bachelor's degrees

Modules, which are the building blocks of a qualification. They are a short block of study that covers a specific topic or skill.

Who can get a Tuition Fee Loan?

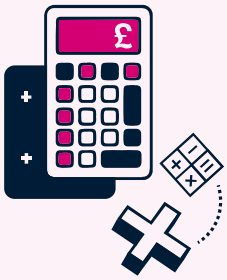


Eligible new students beginning a course or module starting from January 2027 onwards.

You might still get a Tuition Fee Loan, even if you have studied a higher education course before, such as a:

- certificate or diploma of higher education
- bachelor's degree
- foundation degree
- Higher Technical Qualification (HTQ)

How your Tuition Fee Loan is calculated



How much your course or module costs

How much you want to borrow

How much entitlement you have available

*Repayment terms and conditions can change, the information in this infographic is accurate for academic year 2026 to 2027 but may change in the future.

To find out more about how student finance is changing in England from January 2027, scan the QR code.

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HOW YOUR LLE IS WORKED OUT

If you're beginning a higher education course or module from January 2027, find out how your **Tuition Fee** entitlement is worked out if you have previously studied **and** your home is in England.

If you have not studied a higher education course* before

You'll usually be entitled to the full Tuition Fee Loan, which is equivalent to 4 years of the tuition fee limit for full-time courses. How much of your loan you actually use depends on how much your course or module costs, which can vary.



For example, if Charlie uses **£2,500** of her **£39,160*** entitlement for one module, she'll have **£36,660** left.

If you have studied a higher education course before

The full Tuition Fee Loan will have some deductions, based on:

- **where** you studied
- **when** you studied
- the **type of course** you studied
- **how** it was funded



*You might still be able to get extra loan funding for some priority courses, if you have no entitlement remaining.

If you started a course before 1 September 2012

Normally, an amount equal to today's full yearly tuition fee is taken off your entitlement for each year you previously studied. If you paid your own tuition fees instead of borrowing, a lower amount may be taken off for those years.

For example, Yan studied a 3-year degree starting in 2006, paying £3,000 per year (£9,000 in total). After adjusting this prior study for tuition fee changes, £29,370 (3 × £9,790) is deducted from Yan's £39,160 lifelong learning entitlement, leaving £9,790 for further study.

If you started a course on or after 1 September 2012

Deductions are made based on the **actual amount of Tuition Fee Loan** you borrowed but will also be **uplifted to account for changes in fee rates**.

For example, Daniel studied for a four-year degree starting 2020, which included a one-year work placement. After adjusting for tuition fee changes, £1,955 is deducted for the placement year and £29,370 for the remaining three years (3 × £9,790). This reduces his £39,160 entitlement to £7,835 for further study.

*A higher education course includes any type of study that has been supported by the UK Government or one of the devolved governments. This covers courses at Levels 4 to 6, as well as some Level 7 courses, such as Postgraduate Certificates in Education (PGCEs). The examples are illustrative, and the figures used in this infographic are based on 2026/2027 fee rates. These may change in future years.

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Lifelong Learning Entitlement (LLE):

HOW YOUR MAINTENANCE LOAN IS WORKED OUT



Find out how your **Maintenance Loan** is worked out if you're beginning a higher education course or module from January 2027 and your home is in England.

What is a Maintenance Loan?

A Maintenance Loan is money you borrow to help with your day-to-day living costs while you study. You repay it alongside any Tuition Fee Loan you have, as one balance.

You will only be required to make repayments* after you finish or leave your course or module **and** if your income is above the repayment threshold. Interest will be added from the date any loan payment is made to you or your university.

Checking your eligibility



You must have some of your Tuition Fee Loan remaining to be able to get a Maintenance Loan.

You may be able to get one if your course or module needs you to attend face-to-face lectures, seminars, workshops or practical activities during the week (Monday to Friday).

If your course requires you to attend in person but you cannot because of a disability, you may still be able to get a Maintenance Loan.

How much Maintenance Loan you could get depends on:

- your eligibility such as age, where you live and study
- your household income
- the year and length of your course
- how much you study each week
- if your course includes a placement year
- if you're eligible to apply for an NHS Bursary
- whether you are entitled to state benefits



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Lifelong Learning Entitlement (LLE):

GETTING EXTRA LOAN FUNDING FOR CERTAIN COURSES

If you're studying from January 2027 and your home is in England, you may be able to get Priority Additional Entitlement (PAE) to help cover tuition fees for certain courses, even if you have no Lifelong Learning Entitlement remaining.

What is Priority Additional Entitlement (PAE)?

PAE is an extra Tuition Fee Loan for courses in priority subjects where there is a national skills shortage.

If you've used up your full Lifelong Learning Entitlement (LLE) and your balance is £0, PAE can still help cover tuition fees for eligible courses in **priority subject** areas.

What priority subjects are

Priority subjects relate to jobs that are important for our economy and public services, and include:

- **Medicine**
- **Dentistry**
- **Nursing**
- **Midwifery**
- **Initial teacher training**
- **Social Work**
- **Some Allied Health Professions** (such as Physiotherapy)

Who can use PAE?

You could get PAE to study, **even** if you have:

- already used Tuition Fee loan funding in the past
- a certificate, diploma or degree already
- have no tuition fee entitlement remaining

How will PAE work?

You can use PAE fees to finish your course.

For example, Adi has studied before, but has **£9,790** left of the entitlement to use to study a 3-year social work degree.

He uses this entitlement to cover his fees for his first year. As social work is a priority subject, he can then get PAE of **£19,580** to cover his final 2 years of tuition fees.



The examples are illustrative, and the figures used in this infographic are based on 2026 to 2027 academic year fee rates. These may change in future years.

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Lifelong Learning Entitlement (LLE):

STUDYING MODULES INSTEAD OF A FULL COURSE

If you are studying from 1 January 2027 and your home is in England, learn how studying modules (instead of whole courses), can **help you learn what you need, when you need it.**

What is a module?



Modules are the building blocks of a qualification. They are a short block of study that cover a specific topic or skill.

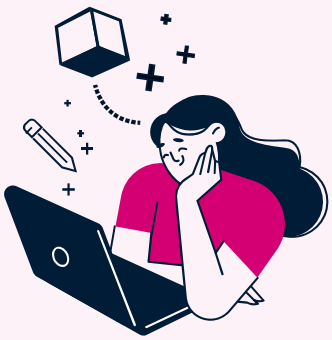
You can study them individually or, if available, study more than one at the same time to suit your circumstances and pace of learning.

Which modules are funded?

To qualify for funding, a module must:

- be worth at least 30 credits
- be part of an approved qualification, either a Higher Technical Qualification (HTQ) at levels 4 or 5 or an approved level 6 qualification in a priority subject.

How you can use modules?



Modules can help you study step by step, to get the skills you need, when you need them.

For example, Lucy could start by taking a Fundamentals of Artificial Intelligence (AI) module to upskill in AI.

She wouldn't need to decide straight away whether to continue, but could go on to study further modules from the same HTQ in Computing at a later stage, using her remaining loan entitlement.

Which subjects can you study a module in?

The subject groups eligible for funding include:

- **Computing**
- **Mathematical Sciences**
- **Engineering**
- **Physics & Astronomy**
- **Health & Social Care**
- **Nursing & Midwifery**
- **Economics**
- **Chemistry**
- **Allied Health**
- **Architecture, Building & Planning** (excluding Landscape Gardening)

Your provider can confirm whether the module you want to study is funded by the LLE.

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