

# Advanced Learner Loans

If you are aged 19 or over and studying a Further Education course at Level 3 to 6 you can apply to the Student Loans Company (SLC) for an Advanced Learner Loan to help cover the cost of your course fees. They can be used to cover either the entire total of your tuition fees, or to pay for part of them.

**Eligibility for the Loan doesn't depend on your income and there's no credit checks. Interest is charged from the date the first payment is made to the college.**

You also won't have to pay anything back until you reach the repayment threshold. You can find out more about repayments via [Student Finance England](#).

## Key things to know about the Advanced Learner Loan

An Advanced Learner Loan can be taken out to pay the full or partial amount of a course's tuition fees

The minimum amount you can borrow is £300

Your household income does not limit the amount you can borrow and there's no credit checks

Interest on the loan is linked to inflation

After 40 years, any loan amount that has yet to be repaid will be written off

### To be eligible, you must be:

- Aged 19 or over on the first day of your course (there is no upper age limit)
- Enrolling on a Level 3 to Level 6 Further Education funded course.
- Meet the Student Loans Company's nationality and residency rules.
- Other rules apply.

These loans do not cover Degrees or other forms of Higher Education (HE). For information on funding for HE go to <https://www.gov.uk/student-finance>

### How do I apply for an Advanced Learner Loan?

You will need a Learning and Funding Information Letter from the college. If you have been offered a place on an Advanced Learner Loan eligible course you will receive your letter from July onwards.

Once you have received your Learning and Funding Information Letter, you can apply for a loan online at [GOV.UK](#) (<https://www.gov.uk/advanced-learner-loan>)

### How is the loan paid?

If you choose to take out a loan, the Student Loans Company (SLC) will pay your agreed tuition fees to the college once your attendance on the course has been confirmed.

### Access to HE Diploma

If you're undertaking an Access to HE Diploma and then go on to complete your first approved HE qualification, the outstanding balance of your Advanced Learner Loan may be written off. To qualify for this write off you must have fully completed both courses. Your HE qualification must be eligible for funding by Student Finance England. The HE course does not have to relate to the Access to HE course you complete.

