

2022 / 2023 studentfinance 

# ADVANCED LEARNER LOAN

**AGED 19 OR OVER AND  
THINKING ABOUT FURTHER  
EDUCATION**



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gloucestershire college

# ADVANCED LEARNER LOAN

Advanced Learner Loans  
are administered by Student  
Finance England (SFE)



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 or 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 gross income is over £2,274 a month

## HOW DO I APPLY?



Studying with a college or training organisation in England approved for public funding



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 your first day



Enrolling on an eligible course at level 3 to 6 which includes Access to HE Diplomas and other vocational qualifications

1

Check with your college or training provider that your course qualifies

2

Ask them for a 'Learning & Funding information' letter - you need this to complete the application

3

Apply online or download an application form at [www.gov.uk/advanced-learner-loan](http://www.gov.uk/advanced-learner-loan)

4

You'll get a letter confirming your loan - usually within 2 weeks if you apply online

## 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](http://moneyadviceservice.org.uk) at [moneyadviceservice.org.uk](http://moneyadviceservice.org.uk)

### How much can I get?

You can take out a loan for the maximum amount to cover your course fee or you can pay all or part of the fee yourself. The minimum loan amount is £300

### How's the loan paid?

Student Finance England will pay the agreed loan to your college or training organisation once they've confirmed that you have registered on the course.

## REPAYMENT

- You won't start repaying for your loan until the April after you finish or leave your course.
- Your monthly repayments will be based on your income, not what you borrowed.
- You'll only start making repayments when your gross income is more than £524 per week, £2,274 per month.
- You'll only pay back 9% of any income above the threshold.
- <https://www.gov.uk/repaying-your-student-loan/when-you-start-repaying>

For more information and to apply, visit  
[www.gov.uk/advanced-learner-loan](http://www.gov.uk/advanced-learner-loan)

☎ 0300 100 0619

Monday to Friday 8am -8pm  
Saturday and Sunday 9am - 4pm

Gloucestershire College Student Services

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UK Provider Number: 10002696