

## ADVANCED LEARNER LOANS 2020/21

Advanced Learner Loans help to pay course fees charged by approved colleges and training providers throughout the England.

Courses qualifying for an Advanced Learner Loans are: Level 3, 4, 5 or 6 qualifications, including A Levels, Access to HE Diplomas and other vocational qualifications.

### WHAT YOU GET

The amount you get will depend on the course, the fees charged by your college or training provider and the maximum amounts set by the UK government.

- You can take out 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.
- You can have a MAXIMUM of 4 Advanced Learner Loans in total.
- Loans will be paid directly to the college or training provider

### ELIGIBILITY

- Aged 19 or over at the start of your course.
- Living in the UK on the first day of your course and have lived in the UK for 3 years prior to the course.
- Studying with a college or training provider in England that is approved for public funding.
- Your household income isn't taken into consideration.
- No credit checks

### ACCESS TO HE DIPLOMAS

If you are studying the Access to HE Diploma and go on to complete an eligible HE qualification, the outstanding balance of your Advanced Learner Loan may be written off.

In order to qualify you must have completed both courses.

The HE course does not have to relate to the Access to HE course that you complete.

### REPAYMENT

- Repayments will start the April after you finish/leave your course.
- Your monthly payments will be based on your income, not what you borrowed.
- You will start to make repayments when your income is more than £511 per week, £2,214 per month or £26,575 per year.
- You will only pay back 9% of any income above £26,575 per year – see the example below:

Income Thresholds From April	Advanced Learner Loans Threshold	Income Before Tax (each year)	9% will be deducted from	Monthly Repayment
Yearly	£26,575	£26,575	£0	£0
Monthly	£2,214	£30,000	£3,425	£25
Weekly	£511	£40,000	£13,425	£100
		£50,000	£23,425	£175
		£60,000	£33,425	£250

- Any loan remaining after 30 years after you are due to start making payments will be written off

### FURTHER INFORMATION

Contact – South Tyneside College Student Services - 0191 427 3900 / [info@stc.ac.uk](mailto:info@stc.ac.uk) /  
LiveChat and call backs - [www.stc.ac.uk/events](http://www.stc.ac.uk/events)

Contact – Advanced Learner Loans 0300 100 0619 / <https://www.gov.uk/advanced-learner-loan>

Contact – National Careers Service 0800 100 900 / <https://nationalcareersservice.direct.gov.uk>

## Making the Right Choice

It is important that you consider your own circumstances and look into all options for paying for your course before choosing to take out a loan. You can get impartial money advice from the Money Advice Service at [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

### HOW TO APPLY

1

Decide what course you would like to study and the college or training organisation you would like to study at.

2

Your college or training organisation will provide you with a Learning and Funding Information letter. You will need this to complete your Advanced Learner Loan application.

3

Register and apply online at [gov.uk/advancedlearnerloan](http://gov.uk/advancedlearnerloan). **REMEMBER** to print the declaration form and send it to Student Finance England or you can download a copy of the application form and return it.

4

Student Finance England will send you a letter to let you know if your application has been approved.

5

Start your course.

6

Your college or training provider will tell Student Finance England if you have started your course.

7

Student Finance England will pay your loan fees direct to your chosen college or training organisation.

### YOU WILL NEED THE FOLLOWING

- Learning and Funding Information Letter – Showing your course, college or training provider details.
- National Insurance Number.
- Valid UK Passport – If you have one

### HINTS AND TIPS

- Complete and submit your application to Student Finance England as soon as possible to ensure that your loan is in place for the start of your course.
- Apply online – it's easy and your application will be processed quickly. You should hear back from Student Finance England within two weeks.
- If you don't apply online or provide the evidence required at the time of application, it will take longer to process.

### APPLICATION FORMS, DECLARATIONS AND EVIDENCE

Downloaded application forms, declarations and evidence need to be posted to Student Finance England at the following address:

Advanced Learner Loans  
PO Box 302  
Darlington  
DL1 9NQ