

Advanced Learner Loan

Fees Policy & Procedure

Introduction

The advanced learner loan gives individuals the opportunity to embark on approved courses and programmes of study without the need to pay for the training upfront and ensures that the learner does not need to start paying back the loan until they are earning beyond the threshold. More information on this is covered later within the procedure.

This policy and procedure outlines the eligibility of learners that can apply for the loan, the types of courses they can apply for and advises them on how they can apply for the loan.

What courses can be applied for via the Advanced Learner Loan?

At the time of writing, London Metropolitan College is approved to deliver Business Administration Level 3 through Training Qualifications UK (TQUK.)

ALL Process:

Learner Eligibility & Application

Anyone can apply for an Advanced Learner Loan if they meet the following conditions:

1. The learner is 19 or over on the first day of the course
2. The learner is living in the UK and the first day of their course & have lived in the UK, the Channel Islands or the Isle of Man for three years immediately before they start the course.
3. The learner is studying with a college or training provider in England, who are approved for public funding.
4. The learner is enrolling on a course at levels 3-6. The course cannot be a degree or other forms of Higher Education (HE)
5. The learner may be exempt from the above rules if you meet other criteria.
More information can be found at: www.gov.uk/advanced-learner-loan

How to apply

- The learner should contact London Metropolitan College in the first instance to express their interest in joining the course.
- An administrator will check their eligibility as per the above.

- If the conditions are satisfied, the administrator will support the learner to apply for the loan. A Learning & Funding letter will be issued to inform the learner of the steps they need to take, to secure the loan.
- The learner submits the application to Student Finance England (SFE)

How much can a learner borrow?

The learner can apply to borrow any amount from £300 to the maximum cost of the course.

If the learner needs support and further advice and guidance, they can contact the National Careers Service at <https://nationalcareersservice.direct.gov.uk> or by calling 0800 100 900.

Loan Approval & Confirmation

- SFE reviews the learner's application.
- If approved, SFE sends confirmation to the learner.
- The training provider receives confirmation via the **Learning Provider Portal**.

Course Enrolment & Attendance Monitoring

- Learner enrolls in the course.
- Training provider confirms attendance via the portal.
- Attendance updates are submitted periodically to SFE.

Loan Payments to Provider

- SFE releases payments in staged instalments based on attendance confirmation.
- Provider ensures compliance with loan funding rules to continue receiving payments.

Course Completion & Loan Repayment

- Learner completes the course or withdraws.
- Training provider notifies SFE of course completion/ withdrawal.
- Learner begins repaying the loan once earning above the repayment threshold.
- The learner does not need to start repaying their loan until they are earning £480 per week, 2083 per month or £25k per annum. They will then pay a set amount as per SFE monthly schedule, until the total is repaid.

Data & Compliance

Learner File (key filing)

1. Eligibility Documentation: Proof of learner's identity, residency, and course eligibility.
2. Signed Learner Agreement: Confirming terms and conditions.
3. Funding Evidence: Confirmation of loan approval or other funding.
4. Enrolment and Attendance Records: To track engagement and participation.
5. Progress and Achievement Documentation: Including learning plans, assessments, and final outcomes.
6. Support Needs: Any special arrangements for learners with additional needs.
7. Payment Evidence: Documentation of payments and funding received.
8. Data Protection: Compliance with privacy laws regarding learner data.

Monthly payment drawdown cut off point

The payment is made every third Wednesday of the month.

The training provider will need to confirm attendance by close of business on the Thursday before the Wednesday payment.