

2021 / 2022


studentfinance**england**

# ADVANCED LEARNER LOAN

AGED 19 OR OVER  
AND THINKING ABOUT  
FURTHER EDUCATION

[Advanced Learner Loan - GOV.UK \(www.gov.uk\)](https://www.gov.uk)

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gloucestershire college

# ADVANCED LEARNER LOAN

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



## Aged 19 or over and thinking about further education?

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

Aged 19 or over

Living in the UK on 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

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

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

## HOW DO I APPLY?

1 Check with your college or training provider that the course qualifies.

2 Ask them for a 'Learning and Funding information' letter - you need this to complete the application. It contains the details about your course.

**GC's UK provider number is 10002696.**

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 (postal applications take longer)

## 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 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 your 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 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.
- Repaying your student loan: When you start repaying - GOV.UK ([www.gov.uk](http://www.gov.uk))

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

0300 100 0619



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

For information and advice on learning, career and funding options, visit [www.nationalcareersservice.direct.gov.uk](http://www.nationalcareersservice.direct.gov.uk)