

Advanced Learner Loans

An investment in your future

Aged 19+ and thinking
about further education?
Planning to study at
Level 3 to 6?

Apply for an Advanced Learner
Loan to cover the cost of your
course fees.



Most learners aged 19 and over, studying at Level 3, 4, 5 and 6, will qualify for an Advanced Learner Loan.



It's easy to apply.



No credit checks required.



Your household income isn't taken into account.



Pay nothing back until you're earning over £25,000 per year.



If studying towards an access to higher education qualification, the loan will be written off if you progress onto higher education and go onto complete the course.



Start your course on or after 1 August 2023 and apply for up to four loans at the same time.

How to Apply



Option 1

Apply online with
Student Finance England (SFE)
[gov.uk/advancedlearnerloan](https://www.gov.uk/advancedlearnerloan)



Option 2

Pick up a paper application
form from Kendal College
Student Services

Kendal College
Milnthorpe Road Campus
Kendal
LA9 5AY



Am I eligible?

To be eligible for an Advanced Learner Loan you need to be:

- Aged 19 or over on the first day of your course.
- Resident in the UK for three years prior to the start of the course.
- Enrolling on an eligible course at Level 3,4,5 and 6.

How will I repay my loan?

Repaying an Advanced Learner Loan is straight forward:

- Monthly repayments are calculated based on your income, not what you borrow.
- You'll start making payments when your income is more than £480 per week, £2083 a month or £25,000 per year.
- Your repayments will stop if your income drops below £25,000 a year.
- Your annual repayment amount will be 9% of any income you earn over £25,000.
- Monthly repayments are made directly to the Student Loans Company through the tax system.



How much can I get?

The amount you can get depends on your course, the tuition fees and the maximum amounts set by the Government.

The minimum loan amount is £300 and you can take out a loan up to the maximum amount to cover your tuition fee.

You have the right to make payments or to pay back your loan in full at any time without incurring penalties.

Any balances outstanding are written off after 40 years.

Annual Salary	Plan 5 monthly repayments (6th April 2026 - 5th April 2027)
£25,000	£0
£30,000	£38
£35,000	£75
£40,000	£113
£45,000	£150
£50,000	£188

Frequently asked questions

Does getting a loan depend on my income or credit history?

No. Getting a loan does not depend on your income. Credit checks are not required.

Is there an upper age limit for someone applying for a loan?

No. There is no upper age limit. All adults aged 19+ can apply.

If I'm a European Union (EU) student would I be eligible for a loan?

If you meet the residency criteria you will be eligible to apply for a loan.

How do I apply for a loan?

Once you have identified the qualification you wish to do you'll need to contact Student Services to apply for the course. We will provide you with a 'Funding and Information Letter' that will be required when submitting a loan application.

Will I have to apply online?

No. You can complete a paper application form from the College if you're unable to complete the application online. These are available from Student Services.

What information do I need to provide when applying for a loan?

You will need to provide details of:

- The course you wish to study;
 - The fee you are being charged
 - The amount of loan you wish to take out
- Kendal College will provide you with details about your course in your Learning and Funding Information Letter. You will be required to provide your personal details (name, address, etc.) and evidence to confirm your identity.

For UK passport holders this can be details of a valid UK passport. If you're a UK national but don't have a passport you will be asked to provide another form of evidence such as a UK birth certificate (which will be returned to you).

If you're not a UK national, you are required to provide physical identity evidence, and evidence that you're a permanent resident in the UK.

You will also need to provide a valid National Insurance number so that the loan can be paid to the College or on your behalf.

Can I apply for a loan after my course has started?

Yes. It is possible to apply for a loan at any time before you have completed the course.

When will I hear if my application has been successful?

Applications submitted online that do not require any further supporting evidence are usually processed within 4-5 days. All other applications may take between 2-4 weeks to process. Applications will be delayed if data or evidence of identity is incorrectly provided.

What happens if I decide not to take out a loan?

If, before you start the course, you decide that you no longer want to undertake your course or you do not want to take out a loan you can cancel your loan application by contacting Student Finance England.

What happens if I want to change to a different course?

If you have completed less than two weeks of your course, you can cancel the loan and you will not receive any penalties. It may be possible to transfer to a new course under the same loan rather than having to reapply for a new loan. Seek advice from Student Services before making your decision.



What happens if I change my mind once I've started my course?

Withdrawal prior to commencement of week 4 of the course – a pro-rata fee will be applied based on the number of weeks attended and an administration fee of £30, plus any uniform, kit & awarding body costs.

What happens if I withdraw from my course?

- Withdrawal from week 4 until the end of the first term: 50% of year's fees charged
- Withdrawal after the first term end: no refund and full fees are charged.

(Please see the Kendal College Fees Policy available at www.kendal.ac.uk/studentmoney).

Will I be able to get a loan if I've already achieved a similar qualification?

Yes. Previous qualifications achieved will not affect your ability to take out an Advanced Learner Loan.

Can I get additional support to help with childcare and travel costs?

The Advanced Learner Loan only covers the cost of tuition fees. However, financial support for course related costs for those facing financial hardship is available. Contact Student Services for information.

When will repayments start?

Repayments will start after you have completed your course and are earning more than £25,000. However, you can make voluntary repayments at any time in order to pay off your loan more quickly.

Is this the best value loan?

You will need to consider whether it is the best option for you and your circumstances. You may wish to seek independent financial advice, for example from the Money Advice Service at www.moneyadviceservice.org.uk

If I move to another country following my course and my income is more than £25,000, do I still have to re-pay the loan?

Yes. If you go abroad the Student Loan Company (SLC) will make arrangements with you to collect repayments while you are outside of the UK tax system. If you move abroad, the repayment thresholds will vary according to price level indices for that country and you will be required to pay a fixed instalment to be calculated by the SLC.

How much interest will I be charged on the loan?

If you're starting your course on or after 1 August 2023, you'll be on a Plan 5.

Interest rates for Plan 5 will be based on the Retail Price Index. You'll repay 9% of your income over the threshold.

What is RPI, and what happens if it changes?

The repayment threshold has been frozen at £25,000 until April 2027. It'll then increase each year, in line with the Retail price Index (RPI), which is a measure of inflation.

Advanced Learner Loan Application Checklist

Have you had a student loan in the past?

Yes

You will already have a customer reference number (CRN or ART ID). If you cannot remember this you must call the Student Loan Company on **0300 100 0619**. You will have to answer a number of security questions and when you have your reference number you will be able to login and apply.

No

Create an account in order to apply at:
www.gov.uk/advancedlearnerloan
Help Line **0300 100 0619**

Ensure you have:

- A valid passport**
If you do not hold a valid passport, you will be required to send your original birth certificate and a fully completed Birth/Adoption Certificate form. An EU card may be accepted if you do not have a passport.
- National Insurance number**
- Email address**
If you do not have a valid email address, we can arrange for a College email account to be set up for you. Call 01539 814783.
- Alternative Contacts**
Give the names and addresses of two contacts. The contacts you give should live at different addresses. We'll only contact them if, for example, you move address and don't inform us. You must inform these people that you've named them as contacts.

kendal.ac.uk/studentmoney
hello@kendal.ac.uk
01539 814700




Kendal College