



# Advanced Learner Loan Information

Age 19+ and want to study a Level 3 or 4 course, Access to HE courses and Advanced and Higher Level Apprenticeships qualification with no upfront costs? You may be entitled to apply for an Advanced Learner Loan.

West Lancashire College offer a wide range of Level 3 Courses and with an Advanced Learner Loan\* your fees are only repaid once you are earning over £25,000 per year. This means our Level 3 courses are ideal if you are wishing to progress in your chosen career choice.

\*subject to eligibility

Loans will not be means tested or subject to credit checks and any individual who meets the criteria above will be able to apply for a loan irrespective of their current employment status.

## How do Learners apply?

You will be able to apply for a student loan using an online application form available on the Student Loans Company website. It is applicable for courses for the academic year 2024/25. Loans can vary from a minimum of £300 to the maximum linked to the funding rate.

## When do I repay the loan?

If the loan is for an Access to Higher Education programme and you subsequently go on to complete a higher education course you won't have to pay back your Advanced Learning Loan.

The repayment arrangements for Advanced Learner Loans are very similar to the HE tuition fee loans. You won't have to pay anything back until you are earning over £25,000, and the loan will be written off after 30 years. Interest on the loan will be lower than anything available from the high street and will be linked to inflation.

You can apply for your Advanced Learner Loan on the [www.gov.uk](http://www.gov.uk) website, or contact Student Services for support in completing your application.

## ADULT FUNDING CHANGES

Due to changes in Government funding, from 1st August 2019 learners resident in some postcodes (Merseyside and Greater Manchester) may be unable to access funding from training providers and colleges in Lancashire and may have to pay all associated course and support costs.

Please note this does not include courses that are paid for by Advanced Learner Loans.

To check if your postcode is part of the new devolved funding legislation, please contact Course Enquiries on 01695 52300 for further advice.