




Long Courses Loan

How do students qualify? 

How much can they get? 

Calculating Long Courses Loan entitlement 



Full-time students whose course lasts longer than 30 weeks and three days in an academic year may be able to get the Long Courses Loan paid as part of the Maintenance Loan.

How do students qualify?



Students may be eligible for the Long Courses Loan if they're studying a full-time higher-education course where the academic year exceeds the standard 30 weeks and three days.



How much can they get?



Students can get a fixed amount per extra week, or part of a week, for up to 45 weeks of study. Students studying for 45 weeks or more in any 52 week period are assessed for the full 52 weeks. How much a student can get depends on their household income and where they're living while studying.



The table below shows the maximum weekly amount of Long Courses Loan available:

Where the student is living while studying	Maximum amount per additional week
Parental home	£59
London, not in parental home	£116
Outside London, not in parental home	£90
Overseas	£125

If the student only gets the part of the Maintenance Loan that doesn't depend on household income, they won't be able to get the Long Courses Loan. The Long Courses Loan is paid with the Maintenance Loan in three instalments.

Calculating Long Courses Loan entitlement



If the student's household income is £39,796 or less, they'll be able to get the maximum amount of Long Courses Loan. If the student's household income is more than £39,796, the amount of Long Courses Loan they can get will be reduced by £1 for every £8.73 of household income over £39,796.

EXAMPLE: A student is living outside London, not in the parental home. Their household income is £45,000. Their academic year runs for a total of 37 weeks.

<p>Step 1 If a student has a household income of £45,000, the income we'd use to calculate the student's Long Courses Loan entitlement is worked out as follows:</p>	<p>Household income = £45,000 Threshold = £39,796 Household income minus threshold (£45,000 – £39,796) = £5,204</p> <p>This is the amount taken into account for calculating the Long Courses Loan entitlement.</p>	
<p>Step 2 Where the income exceeds £39,796, a contribution of £1 for each additional £8.73 is calculated, as follows:</p>	<p>Household income over the threshold = £5,204 Contribution (£1 for each £8.73 above this figure: £5,204/£8.73) = £596</p>	
<p>Step 3 Once we have the contribution amount, we'll then work out the total amount of Long Courses Loan the student could get. We do this by multiplying the applicable weekly rate, depending where the student is living while studying, by the number of extra weeks of attendance above 30 weeks and three days, as follows:</p>	<p>Maximum weekly rate (living outside London, not in parental home) = £90 Additional number of weeks = 7 £90 x 7 = £630</p>	
<p>Step 4 We can then subtract the contribution amount from the total Long Courses Loan entitlement, to give the amount payable:</p>	<p>Total potential Long Courses Loan entitlement (£630) – contribution amount (£596) = £34</p>	

So in this case, the total amount of Long Courses Loan payable is £34.

If the contribution amount exceeds the total Long Courses Loan entitlement, the student won't get any Long Courses Loan.

