

1. Learner looks into learning options via the National Careers Service website or National Apprenticeship website or has a face-to-face meeting with a college or training organisation.


4b. Learner completes a paper application form and returns this to the SFE by post.

8. Course completed.

2. Learner receives a Learning and Funding Information Letter from their chosen college or training organisation.

5. Learner receives confirmation from SFE that their loan application has been approved.

9. Once the learner is working, earning more than the repayment threshold, loan repayment commences. Repaying $9 \%$ of earnings above the repayment threshold. Please visit
www.gov.uk/repaying-your-student-loan for more information

3. Learner considers options.

6. Course commences.

10. Repayment complete.


4a. Learner completes the application process online and submits to Student Finance England (SFE).

7. College or training organisation confirms learner's attendance and receives payment from SFE.


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6. Course commences.

7. College or training organisation confirms learner's attendance and receives payment from SFE.

8. Course completed.

9. Once the learner is working, earning more than the repayment threshold, loan repayment commences. Repaying 9\% of earnings above the repayment threshold.

10. Repayment complete.

