
Lifelong Learning Entitlement in England

Personal Eligibility - 2026/27

DATE ISSUED:	27/07/2026
VERSION:	1.0

Purpose

This document sets out guidance on personal eligibility regulations and for assessing personal eligibility for support under the Lifelong Learning Entitlement (“LLE”) service.

This document is to be considered in conjunction with the other LLE Policy guidance chapters:

- LLE Courses guidance chapter
- LLE Residency guidance chapter
- LLE Fee Limits guidance chapter
- LLE Tuition Fee Loan Entitlement guidance chapter
- LLE Loans for Living Costs guidance chapter
- LLE Grants for Dependants guidance chapter
- LLE Travel Grant guidance chapter
- LLE Income Assessment guidance chapter
- LLE Administration guidance chapter

Regulation References

References to “the regulations” in this document mean the Lifelong Learning (Student Support) (Amendment of Fees and Awards etc.) Regulations 2026

Disclaimer

This guidance is designed to assist with the interpretation of the regulations, and it does not cover every aspect of funding administered under the LLE, nor does it constitute legal advice or a definitive statement of the law.

Whilst every endeavour has been made to ensure the information contained in this guidance is correct at the time of its publication, no liability is accepted with regard to the contents, and the regulations remain the legal basis of funding arrangements under the LLE.

In the event of anomalies between this guidance and the regulations, the regulations prevail. Please note the regulations are subject to amendment.

Contacts

Any queries on the contents of this guidance should be addressed to the Student Loans Company (SLC) using the following contact: SSIN_queries@slc.co.uk

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1 Table of Abbreviations

Abbreviation	Term in Full	Abbreviation	Term in Full
ALL	Advanced Learner Loan	LLE	Lifelong Learning Entitlement
BOT	British Overseas Territory	LLC	Loan for Living Costs
DSA	Disabled Student Allowance	OfS	Office for Students
EU	European Union	PG	Postgraduate
GfD	Grants for Dependents	PGL	Postgraduate Loan
HESF	Higher Education Student Finance	ROI	Republic of Ireland
HND	Higher National Diploma	SLC	Student Loans Company
ICR	Income Contingent Repayment	TFL	Tuition Fee Loan
ILE	Indefinite Leave to Enter	UK	United Kingdom
ILR	Indefinite Leave to Remain		

2 Summary

This guidance sets out the rules and requirements that determine a student to be an eligible LLE student and should be read in conjunction with the information in the [LLE Courses guidance chapter](#), as a student is only eligible for support under the LLE if they are studying on a designated LLE course or module.

Otherwise, this guidance chapter details:

- The rules that apply in determining whether a student applies for support under the LLE or the existing HESF or ALL regulations
- The core personal eligibility requirements for students to access support under the LLE
- The rules in respect of the period during which a student's eligibility applies in relation to their study on a designated course for the purposes of receiving support under the LLE

This guidance focuses on the conserved principles of “personal eligibility”, which must be met for a student to receive any support under the LLE. It does not cover product-specific qualifying criteria, which impact an eligible LLE student's ability to qualify for specific student support products.

3 Students who apply for support under the LLE

A student will apply for support under the LLE if their course is designated for student support under the LLE regulations.

An eligible course or module that begins on or after 1 January 2027 will be designated under the LLE (“a designated LLE course”) (Regulation 1(2)). Note that relevant courses funded under the ALL system prior to 1 January 2027 will only be designated LLE courses if the provider is registered with the Office for Students (“OfS”). If the provider is not registered with the OfS then their courses cannot be designated LLE courses and may continue to be funded via the ALL system after 1 January 2027.

For detail on course designation rules under the LLE see the [LLE Courses guidance chapter](#).

A new student applying for support in connection with a designated LLE course or module should apply under the LLE.

Continuing students applying for support for courses that begin before 1 January 2027, and certain ALL courses at non-OfS registered providers up until 2030, will continue to be funded under the HESF or ALL regulations, providing those courses continue to meet the course designation requirements of those systems. For more information on the existing designation rules see the [Assessing Eligibility guidance AY 2026 to 2027](#) for HESF rules or the [Advanced Learner Loans AY 2026 to 2027 guidance](#) for ALL rules.

The following sub-sections set out key scenarios to illustrate whether a student applies for support under the LLE or the existing student support system.

3.1 Students who apply under the LLE

A student applies for student support under the LLE if they are starting on a course or module that begins on or after 1 January 2027, including those who are:

- starting a designated LLE course for the first time.
- starting a designated LLE course having completed, withdrawn from or abandoned a previous period of study.
- changing from a course they have been undertaking that is not a designated LLE course to a designated LLE course. In such cases the student’s eligibility will not be converted or transferred to the LLE. Instead, their status as an eligible HESF or ALL student will terminate and their eligibility in connection with the designated LLE course will be re-established as a new student under the LLE.

3.2 Students who apply under existing HESF arrangements

A student applies for support under existing HESF student support arrangements if they are:

- starting on a designated HESF course that began before 1 January 2027.
- continuing a designated HESF course that began before 1 January 2027, including:
 - those who have self-funded previous years of the course and are applying for support for the first time for that course.
 - those continuing an intercalated degree course that is being undertaken as single course (for example, where a student has paused study on their standard honours degree course to pursue an intercalated master's qualification, before returning to the honours degree element of their course).
- entering directly into a year greater than the first year of a designated HESF course where the first year of the course began before 1 January 2027.
- resuming study on or after 1 January 2027 on a designated HESF course (i.e. where the first year of the course they are resuming study on began prior to 1 January 2027) following a period of suspension agreed with their HEP.
- transferring to a designated HESF course on or after 1 January 2027 having transferred their eligibility for support from another designated HESF course. This includes:
 - mode switchers (i.e. those who have switched “mode” of study between full-time and part-time as part of their transfer).
 - a student transferring to the same year of another course.
 - a student transferring to a different year of another course.
- undertaking a full-time postgraduate course leading to a qualification as an architect and is being undertaken as a single course in connection with a full-time undergraduate degree course in architecture which began before 1 January 2027. For detail on architecture single course rules see the [Assessing Eligibility guidance AY 2026 to 2027](#).

3.3 Students who apply under existing ALL arrangements

A student applies for support under existing ALL student support arrangements if they are:

- starting or continuing a level 3 FE course (courses offered at level 3 are not designated for support under the LLE, students will continue to apply for ALL support for these courses).
- starting a level 4, 5 or 6 FE course at a non-OfS registered provider that starts prior to 1 August 2027.
- starting or continuing study on a level 4, 5 or 6 FE course that began before 1 January 2027 (regardless of the provider's OfS registration status).
- transferring to another level 4, 5 or 6 FE course (regardless of the provider's OfS registration status) on or after 1 January 2027 having transferred their eligible status from another FE course where the first year of the new course begins before 1 January 2027.

4 LLE account and Tuition Fee Loan balance

Under the LLE a student will be provided with a Tuition Fee Loan (“TFL”) balance. The TFL balance is a single cash-based entitlement from which an eligible LLE student will be able to draw support to fund tuition fee costs for designated LLE courses and modules. This provides a more flexible approach to the UK government’s provision of student support, as it allows a student to be more empowered in how they manage, and decide to use, their entitlement.

A student will be able to get their TFL balance via their online LLE account. This is a digital service where the student can also apply for support for courses or modules they are undertaking. There is no regulatory requirement for a student to be an eligible LLE student or undertaking a designated LLE course to be able to access their LLE account and view their TFL balance. However, to draw down support under the LLE a student must satisfy personal eligibility criteria in relation to their course as provided for in the regulations and set out in this guidance.

5 Eligible LLE students

While there is no restriction on a person, at any point, being able to access their LLE account and view their TFL balance regardless of their eligible student status their personal eligibility to get support under the LLE is tied to undertaking study on a designated LLE course (Regulation 7(1)).

Therefore, a student will be an eligible student in connection with undertaking study on a designated LLE course if they are **not** deemed to be ineligible for support due to any of the eligibility exclusion reasons set out in [section 5.4](#) (Regulation 7(2)) and either:

- satisfy residency requirements as a new student in connection with a designated LLE course (Regulation 7(2)(a)), or
- are deemed to be eligible for support in connection with a designated LLE course as a returning student (Regulation 7(2)(b)) – see [section 7](#) for detail on returning students.

A student’s age does not prevent them from being an eligible student under the LLE however there are age related qualifying conditions for Tuition Fee Loan and Loan for Living Costs.

5.1 LLE eligibility and concurrent study

A key feature of the LLE is a student’s ability to be eligible for support in connection with more than one course simultaneously. Therefore, it is possible that a student may be able to receive support concurrently towards:

- More than one designated LLE course or module
- A designated LLE course or module and a course designated for PGL support
- A designated LLE course or module and a course designated for ALL support

However, a student cannot be in receipt of support for a designated LLE course and a course designated under the HESF regulations at the same time.

5.1.1 Funding for concurrent study within the LLE

A student can be eligible to receive support under the LLE towards multiple designated courses or modules at the same time.

However, a student may only get support for up to a maximum of 180 credits of study within a single service year (either within a single course, or across multiple courses). See [section 8](#) for detail on the 180-credit rule.

5.1.2 Concurrent study on LLE and FE and/or PG courses

There are no restrictions on a student's eligibility for LLE support if they are in receipt of PGL support simultaneously in connection with a PG doctoral course or a PG master's course under the relevant PG regulations, or if they are in receipt of PG Disabled Student's Allowance

Similarly, a student may also be able to receive support as an eligible student under the LLE at the same time as receiving ALL support in connection with a course.

5.1.3 Concurrent study on LLE and HESF courses

A student cannot receive support under the HESF and LLE regulations concurrently. As such a student will not be an eligible LLE student if they are receiving support under the HESF regulations from the UK Government or one of the devolved governments of Scotland, Wales or Northern Ireland (Regulation 8(1)(a)).

See [section 5.4.1](#) for detail on eligibility restrictions for concurrent study across HESF and LLE.

5.2 Residency

The regulations set out that to be an eligible student in connection with a designated course under the LLE a student must satisfy the residency requirements of one of the eligible residence categories set out in Part 2 of Schedule 2 of the regulations (Regulation 7(2)(a)).

To be eligible under one of the categories set out in the Schedule a student must:

- hold a relevant eligible residence status; and
- satisfy ordinary residence rules in relation to the relevant residence status held:
 - be ordinarily resident in England on the relevant day, or be undertaking study while living in England, and
 - have been ordinarily resident in the relevant territory for the required period prior to the relevant day.

To be considered as ordinarily resident in a place the student's residence in that place must be lawful.

For the purposes of determining whether a student satisfies residency requirements on the relevant day, relevant territory and required period of ordinary residence is determined by the category that the student is being assessed under.

See the [LLE Residency guidance chapter](#) for full details on eligible residence categories and ordinary residency.

5.3 Students' who become eligible under the LLE due to an event

A student may become eligible for support in connection with their designated LLE course after the applicable relevant day has passed via a regulatory event. The regulatory events categories, defined under Regulation 5, are:

- A course designation event
- A module designation event
- An in-year qualifying event
- A protected category event
- A settled status event

In circumstances where a student qualifies as an eligible student via an event there are distinct application time-limit rules that may apply.

Once determined to be an eligible student via an eligibility event, and an application has been made within the time limits set out, then the student may qualify for tuition fee loan, loan for living cost, grants for dependents, travel grants and disabled students' allowances under the LLE, subject to the qualification and entitlement rules of each product.

5.3.1 Course designation event

A student may become an eligible student where a course designation event (Regulation 5(2)) occurs. A course designation event is where either:

- the course being undertaken becomes a designated course for the purposes of support under the LLE, or
- the provider of the course being undertaken is an English provider which becomes registered in the OfS register ("a registered provider").

5.3.1.1 Students undertaking courses funded under the ALL system prior to a course designation event

Where a student is undertaking a Ofqual course at a non-OfS registered provider in England the course will be designated for support under the ALL system. In circumstances where the provider becomes an OfS registered provider after the course start date then the student will not qualify as eligible for support under the LLE via a course designation event. Instead, the student will continue to qualify as an eligible student in connection with the course under the ALL system.

Only students studying on Ofqual registered courses starting after registration with the OfS will be eligible students under the LLE.

5.3.2 Module designation event

A student may become an eligible student where a module designation event (Regulation 5(9)) occurs. A module designation event is where either:

- the module being undertaken becomes a designated module for the purposes of support under the LLE, or
- the provider of the module being undertaken is an English provider which becomes registered on the OfS register.

5.3.3 In-year qualifying event

A student may become an eligible person via an in-year qualifying event. An in-year qualifying event is defined under Regulation 5(3) as circumstances where:

- the student (or where applicable the student's qualifying family member) becomes a person who falls within [a protected category event](#),
- the student becomes a settled person via a [settled status event](#),
- the student becomes settled in the UK,
- the student is granted EU settled status or acquires the right of permanent residence in the UK under the EU Withdrawal Agreement,
- the student becomes a relevant worker, employed or self-employed person, or family member thereof,
- the student becomes the child of a Swiss national, or
- the student becomes the family member of a UK National.

For details on what these categories of student mean see the [LLE Residency guidance chapter](#).

5.3.3.1 Protected category event

A protected category event is defined under Regulation 5(4) as circumstances where a student (or where applicable the student's relevant family member) becomes a person who is:

- recognised as a refugee,
- granted stateless leave,
- granted humanitarian protection,
- granted section 67 leave,
- granted ILE or ILR as a victim of domestic abuse or domestic violence,
- granted Calais leave,
- granted ILE or ILR as a bereaved partner,
- granted leave under one of the Afghan schemes, or
- granted leave under one of the Ukraine schemes.

For details on what these categories of student mean see the [LLE Residency guidance chapter](#).

5.3.3.2 Settled status event

A settled status event is defined under Regulation 5(5) as circumstances where a student becomes one of the following:

- a person granted settled status in the UK (and who has been OR in the Common Travel Area (with part of their OR in the ROI) for at least three-years prior to the first day of the first course year),
- a person granted settled status in the UK (and who has been OR in the UK, Islands and BOTs (with part of their OR in the BOTs)),
- a person who is the family member of an EU national (where the family member was an EU national on the first day of the course),
- a person who is the family member of a relevant Person of Northern Ireland,
- the family member of a person settled in the UK on the first day of the first course year of the course,
- the family member of a UK national (where the family member has resident status in Gibraltar), or
- the family member of an EU national (where the family member has right of residence in Gibraltar under the EU Withdrawal Agreement).

Unlike the other events categories a student who falls within a settled status event will only be able qualify for TFL support under the LLE.

5.3.3.3 Ordinary residence requirements in circumstances of an in-year qualifying event

Where a student becomes an eligible person by obtaining a relevant residence status due to an in-year qualifying event they must still satisfy the ordinary residence requirements in relation to that residence category.

A student who obtains a status via a protected category event will have their residence in England on the course start date treated as lawful, ordinary residence even if they did not hold a valid status with the Home Office on that date (Regulation 5(8)).

5.4 Who isn't an eligible student ("eligibility exclusion reasons")

A student will **not** be an eligible student in connection with a designated course if they:

- are in receipt of support under the HESF regulations, except where a student is only in receipt of PG DSA support under the HESF regulations,
- are in breach of their obligation to repay any previous student loan(s),
- have not ratified any agreement for a student loan previously made when they were under the age of 18,
- have been determined to be unfit to receive support, and/or
- are a prisoner unless the student is an eligible prisoner.

5.4.1 Student support for concurrent study in HESF and LLE

A student cannot receive support under the HESF and LLE regulations concurrently. As such a student will not be an eligible student under the LLE if they are receiving support under the HESF regulations from the UK Government or one of the devolved governments of Scotland, Wales or Northern Ireland (Regulation 8(1)(a)).

However, a student can become an eligible student under the LLE once they are no longer receiving support under the HESF regulations. This means they may apply for retrospective support for a course beginning on or after 1 January 2027 that was studied (in whole or in part) concurrently with an HESF funded course, subject to application time limit rules.

While the LLE regulations prohibit a student from receiving support concurrently under LLE and HESF a student may be eligible for LLE support where they are concurrently studying on a course designated under the HESF regulations but are not receiving HESF support for that course.

Examples:

Steven is in receipt of HESF support for a degree course that ends in June 2028. Steven decides to undertake a three-month designated module that starts in September 2027 and ends in November 2027. The module runs concurrently with the last year of the degree course and Steven continues to get HESF support to pay for the degree course. As a result, Steven cannot qualify as an eligible student under the LLE while in receipt of HESF support.

Once Steven stops receiving HESF support however, they may become an eligible student under the LLE, including for a course year they been undertaking concurrently with HESF funded study. Therefore, if Steven applies for LLE support after the degree course end date and within application time limit rules, and they are deemed eligible, they can receive LLE support for their module retrospectively.

Hayley is in receipt of HESF support for a HND (that ends in May 2028) when beginning a concurrent twelve-month course in January 2028. The twelve-month course ends in December 2028. Hayley cannot be eligible for support under the LLE while in receipt of HESF support for the HND, however once the HND completes in May 2028 Hayley can qualify for support under the LLE for the twelve-month course (subject to application deadline rules).

5.4.1.1 Postgraduate Disabled Students Allowance (“PG DSA”) exception

An exception to the concurrent support exclusion rule applies where a student is only in receipt of PG DSA support under the HESF regulations (Regulation 8(1)(a)). In such circumstances the student may be eligible for support under the LLE concurrently while being in receipt of their PG DSA under HESF.

5.4.2 Breach in obligation to repay previous student loan(s)

A student is not an eligible LLE student if they are in breach of their obligation to repay any previous student loans taken (Regulation 8(1)(b)). A student is considered to have breached their obligation to repay where the student fails:

- to make any direct repayment due to SLC in relation to an Income Contingent Repayment (“ICR”) student loan during an overseas period of residence,
- to make any direct repayment due to SLC in relation an ICR loan via the Direct Debit Scheme, and/or
- to make any repayment due on a mortgage style student loan.

The Direct Debit scheme is available to a student loan borrower who is within 2 years of paying their loan balance in full, based on their current earnings. Through the scheme the borrower can choose to settle their outstanding loan balance via direct debit rather than standard ICR collection processing to prevent over-repayment.

The following scenarios are not considered to represent a student in breach of repayment obligations and therefore the student may be an eligible LLE student where:

- the student owes a loan or grant overpayment amount, or
- the student has been non-compliant with SLC’s request for information to determine the student’s liability to repay an existing ICR student loan balance.

A student who has been deemed ineligible due to a breach in their obligation to repay a previous student loan may become an eligible LLE student if SLC become satisfied that the student has re-engaged with, and are satisfactorily fulfilling, their repayment obligation.

5.4.3 Non-ratified previous student loans

A student will not be an eligible LLE student if they are 18 or older and have not ratified previous student loans that were taken out when they were under the age of 18 (Regulation 8(1)(c)).

While this remains a regulatory eligibility exclusion, in practice it is satisfied by the design of the loan contract, as on the required signature of their loan contract for LLE support a student who is 18 or older will automatically agree to the terms of in relation to any previous student loans received therefore ratifying them.

5.4.4 Deemed unfitted to receive support

A student will not be an eligible LLE student if, in SLC’s opinion, they have shown themselves by their conduct to be unfit to receive support (Regulation 8(1)(d)). Given the scope of this provision, assessment on whether a student is deemed to be unfitted, and therefore ineligible, is done on an application-by-application basis.

Additionally, once a student has been fully established as an eligible LLE student then SLC may at any point terminate their eligible status, if required, for reason of being deemed unfit – see [section 6.3.3](#) for more details.

As a mechanism intended to safeguard the proper use of public funds SLC should always ensure that any decision to refuse (or terminate) a student's eligible status is made with careful consideration, is robust and will be justifiable in the event of a formal appeal or legal challenge.

A decision to deem a student to be unfitted in relation to an application for support should not be treated as a blanket approach. In circumstances whereby a student submits a concurrent and/or subsequent application for support then any unfitted decision should be considered in the context of each individual application made.

It is for SLC to determine whether a student should be deemed unfitted to receive support. There is no exhaustive list of unfitted reasons however the following examples demonstrate circumstances where a student could be deemed to be unfitted to get support:

- It has been identified that the student has committed fraud in applying for support.
- The student has made repeated applications for support and received support for several different courses without completing or progressing on those courses.
- An education provider calls a student's suitability to receive support into question.

Instances of fraud against other government departments might be grounds for refusal of support in some circumstances. SLC will consider such cases carefully.

While the decision on whether a student is unfit to receive support is for SLC to determine, any decision on a student's suitability to undertake study on a course is wholly the responsibility of the education provider.

5.4.5 Prisoners

A student who is a prisoner, including a person detained in a young offender's institution, will not be an eligible LLE student, unless they are determined to be an eligible prisoner (Regulation 8(1)(e)).

An eligible prisoner is defined as a prisoner who:

- is serving a sentence of imprisonment in the UK,
- has been authorised by the prison governor, director or other appropriate authority to study their course, and
- whose earliest release date is within six years of the first day of the first course year of the course.

A student who is an eligible prisoner will only qualify for TFL.

Where an otherwise eligible student becomes a prisoner during a course year then they will cease to be an eligible student from the date they enter custody, unless they become an eligible prisoner, in which case their qualification for products other than TFL will change.

6 Period of eligibility

Once a student has been established as an eligible LLE student in relation to their designated LLE course, they will retain their eligible status on that course for a fixed period this is known as the “period of eligibility” (Regulation 13(2)).

6.1 Establishing a period of eligibility

A student’s period of eligibility is dependent on the length of the relevant designated LLE course and will be retained for that time frame unless the student’s eligibility is terminated early as set out in [section 6.3](#).

6.1.1 Courses lasting longer than twelve calendar months

Where the eligible LLE student’s designated course is longer than twelve calendar months, the period of eligibility in relation to that course will begin on the first day of the course and will end at on the last day of the course year in which they complete the course (Regulation 13(1)(a) & 13(3)(a)).

Example:

Audrey begins a three-year degree course on 25 September 2027. The first day of the final year of the course is 15 September 2029 (with the final course year beginning on 1 September 2029). Audrey’s period of eligibility in relation to the degree course begins on 25 September 2027 and lasts until 31 August 2030 (the last day of the final course year) inclusive.

Once a student’s period of eligibility has been established in relation to their course it will endure regardless of whether they apply for support for later years of the course or not.

6.1.2 Courses lasting twelve calendar months or less

Where the eligible LLE student’s designated LLE course is twelve months or less, the period of eligibility in relation to that course will begin on the first day of the course and will be retained for a period of twelve months from the course start date (Regulation 13(1)(a)) & 13(3)(b)).

Example:

Michael begins a twelve-week course on 20 November 2027. The course end date is 12 February 2028. Michael retains the period of eligibility in relation to the course until 19 November 2028 inclusive.

6.2 Retaining a period of eligibility

An eligible LLE student will retain a continuous period of eligibility in situations where they:

- Transfer their eligibility between designated courses
- Temporarily stop attending their designated course with the intention to resume at a later date in agreement with the provider (suspension)
- Extend their course duration due to repeat study or elective study elements (in which circumstances their course end date moves out).

6.3 Terminating a period of eligibility

An eligible LLE student will retain their period of eligibility for the prescribed period unless it is terminated under regulation 13. The reasons for early termination of eligibility are:

- A student permanently stops undertaking the designated course (withdrawal or abandonment)
- A student's status as an eligible LLE student is not transferred between courses
- A student's immigration status expires
- A student is deemed unfit to receive support

In cases where SLC has been notified of, or have established, such a change in the student's circumstances action should be taken to terminate or re-establish the student's eligibility for support as required.

6.3.1 Permanently stopping undertaking a course (withdrawal or abandonment)

A student's status as an eligible LLE student on a designated course will be terminated early if they:

- withdraw from their course (Regulation 13(4)(a)), or
- are determined to have abandoned, or have been expelled from, their course (Regulation 13(4)(b)).

In such circumstances the period of eligibility for that course will also terminate effective from the date on which the student ceased to study on the course, and their support will be reassessed.

The student will continue to be an eligible LLE student, and can continue to receive support, for any designated LLE courses they have been studying concurrently with the course they have ceased to undertake.

Example:

Geoff is studying on a three-year degree course which begins on 10 September 2027. Geoff's period of eligibility on the course runs until 31 August 2030 which is the last day of the final course year.

Geoff also applies for LLE support for a module beginning on 25 January 2028 (which ends 30 May 2028). The period of eligibility in relation to this module ends on 24 January 2029 which is 12 months from the start date of the module.

Geoff withdraws from the degree course on 15 October 2028, terminating the period of eligibility in relation to that course. Geoff continues to be eligible for support for the module and the period of eligibility in connection with the module remains in place.

6.3.2 Expiration of immigration status

Schedule 3 sets out that a student's status as an eligible LLE student on a designated LLE course may be terminated early where their immigration status expires.

A student's immigration status may expire where a student holds, or is a relevant family member of a person with, one of the following immigration statuses:

- Refugee
- Humanitarian Protection
- Stateless leave
- Section 67 leave
- Calais leave
- Leave under one of the eligible Afghan Schemes
- Leave under one of the eligible Ukraine Schemes
- Protected rights via the Withdrawal Agreement, or
- Leave to remain due to long residence in the UK

If this immigration status expires and the student has no outstanding appeal with the Home Office and they or their family member has **not** become a British or Irish citizen, then the student will cease to be eligible for LLE support.

This is unless they are awarded any further leave to remain in the UK from the date on which their extant status expired. The leave awarded does not need to be one of the established regulatory categories.

Where a student's period of eligibility is terminated due to leave expiring then it will terminate on the day prior to the first day of the next course year. Until this date the student will remain an eligible student and they may receive support for the full course year.

6.3.3 Student deemed unfitted to receive support

A student's status as an eligible LLE student on a designated LLE course may be terminated early in circumstances where they have been deemed to be unfitted to receive support (Regulation 13(5)).

Where a student has been established as an eligible LLE student in connection with a designated LLE course, and SLC subsequently deems that they are unfit to receive support for the course, the student ceases to be eligible for support for the remainder of the course.

SLC may also deem the student to be unfitted to receive support for any other courses being undertaken concurrently.

In circumstances where the student has had their period of eligibility terminated as SLC has deemed them to be unfitted this may have an impact on any support paid prior to the student being deemed to be unfitted, depending on the particulars of the case.

6.4 Reinstating a period of eligibility

In circumstances where a student's period of eligibility has been terminated early then SLC may at any time renew the period of eligibility as they determine to be appropriate (Regulation 13(6)).

7 Deemed eligible status as a returning student

A student who has previously been established as an eligible LLE student on a designated LLE course may be deemed to be eligible as a returning student (Regulation 7(2)(b)) in connection with a designated LLE course they undertake within an existing period of eligibility.

7.1 Who is a “returning student”

Under Regulation 7(4) a student may be deemed to be an eligible LLE student as a returning student in connection with a designated course if:

- they have been awarded support under the LLE for a designated course that started prior to the designated course they are applying for support in respect of (“the current course”),
- the current course has a course start date within an existing period of eligibility (“the relevant period of eligibility”), and
- there has been no relevant change to their personal circumstances since they were established as an eligible LLE student - see [section 7.3](#) for details.

In cases where the student is deemed to be a returning student, SLC will not be required to re-establish that the student satisfies residency requirements in relation to their new course, therefore the student may benefit from an expedited application process.

However, if a student has been assessed to be an eligible LLE student as a returning student, SLC will ensure that the student does not meet any of the eligibility exclusion reasons in relation to the current course - see [section 5.4](#) for details.

7.2 Establishing the period of deemed eligibility

Where a student begins study on a new course the period of eligibility in relation to the new course may extend the overall period during which the student may be deemed to be an eligible person.

This may occur where the student has individual periods of eligibility in connection with distinct designated courses that overlap. While not defined in the regulations the resultant combined period of eligibility across all concurrent study periods is known administratively as the student's period of deemed eligibility.

Examples:

Ali begins a course on 19 September 2027 which ends on 11 November 2027. Ali's period of eligibility in relation to the course runs until 18 September 2028 which is 12 months from the start date of the course as it is less than 12 calendar months in duration.

Ali then applies for LLE support for a second course beginning on 9 January 2028 which ends on 7 April 2028. As the course start date of the second course is within the existing period of eligibility for the first course, and there have been no relevant changes to personal circumstances, Ali is deemed to be an eligible for support for the second course.

The end date of the period that Ali is deemed to be an eligible person extends to cover 12 calendar months from the start date of the second course so becomes the 8 January 2029.

Course	Period of Eligibility Start Date	Period of Eligibility End Date	Period of Deemed Eligibility Starts	Period of Deemed Eligibility Ends
1	19 Sept 2027	18 Sept 2028	19 Sept 2027	8 Jan 2029
2	9 Jan 2028	8 Jan 2028		

Simon begins a course on 9 October 2027 which ends 30 November 2027. Simon's period of eligibility in relation to the course runs until 8 October 2028 which is 12 months from the start date of the course (as the course is less than 12 calendar months in duration).

Simon then applies for LLE support for a three-year degree course beginning on 20 September 2028 and ending in June 2031. As the course start date of the second course is within the existing period of eligibility for the first course, and there have been no relevant changes to personal circumstances, Simon is deemed to be eligible for support for the second course.

The final day of the final course year of Simon's degree course is 31 August 2031 therefore the period of deemed eligibility extends to 31 August 2031.

Course	Period of Eligibility Start Date	Period of Eligibility End Date	Period of Deemed Eligibility Start	Period of Deemed Eligibility Ends
1	9 Oct 2027	8 Oct 2028	9 Oct 2027	31 Aug 2031
2	20 Sept 2028	31 Aug 2031		

Where a student's period of eligibility for a previous course is terminated after the student has already been deemed to be eligible as a returning student for a current course, SLC will not be required to retrospectively re-establish the student's status as an eligible person in relation to the current course (unless the termination is due to a reason that would prevent the student from being deemed as eligible – see [section 7.3](#) for details). This will be regardless of whether the termination of the relevant period of eligibility results in the course start date of the current course remaining within the period of deemed eligibility or not.

Example:

Cameron is studying on a six-month course ("Course A") that begins on 12 April 2027. The period of eligibility in relation to course A runs until 11 April 2028.

Cameron then applies for funding for a course ("Course B") beginning on 10 September 2027. As Course B is within the relevant period of eligibility already established for Course A, Cameron is deemed to be eligible as a 'returning student'.

Following this Cameron decides to withdraw from the original six-month Course A – the effective date of the withdrawal is 20 June 2027.

The period of eligibility in relation to the original Course A is terminated on 20 June 2027 however SFE do not have to re-establish Cameron's status as an eligible person in relation to Course B even though the course start date of Course B no longer falls within an existing period of eligibility.

7.3 Changes than prevent deemed eligible status

There are certain changes to the student's circumstances that may determine that they cannot be deemed to be eligible in relation to an application for support for a new course.

In cases where SLC has been notified of, or have established, such a change in the student's circumstances, action should be taken to fully establish the student's eligibility for support on receipt of an application for support in connection with the new course as required.

7.3.1 Break in ordinary residence in England

Where a student has been assessed as eligible for support based on being ordinarily resident in England but subsequently becomes ordinarily resident outside of England while undertaking a course, they will retain their eligible student status in connection with that course until the course ends.

However, the student will not be deemed to be an eligible person for support for any subsequent courses from the date on which they ceased to be ordinarily resident in England.

In such circumstances SLC will take appropriate action to fully establish the student's personal eligibility in connection with a new course on receipt of an application for support.

Example:

Jim is an eligible student who is in receipt of support for a six-month course. Jim's course starts on 10 August 2027 and ends in January 2028. The period of eligibility in relation to the course ends on 9 August 2028.

Jim moves to Wales after the end of the course for family reasons. Jim then starts a new course that begins in April 2028. Jim doesn't qualify as an eligible student under the LLE because Jim is no longer ordinarily resident in England.

There is an exception to this rule in circumstances where a student moves to become ordinarily resident in another UK nation specifically for the purposes of undertaking a designated course in which case the student will still be considered to be ordinarily resident in England for the purposes of determining eligibility for LLE.

Example:

Alice is an eligible student who is in receipt of support for a five-month course. Alice's course starts on 10 January 2027 and ends in May 2027. The period of eligibility in relation to the course ends on 9 January 2028.

Alice moves to Wales to undertake a three-year degree course at Cardiff University that starts in September 2027. Alice continues to be eligible for support because the reason for Alice moving to Wales was specifically to undertake the degree course at Cardiff.

7.3.2 Expiration of immigration status

In circumstances where a student's eligible status on their first course has been established because they or a relevant family member holds one of the following immigration statuses under Part 2 of Schedule 2:

- Refugee,
- Humanitarian Protection,
- Stateless leave,
- Section 67 leave,
- Calais leave,

- Leave under one of the eligible Afghan Schemes,
- Leave under one of the eligible Ukraine Schemes,
- Protected rights via the Withdrawal Agreement, or
- Leave to remain due to long residence in the UK.

and this status expires with no outstanding appeal being pursued with the Home Office and the student (or, as applicable, the relevant family member of the student) has **not** become a British or Irish citizen, Schedule 3 provides that the student cannot be deemed to be an eligible person for support for any subsequent courses that start on or after the date on which their status expired.

SLC will take appropriate action to fully establish the student's personal eligibility on receipt of an application for support for any new courses.

8 Setting the maximum credit cap in a service year

Regulation 15 sets out that an eligible LLE student can only get support under the LLE for up to a maximum of 180 credits within a single service year (either within a single course, or across multiple courses).

Example:

Rosie is undertaking a course year of a degree course ("Course A") that is 120 credits and applies for support for Course A.

Rosie then applies for a course year of second course ("Course B") that starts within the same service year as Course A, and that is 80 credits. Rosie cannot receive support for both courses, as the total number of funded credits in the service year would be 200.

This rule applies across all LLE products, including where a student has applied for support via different products across different courses within the service year.

Example:

Damon is undertaking a course year of a degree course ("Course A") that is 120 credits. Damon applies for TFL and Loan for Living Costs ("LLC") for Course A.

Damon then applies for support for a 45-credit module ("Course B") that starts within the same service year as Course A and only applies for LLC for the module. Across Course A and Course B, Damon has been awarded support for a total of 165 credits in the service year.

Damon applies for TFL for another module ("Course C") that also starts within the same service year. The module is 45 credits. Damon cannot get support for all three courses because the total number of credits being studied is 210 – this exceeds the maximum 180 funded credits in a service year.

Course	Credit Rate	Product Applied For					Support Available
		TFL	LLC	GfD	TG	DSA	
Course A	120	Y	Y	N	N	N	Y
Course B	45	N	Y	N	N	N	Y
Course C	45	Y	N	N	N	N	N

The applicable service year in which to allocate credits for the purposes of administering the 180-credit limit will be determined by the course year start date for each course the student is undertaking within the service year. Credits will be allocated to the service year in which the course year starts.

Example:

Theo is studying on a 120-credit course year that starts on 1 December 2027 and ends on 30 November 2028. As the start date of the course year is within the 27/28 service year (i.e. the service year that runs from 1 August 2027 until 31 July 2028) the full 120 credits are allocated to the 27/28 service year.

Support will **not** be available for any course or module that results in the student's total funded credits in respect of a service year exceeding the 180-credit limit. A student will not be able to get **any** support in respect of these courses, i.e. the student would not be able to request a lower fee loan for that course/module to only account for the number of remaining credits within their 180-credit limit.

Example:

Suzanne applies for two modules starting within the service year 27/28 (i.e. the 12-month period starting on 1 August 2027). The two modules combined equate to 120 credits of study, and both are approved for support. Suzanne then applies for an additional 120 credit course, also starting within the service year 27/28. **No support** is available for the third course, as it would result in Suzanne's aggregated funded study exceeding 180 credits for the service year.

In circumstances where a student is undertaking study worth more than 180-credits in a service year, then it is within the purview of the student to determine which combination of courses and modules they wish to apply their support to.