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# Advanced Learner Loans Paid in England, Academic Year 2018/19, August to October Inclusive

## Introduction

This statistics publication presents figures on the Advanced Learner Loans (formerly 24+ Advanced Learning Loans) paid to Further Education Providers on behalf of Further Education learners. It covers the payments made in the first quarter of the academic year 2018/19, August 2018 to October 2018 inclusive and also includes the figures for the equivalent period in academic years 2016/17 and 2017/18 for comparison.

## Key points

The number of learners with Advanced Learner Loans paid to their Further Education Learning Provider in the period August 2018 to October 2018 inclusive was 45,000.

The amount paid in the period was £35.1 million and the average amount paid per learner was £780.

43,000 (96%) of the learners in academic year 2018/19 are UK domiciled and 2,000 (4%) are EU (non-UK) domiciled.

£14.1 million was paid during the first quarter of 2018/19 (August 2018 to October 2018) on behalf of 21,100 learners starting courses in the 2018/19 academic year. For the same period, £14.9 million was paid on behalf of 22,700 learners in 2017/18 and £15.7 million paid on behalf of 23,200 learners in 2016/17.

**Table 1 : Advanced Learning Loans Paid to Further Education Learning Providers on behalf of Learners in England**  
**Academic Years 2016/17 - 2018/19**  
**Quarter 1 - August to October Inclusive**



**Key Points**

- In the first quarter of academic year 2018/19, Further Education Learning Providers were paid Advanced Learner Loans on behalf of 45,000 learners which amounted to £35.1 million.
- For those learners starting courses in 2018/19 the amount paid in the equivalent period was £14.1 million on behalf of 21,100 learners compared to £14.9 million for 22,700 learners in the academic year 2017/18 and £15.7 million for 23,200 learners in the academic year 2016/17.

Entry Cohort	Domicile of Learner	Number of Learners (000's)	Amount Paid (£m)	Average Amount Paid (£)	Number of Learners (000's)	Amount Paid (£m)	Average Amount Paid (£)	Number of Learners (000's)	Amount Paid (£m)	Average Amount Paid (£)
		2016/17 (as at 30/10/16)	2016/17 (as at 30/10/16)	2016/17 (as at 30/10/16)	2017/18 (as at 30/10/17)	2017/18 (as at 30/10/17)	2017/18 (as at 30/10/17)	2018/19 (as at 30/10/18)	2018/19 (as at 30/10/18)	2018/19 (as at 30/10/18)
2015/16	UK	21.6	20.4	940	2.0	1.0	520	0.2	0.1	370
	EU (Outside UK)	4.3	5.9	1,390	0.2	0.1	550	-	-	690
<b>Subtotal</b>		<b>25.9</b>	<b>26.3</b>	<b>1,020</b>	<b>2.2</b>	<b>1.1</b>	<b>530</b>	<b>0.2</b>	<b>0.1</b>	<b>370</b>
2016/17	UK	21.0	13.8	650	18.7	16.1	860	2.5	1.1	450
	EU (Outside UK)	2.1	2.0	930	2.9	3.3	1,150	-	-	640
<b>Subtotal</b>		<b>23.2</b>	<b>15.7</b>	<b>680</b>	<b>21.6</b>	<b>19.4</b>	<b>900</b>	<b>2.5</b>	<b>1.1</b>	<b>450</b>
2017/18	UK				20.7	13.3	640	20.6	18.8	910
	EU (Outside UK)				2.0	1.6	800	0.7	0.9	1,270
<b>Subtotal</b>					<b>22.7</b>	<b>14.9</b>	<b>650</b>	<b>21.4</b>	<b>19.7</b>	<b>920</b>
2018/19	UK							19.9	13.1	660
	EU (Outside UK)							1.2	1.0	830
<b>Subtotal</b>								<b>21.1</b>	<b>14.1</b>	<b>670</b>
All Cohorts	UK	43.9	34.8	790	41.4	30.4	730	43.0	33.1	770
	EU (Outside UK)	6.4	7.9	1,230	5.1	5.0	990	2.0	2.0	990
<b>Total</b>		<b>50.3</b>	<b>42.8</b>	<b>850</b>	<b>46.5</b>	<b>35.4</b>	<b>760</b>	<b>45.0</b>	<b>35.1</b>	<b>780</b>

The Entry Cohort is the academic year in which the Learner's Learning Aim begins.  
The Learning Aim may continue into a following academic year and loans can hence be paid in academic years after the Entry Cohort year.  
The mean average has been used for the Average Amount Paid.  
The average loan paid in a subsequent year is likely to be lower than in the entry year because the Learning Aim may not run right till the end of that subsequent year.  
Learners may have multiple paid loans but will be counted once in the total number of learners.  
The number of learners in Academic Year 2018/19 with multiple paid loans in this or in earlier years is 547

**Table 2 : Advanced Learner Loans Paid to Further Education Learning Providers on behalf of Learners in England  
Academic Years 2016/17 - 2017/18 (Full Year)  
Full Year - August to July Inclusive**



Entry Cohort	Domicile of Learner	Number of Learners (000's)	Amount Paid (£m)	Average Amount Paid (£)	Number of Learners (000's)	Amount Paid (£m)	Average Amount Paid (£)
		2016/17 (as at 31/07/17)	2016/17 (as at 31/07/17)	2016/17 (as at 31/07/17)	2017/18 (as at 31/07/18)	2017/18 (as at 31/07/18)	2017/18 (as at 31/07/18)
2014/15	UK	1.7	1.5	880	0.2	0.2	790
	EU (Outside UK)	0.1	0.1	700	0.0	0.0	400
<b>Subtotal</b>		<b>1.9</b>	<b>1.6</b>	<b>870</b>	<b>0.2</b>	<b>0.2</b>	<b>770</b>
2015/16	UK	23.6	38.0	1,610	2.4	2.1	870
	EU (Outside UK)	4.6	8.9	1,940	0.2	0.1	730
<b>Subtotal</b>		<b>28.2</b>	<b>46.9</b>	<b>1,660</b>	<b>2.6</b>	<b>2.2</b>	<b>860</b>
2016/17	UK	73.1	173.6	2,370	20.9	33.7	1,610
	EU (Outside UK)	10.8	27.6	2,560	3.2	5.6	1,750
<b>Subtotal</b>		<b>83.9</b>	<b>201.2</b>	<b>2,400</b>	<b>24.1</b>	<b>39.3</b>	<b>1,630</b>
2017/18	UK				64.7	154.3	2,390
	EU (Outside UK)				8.2	21.2	2,600
<b>Subtotal</b>					<b>72.8</b>	<b>175.5</b>	<b>2,410</b>
All	UK	97.8	213.1	2,180	87.4	190.3	2,180
	EU (Outside UK)	15.4	36.6	2,380	11.5	26.9	2,350
<b>Total</b>		<b>113.2</b>	<b>249.7</b>	<b>2,190</b>	<b>98.9</b>	<b>217.2</b>	<b>2,200</b>

The Entry Cohort is the academic year in which the Learner's Learning Aim begins.

The Learning Aim may continue into a following academic year and loans can hence be paid in academic years after the Entry Cohort year.

The mean average has been used for the Average Amount Paid.

The average loan paid in a subsequent year is likely to be lower than in the entry year because the Learning Aim may not run right till the end of that subsequent year.

Learners may have multiple paid loans but will be counted once in the total number of learners.

The number of learners in Academic Year 2017/18 with multiple paid loans in this or in earlier years is 2,284.

## Notes for users

Further Education learners may qualify for an Advanced Learner Loan. These loans help learners to pay the fees charged by colleges and training organisations. Household income isn't taken into account and there is no credit check. Eligibility to repay only begins from the April following finishing (or existing) the course. . The income threshold for which learners would be in scope to repay is currently earnings over £25,000 a year. This will rise to £25,725 for anyone eligible to repay in the 2019-20 tax year.

To qualify learners must be:

- studying with a college or training organisation in England approved for public funding
- enrolling on an eligible course which includes A levels, Access to HE Diplomas and other Diplomas and Certificates. These loans do not cover Degrees or other forms of Higher Education (HE)
- aged 19 or over on the first day of their course (there is no upper age limit)
- usually living in the UK on the first day of their course and have lived in the UK, the Channel Islands or the Isle of Man for three years immediately before this starting their course
- be a UK national or have 'settled status' (this means there's no restrictions on how long they can stay)

For more information see: <https://www.gov.uk/advanced-learning-loans/eligibility>

The learners who are eligible as EU nationals are shown separately in this publication as EU (non-UK) domiciled. The remainder are shown as UK domiciled.

The amount learners can receive depends on their course, the fees charged by the college or training organisation and maximum amounts set by the Government. Student Finance England will assess a learner for the lower of the fee charged or the maximum funding rate. The minimum loan amount is £300. Learners can take out a loan for the maximum amount to cover their fee or they can pay all or part of the fee themselves. The fee for the course is set by the college or training organisation.

Student Finance England will pay the loan to the college or training organisation once they have confirmed attendance on the course. Attendance is confirmed initially two weeks after learners commence their course and on a quarterly basis thereafter. Payments are made monthly until the learner completes or exits their course. Liability incurs on a monthly basis, therefore if a learner leaves their course, they are no longer liable for future loan payments.

In the case of AS and A-levels, a learner can make loan applications to undertake up to four full A-levels. A full A-level can be studied by a learner enrolling on an A-level learning aim or enrolling on an AS learning aim and then progressing to an A-level learning aim. Where a learner intends to study towards only an A-level exam they can apply for up to four loans for four A-level learning aims. These applications can be made one at a time or one after the other. Where a learner intends to study towards an AS level exam, not followed by an A-level they can apply for up to four loans for four AS

learning aims. Where a learner undertakes up to four AS level learning aims and then decides to progress to up to four full A levels, they can apply for up to four loans for the four AS levels and up to four loans for the corresponding A levels.

If learners are undertaking an Access to HE Diploma and then go on to complete an HE course, the outstanding balance of their Advanced Learner Loan will be written off. To qualify for this write off they must have fully completed both courses. Learners do not need to take out a loan for the HE course. However, the course must be eligible for funding by Student Finance England. The HE course does not have to relate to the Access to HE course that the learners complete.

## Policy changes

With effect from 2016/17, 24+ Advanced Learning Loans were renamed Advanced Learner Loans. This reflected the expansion of the scheme criteria to include both learners aged 19-23 on the first day of their course and Level 5-6 courses. The extension to those aged 19-23 does not impact on the legal entitlement to a fully funded first Level 3. Speak to your college or training organisation about any entitlement you may have.

All references in this publication series to 24+ Advanced Learning Loans have been amended to reflect this change.

## Related published figures

Since 13 June 2013 the Department for Education DfE (formally the Department for Business, Innovation & Skills (BIS) has been publishing data showing the cumulative number of applications submitted for Advanced Learner Loans, this was produced on a quarterly basis. See <https://www.gov.uk/government/collections/further-education#advanced-learning-loans> where it presents data relating to applications received for Further Education provision funded through Advanced Learner Loans. The data used to produce the publication are sourced from the Student Loans Company (SLC) application database, and cover applications received since the launch of the programme on 8 April 2013. The data refer to received applications (including those unprocessed), and therefore will be higher than the actual number of learners on a course with an Advanced Learner Loan in the same period.

From January 2018, DfE ceased production of this publication. Headline data on total number of applications and applications approved are now incorporated into the data cascade of the main Further Education and Skills release within the Further Education data library annually. For further information on these changes, please refer to:

[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/750455/Annex\\_further\\_education\\_and\\_skills\\_changes-2018.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/750455/Annex_further_education_and_skills_changes-2018.pdf)

DfE publishes a statistical series for Learner participation and achievements in Further Education. See <https://www.gov.uk/government/statistics/further-education-and-skills>. The latest publication, for the full 2017/18 academic year was published on 6 December 2018 and includes data on the number of learners with an Advanced Learner Loan, reported through the Individualised Learner Record (ILR).

The Advanced Learner Loans Paid data published by SLC shows payments made by SLC, whilst the ILR captures learners on a course with an Advanced Learner Loan that started during this period including some where the first scheduled payment date is beyond the payment period.

SLC publishes an annual statistical series for Student Loans Debt and Repayment for England. This series includes Advanced Learner Loans as well as the pre-existing Higher Education student loans. It provides statistics on what happens to the debt after payment (addition of interest, repayments, cancellations etc.).

## **Data sources, methods, strengths and weaknesses**

This publication uses data from a single source: administrative data from the SLC Customer Ledger Account Servicing System (CLASS). For details of the administrative sources see the published Statement of Administrative Sources published on the SLC website.

SLC has published the Quality Guidelines that it follows. As per those guidelines a Quality Plan is produced for each publication. The Quality Plan stipulates two stages of Quality Assurance. Data is extracted from the administrative systems by Data Mining Analysts who work with that data day in and day out. The extract is peer reviewed using a standard Quality Assurance checklist. The statistical tables created using that data are quality assured using the Statistical Quality guidelines. Quality Assurance focuses on credibility of trends and relationship to policy maxima etc.

The data source for the Payments data is the loan account and financial transactions in the CLASS database. This is the same source that is used for Government Administration financial accounting and is subject to rigorous reconciliation with daily reports, monthly reports and a year-end audit.