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INVESTOR IN PEOPLE

**24+ ADVANCED LEARNING LOANS PAID IN ENGLAND,  
ACADEMIC YEAR 2013/14, AUGUST TO OCTOBER  
INCLUSIVE**

**INTRODUCTION**

This statistical first release presents figures on the 24+ Advanced Learning Loans paid to Further Education Learning Providers on behalf of Further Education learners. It covers the payments made in the first quarter of academic year 2013/14 i.e. August 2013 to October 2013 inclusive.

**KEY POINTS**

The number of learners with Advanced Learning Loans paid to their Further Education Learning Provider in the period August 2013 to October 2013 inclusive was 16,000.

The amount paid in that period was £7.9 million.

The average amount paid per learner so far is £490. This is the first quarter of the scheme and, hence, this average per learner will increase as further monthly instalments are paid for courses or apprenticeships that continue beyond October 2013.

15,300 (95%) of the learners are UK domiciled and 700 (5%) are EU (non-UK) domiciled.

**Table 1 : 24+ Advanced Learning Loans Paid to Further Education Learning Providers  
on behalf of Learners in England**

**Academic year 2013/14**

**August to October inclusive**

**Key Points**

- In the first three months of academic year 2013/14, Further Education Learning Providers were paid 24+ Advanced Learning Loans on behalf of 16,000 learners which amounted to £7.9m.

Entry Cohort	Domicile of Learner	Number of Learners (000's)	Amount Paid (£m)	Average Amount Paid (£)
		2013/14 (as at 31/10/13)	2013/14 (as at 31/10/13)	2013/14 (as at 31/10/13)
2013/14	UK	15.3	7.5	490
	EU (Outside UK)	0.7	0.4	500
<b>Total</b>		<b>16.0</b>	<b>7.9</b>	<b>490</b>

. = not applicable - = nil or negligible .. = not available

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 which is why there are loans that can be paid in academic years after the Entry Cohort year. 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.

## NOTES FOR USERS

Learners who started a course or apprenticeship on or after 1 August 2013 may qualify for a 24+ Advanced Learning Loan. These loans help learners to pay the fees charged by colleges and training organisations. Most learners aged 24 and over, studying at Level 3 or Level 4 and Advanced and Higher Apprenticeships, will qualify for these new loans from the government. Household income isn't taken into account and there is no credit check. Learners don't have to pay anything back until their income is over £21,000 a year.

To qualify learners must be:

- aged 24 or over on the first day of their course (there is no upper age limit) and starting their course on or after 1 August 2013
- 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 unless they meet one of the exceptions such as being an EU national as detailed in the 'Frequently Asked Questions (FAQs) – Learners' page of the Student Finance England website. See: [http://www.sfenland.slc.co.uk/media/474817/24\\_faq\\_v2.pdf](http://www.sfenland.slc.co.uk/media/474817/24_faq_v2.pdf)
- studying with a college or training organisation in England approved for public funding
- enrolling on an eligible course at Level 3 and Level 4 (which includes A levels, Access to HE Diplomas and other Diplomas and Certificates) and Advanced or Higher Apprenticeships. These loans do not cover Degrees or other forms of Higher Education (HE).

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, the amount requested or the maximum funding amount set by the government. 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 their course. Liability incurs on a monthly basis, therefore if a learner leaves their course, they are no longer liable for future loan payments.

Learners can have up to a maximum of four 24+ Advanced Learning Loans. They can only take out one loan at a time for non A Level courses. For A Levels it's different. Learners can apply for up to four loans to cover the costs of the A Level Programme (this includes A Levels, AS and A2 qualifications). If learners are studying for more than one A Level at the same time, they can apply for up to four loans at the same time – one for each A Level. They can also get three more loans for non A Level courses at different times.

If learners are undertaking an Access to HE Diploma and then go on to complete an HE qualification, the outstanding balance of their 24+ Advanced Learning 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, it must be eligible for funding by Student Finance England. The HE course does not have to relate to the Access to HE course learners complete.

## RELATED PUBLISHED FIGURES

Since 13 June 2013 the Department for Business, Innovation & Skills (BIS) has been publishing monthly data showing the cumulative number of applications submitted for 24+ Advanced Learning Loans. This data has been published in the FE Data Library section of the Data Service website. See:

[http://www.thedataservice.org.uk/Statistics/fe\\_data\\_library/other\\_statistics\\_and\\_research/24advancedlearningloans/](http://www.thedataservice.org.uk/Statistics/fe_data_library/other_statistics_and_research/24advancedlearningloans/). The most recent data published there is for the position as at 31 December 2013 and was also released on 30 January 2014. It presents data relating to applications received for Further Education provision funded through 24+ Advanced Learning 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 up to 31 December 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 a 24+ Advanced Learning Loans between August 2013 and October 2013.

BIS publishes a statistical series for Learner participation, outcomes and level of highest qualification held in Further Education. See: <https://www.gov.uk/government/publications/learner-participation-outcomes-and-level-of-highest-qualification-held>. The first publication for academic year 2013/14 also published on 30 January 2014 includes data on the number of learners with a 24+ Advanced Learning Loan, reported through the Individualised Learner Record for the period August 2013 to October 2013.

The 24+ Advanced Learning Loans Paid data published by SLC cover the same period as the BIS Learner data. However, it only shows payments made between August 2013 and October 2013, whilst the ILR captures learners on a course with a 24+ Advanced Learning Loan that started during this period including some where the first scheduled payment date is beyond the end of October 2013.