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24+ Advanced Learning Loans Paid in England, Academic Year 2015/16, August to October Inclusive

Introduction

This statistical first release presents figures on the 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 2015/16 i.e. August 2015 to October 2015 inclusive and also includes the figures for the equivalent period in academic years 2013/14 and 2014/15 for comparison.

Key points

The number of learners with Advanced Learning Loans paid to their Further Education Learning Provider in the period August 2015 to October 2015 inclusive was 41,600.

The amount paid in the period was £28.4 million and the average amount paid per learner was £680.

38,100 (92%) of the learners in academic year 2015/16 are UK domiciled and 3,500 (8%) are EU (non-UK) domiciled.

For those learners starting courses in academic year 2015/16 the amount paid in the first quarter of academic year 2015/16 was £12.7 million on behalf of 23,600 learners, compared to £10.3 million paid on behalf of 20,100 learners starting courses in the academic year 2014/15 and £7.9 million paid on behalf of 16,000 learners starting courses in the academic year 2013/14.

**Table 1 : 24+ Advanced Learning Loans Paid to Further Education Learning Providers
on behalf of Learners in England
Academic year 2015/16
Quarter 1 August to October inclusive**



Key Points

- In the first quarter of academic year 2015/16, Further Education Learning Providers were paid 24+ Advanced Learning Loans on behalf of 41,600 learners which amounted to £28.4 million.
- For those learners starting courses in 2015/16 the amount paid in the equivalent period was £12.7 million on behalf of 23,600 learners compared to £10.3 million for 20,100 learners in the academic year 2014/15 and £7.9 million for 16,000 learners in the academic year 2013/14.

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 (£)
		2013/14 (as at 31/10/13)	2013/14 (as at 31/10/13)	2013/14 (as at 31/10/13)	2014/15 (as at 31/10/14)	2014/15 (as at 31/10/14)	2014/15 (as at 31/10/14)	2015/16 (as at 31/10/15)	2015/16 (as at 31/10/15)	2015/16 (as at 31/10/15)
2013/14	UK	15.3	7.5	490	14.1	9.7	690	1.6	0.8	540
	EU (Outside UK)	0.7	0.4	500	1.0	0.9	820	0.1	0.1	760
Subtotal		16.0	7.9	490	15.1	10.5	700	1.7	0.9	550
2014/15	UK				18.7	9.6	510	14.8	12.8	860
	EU (Outside UK)				1.4	0.7	510	1.6	1.9	1,140
Subtotal					20.1	10.3	510	16.5	14.7	890
2015/16	UK							21.8	11.7	540
	EU (Outside UK)							1.8	1.0	570
Subtotal								23.6	12.7	540
All	UK	15.3	7.5	490	32.6	19.2	590	38.1	25.4	670
	EU (Outside UK)	0.7	0.4	500	2.4	1.6	650	3.5	3.0	850
Total		16.0	7.9	490	35.0	20.8	590	41.6	28.4	680

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 2015/16 so far with multiple paid loans in this or in earlier years is 114.

**Table 2 : 24+ Advanced Learning Loans Paid to Further Education Learning Providers
on behalf of Learners in England
Academic year 2014/15
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 (£)
		2013/14 (as at 31/07/14)	2013/14 (as at 31/07/14)	2013/14 (as at 31/07/14)	2014/15 (as at 31/07/15)	2014/15 (as at 31/07/15)	2014/15 (as at 31/07/15)
2013/14	UK	52.1	107.4	2,060	17.1	25.0	1,460
	EU (Outside UK)	3.8	8.3	2,180	1.3	2.1	1,640
Subtotal		55.9	115.8	2,070	18.4	27.1	1,470
2014/15	UK				50.7	108.4	2,140
	EU (Outside UK)				4.4	9.8	2,220
Subtotal					55.1	118.3	2,140
All	UK	52.1	107.4	2,060	67.6	133.4	1,970
	EU (Outside UK)	3.8	8.3	2,180	5.7	11.9	2,100
Total		55.9	115.8	2,070	73.3	145.3	1,980

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 2014/15 with multiple paid loans in this or earlier years is 282.

Notes for users

Learners who started a course 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 will qualify for these new loans from the Government. Household income isn't taken into account and there is no credit check. None of the loans become due for repayment until April 2016. In tax year 2016-17 learners don't have to pay anything back until their income is over £21,000 a year.

To qualify learners must be:

- 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). These loans do not cover Degrees or other forms of Higher Education (HE).
- 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
- 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)

Learners may also qualify if they are:

- a UK national, or someone with settled status, but who lives somewhere else in the EEA
- an EU national or a family member of one
- a refugee
- a migrant worker
- the child of a Swiss national

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, 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.

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 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, 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

Soon after the scheme started it became clear to the Department for Business, Innovation and Skills (BIS) from application and starts data that 24+ Advanced Learning Loans were not the preferred funding route for employers or prospective Apprentices who are aged 24 and above studying at Level 3 and above. Alongside publication of the *Skills Funding Statement* on 10 February 2014 BIS laid regulations to remove Apprenticeships from loan funding and make them eligible for funding via the Adult Skills Budget from 7 March 2014.

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. 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 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. 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 in the same period.

BIS publishes a statistical series for Learner participation, outcomes and level of highest qualification held in Further Education. See <https://www.gov.uk/government/statistics/learner-participation-outcomes-and-level-of-highest-qualification-held>. The latest publication for the first quarter of the 2015/16 academic year was published on 21st January 2016 and includes provisional data on the number of learners with a 24+ Advanced Learning Loan, reported through the Individualised Learner Record for the period August 2015 to October 2015.

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 2015, 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 2015.

SLC publishes an annual statistical series for [Student Loans Debt and Repayment for England](#). This series includes 24+ Advanced Learning 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.