



Lifelong Learning Entitlement (LLE):

HOW YOUR MAINTENANCE LOAN IS WORKED OUT

Find out how your **Maintenance Loan** is worked out if you're beginning a higher education course or module from January 2027 and your home is in England.

What is a Maintenance Loan?

A Maintenance Loan is money you borrow to help with your day-to-day living costs while you study. You repay it alongside any Tuition Fee Loan you have, as one balance.

You will only be required to make repayments* after you finish or leave your course or module **and** if your income is above the repayment threshold. Interest will be added from the date any loan payment is made to you or your university.

Checking your eligibility

You must have some of your Tuition Fee Loan remaining to be able to get a Maintenance Loan.



You may be able to get one if your course or module needs you to attend face-to-face lectures, seminars, workshops or practical activities during the week (Monday to Friday).

If your course requires you to attend in person but you cannot because of a disability, you may still be able to get a Maintenance Loan.

How much Maintenance Loan you could get depends on:



your eligibility such as age, where you live and study



if your course includes a placement year



your household income



if you're eligible to apply for an NHS Bursary



the year and length of your course



whether you are entitled to state benefits



how much you study each week



*Repayment terms and conditions can change, the information in this infographic is accurate for academic year 2026 to 2027 but may change in the future.

