



Lifelong Learning Entitlement (LLE):

HOW TUITION FEE LOANS ARE CALCULATED

If you're beginning a higher education course or module from 1 January 2027 and your home is in England, find out how tuition fee loans are worked out.

What a Tuition Fee Loan is

A Tuition Fee Loan is money you borrow to pay for the cost of your course or module.

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 and your university.

How Tuition Fee Loans work

You can choose to use your Loan for



Full higher education courses

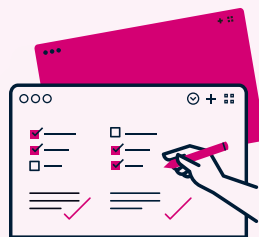
like certificates, diplomas, foundation degrees or undergraduate bachelor's degrees



Modules, which are the building blocks of a qualification. They are a short block of study that covers a specific topic or skill.

Who can get a Tuition Fee Loan?

Eligible new students beginning a course or module starting from January 2027 onwards.



You might still get a Tuition Fee Loan, even if you have studied a higher education course before, such as a:

- certificate or diploma of higher education
- bachelor's degree
- foundation degree
- Higher Technical Qualification (HTQ)

How your Tuition Fee Loan is calculated



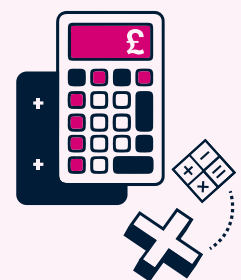
How much your course or module costs



How much you want to borrow



How much entitlement you have available



*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.

