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The Student Loans Company
100 Bothwell Street
Glasgow
G2 7JD

Press Office

☎: 0141 306 2120
✉: press_office@slc.co.uk

Public Enquiries

☎: 0141 306 2000

Lead Official for Statistics

Louise Miller
☎: 0141 243 3209
✉: information_office@slc.co.uk

Online

<https://www.gov.uk/government/organisations/student-loans-company/about/statistics>

Loans Paid in England, Academic Year 2019/20, 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 2019/20, August 2019 to October 2019 inclusive and also includes the figures for the equivalent period in academic years 2017/18 and 2018/19 for comparison.

Key points

The number of learners with Advanced Learner Loans paid to their Further Education Learning Provider in the period August 2019 to October 2019 inclusive was 43,400.

The amount paid in the period was £33.9 million and the average amount paid per learner was £780.

38,700 (89%) of the learners in academic year 2019/20 are UK domiciled and 4,700 (11%) are EU (non-UK) domiciled.

£14.4 million was paid during the first quarter of 2019/20 (August 2019 to October 2019) on behalf of 22,000 learners starting courses in the 2019/20 academic year. For the same period, £14.1 million was paid on behalf of 21,100 learners in 2018/19 and £14.9 million paid on behalf of 22,700 learners in 2017/18.

Table 1 : Advanced Learning Loans Paid to Further Education Learning Providers on behalf of Learners in England
Academic Years 2017/18 - 2019/20
Quarter 1 - August to October Inclusive



Key Points

- In the first quarter of academic year 2019/20, Further Education Learning Providers were paid Advanced Learner Loans on behalf of 43,400 learners which amounted to £33.9 million.
- For those learners starting courses in 2019/20 the amount paid in the equivalent period was £14.4 million on behalf of 22,000 learners compared to £14.1 million for 21,100 learners in the academic year 2018/19 and £14.9 million for 22,700 learners in the academic year 2017/18.

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 (£)
		2017/18 (as at 31/10/17)	2017/18 (as at 31/10/17)	2017/18 (as at 31/10/17)	2018/19 (as at 31/10/18)	2018/19 (as at 31/10/18)	2018/19 (as at 31/10/18)	2019/20 (as at 31/10/19)	2019/20 (as at 31/10/19)	2019/20 (as at 31/10/19)
2016/17	UK	18.7	16.1	860	2.5	1.1	450	0.2	0.1	500
	EU (Outside UK)	2.9	3.3	1,150	-	-	640	-	-	270
Subtotal		21.6	19.4	900	2.5	1.1	450	0.2	0.1	490
2017/18	UK	20.7	13.3	640	20.6	18.8	910	2.0	1.0	490
	EU (Outside UK)	2.0	1.6	800	0.7	0.9	1,270	0.1	-	440
Subtotal		22.7	14.9	650	21.4	19.7	920	2.1	1.0	490
2018/19	UK				19.9	13.1	660	16.7	15.4	920
	EU (Outside UK)				1.2	1.0	830	2.6	3.0	1,160
Subtotal					21.1	14.1	670	19.3	18.4	950
2019/20	UK							20.0	12.9	650
	EU (Outside UK)							2.0	1.4	730
Subtotal								22.0	14.4	650
All Cohorts	UK	41.4	30.4	730	43.0	33.1	770	38.7	29.4	760
	EU (Outside UK)	5.1	5.0	990	2.0	2.0	990	4.7	4.5	970
Total		46.5	35.4	760	45.0	35.1	780	43.4	33.9	780

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 2019/20 with multiple paid loans in this or in earlier years is 568.

**Table 2 : Advanced Learner Loans Paid to Further Education Learning Providers on behalf of Learners in England
Academic Years 2017/18 - 2018/19 (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 (£)
		2017/18 (as at 31/07/18)	2017/18 (as at 31/07/18)	2017/18 (as at 31/07/18)	2018/19 (as at 31/07/19)	2018/19 (as at 31/07/19)	2018/19 (as at 31/07/19)
2016/17	UK	20.9	33.7	1,610	2.8	2.5	880
	EU (Outside UK)	3.2	5.6	1,750	0.1	0.1	980
Subtotal		24.1	39.3	1,630	2.9	2.6	890
2017/18	UK	64.7	154.3	2,390	22.1	35.5	1,610
	EU (Outside UK)	8.2	21.2	2,600	1.0	1.9	1,900
Subtotal		72.8	175.5	2,410	23.1	37.4	1,620
2018/19	UK				61.4	150.8	2,460
	EU (Outside UK)				8.1	20.4	2,530
Subtotal					69.5	171.2	2,460
All Cohorts	UK	87.4	190.3	2,180	85.7	188.9	2,200
	EU (Outside UK)	11.5	26.9	2,350	9.1	22.4	2,480
Total		98.9	217.2	2,200	94.8	211.3	2,230

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 2,478.

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 exiting) the course. The income threshold for which learners would be in scope to repay is currently earnings over £25,725 a year, increased from £25,000 for Academic Year 2019/20.

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 can be found on [gov.uk](https://www.gov.uk).

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

DfE publishes [statistical series](#) for Learner participation and achievements in Further Education. Data for the full [2018/19 academic year](#) was published on 28 November 2019. The [Further Education data library](#) also 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.gov.uk webpage](#).

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.