

24+ Advanced Learning Loans: Offenders in Custody Factsheet

Aged 24 or over and thinking about further education?

You may qualify for a 24+ Advanced Learning Loan. These loans help you to pay the fees charged by learning and skills providers and colleges. There is a cost for these courses as they are not funded by the government. Most learners aged 24 and over, studying at Level 3 or Level 4, will qualify for these loans from the UK government. It is easy to apply, your income is not taken into account and there is no credit check. You will not have to pay anything back until your income is over £21,000 a year.

Key facts

Read this fact sheet along with the 'Guidance for Offender Learners', which is available from your learning and skills provider or the National Careers Service adviser in your prison. This guidance applies for offenders applying to study on a 24+ Advanced Learning Loan funded qualification in custody and whilst on **Release on Temporary Licence (ROTL)**.

Do I qualify?

To qualify you must be:

- **aged 24 or over** on the first day of your course (there's no upper age limit)
- **living in the UK on the first day of your course** and have lived in the UK, the Channel Islands or the Isle of Man for 3 years immediately before this unless you meet one of the exceptions detailed in the 'Guidance for Offender Learners'
- **studying with a college or training organisation in England** approved for public funding (this would probably be the provider delivering the education in your prison)
- **enrolling on an eligible course at Level 3 and Level 4** (which includes A levels, Access to HE Diplomas and other Diplomas and Certificates)

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If you are in custody, you must also:

- **Have the right to remain** in the UK after completion of your sentence
- **Not be subject to a Deportation Order**
- **Be sentenced** and not on remand
- **Have the Prison Governor's approval** to study the qualification the 24+ Advanced Learning Loan will fund
- **Be within 6 years** of your release date

If you are being held at a secure hospital, rather than in prison for health reasons, you are also eligible to apply for a Loan if you meet the above criteria.

These loans do not cover Degrees or other forms of Higher Education (HE). For information on funding for HE, speak to the learning and skills or National Careers Service representative at your prison and if you are not sure how to contact them ask your wing or personal officer.

Funding continues to be available from the Prisoners' Education Trust's 'Steps to Success Scheme' for learners in custody studying Open University Access courses.

How do I apply?

If you want to enrol on a course in custody follow the steps below

Step 1

Speak to your learning and skills provider to find out whether they have a place for you on your chosen course at Level 3 or 4.

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Step 2

If there is a place, the learning and skills provider will issue you with a Learning and Funding information letter. You will need the information set out in this letter to complete an application and submit this to Student Finance England (SFE).

Step 3

Apply on the standard 24+ Advanced Learning Loan application paper form available from your learning and skills provider or National Careers Service adviser.

Step 4

You now need to ensure that your completed application is passed to your Prison Governor (or representative) to enable him/her to complete a proforma, which confirms and authenticates information such as your stated release date and authority to study. There will be a local procedure to follow to achieve this, so please speak to either the learning skills provider or National Careers Service adviser.

Step 5

The Learning and skills representative or National Careers Service adviser will then send your application form and the Prison Governor's proforma to SFE.

Step 6

Your applications should progress in line with all other student finance applications, and SFE will write to you once your application has been processed.

See below if you want to enrol on a course at a local college via ROTL

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24+ Advanced Learning Loan

You must initially follow the normal prison process for seeking permission to apply for a place on your chosen course at a local college or other learning provider. If you are unsure of the procedure, speak to a National Careers Service adviser. If there is a place, the learning provider will issue you with a Learning and Funding information letter. You will then need to complete **Steps 3 -6** above.

Making the right choice

National Careers Service and learning and skills providers in prisons are able to advise on learning options.

It is important you consider your own circumstances and look into all options for paying for your course before choosing to take out a Loan. If you want advice on managing your finances, you can get impartial money advice from the Money Advice Service, which is operational in some prisons.

Information about the Loans is also available on the Virtual Campus, from your learning and skills provider or from the National Careers Service.

How much can I get?

The amount you can get depends on your course, the fees charged by your learning and skills provider or college and maximum amounts set by the government. The minimum loan amount is £300.

You can take out a loan for the maximum amount to cover your fee or you can pay all or part of the fee yourself.

Course fees

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24+ Advanced Learning Loan

The fee for your course will be set by your learning and skills provider or college. They will confirm the cost and the amount that can be covered by a loan before you enrol.

How is the loan paid?

SFE will pay your agreed loan to your learning and skills provider or college once they have confirmed your attendance on the course.

Access to HE Diplomas

If you are undertaking an Access to HE Diploma and then go on to complete an HE qualification, the outstanding balance of your loan will be written off. To qualify for this write off you must have fully completed both courses. It does not matter how you pay for the HE course, but you must meet the personal eligibility rules and the course must be eligible for funding by SFE. The HE course does not have to relate to the Access to HE course you complete.

Repayment

Repaying your loan is straightforward.

- your monthly repayments will be based on your income, not what you borrowed
- you will only start making repayments when your income is more than £404 per week, £1,750 per month or £21,000 per year
- you will only pay back 9% of any income above £21,000 a year, see the table below for examples of what you will repay:

Income each year before tax	Monthly salary	Monthly repayment
Up to £21,000	£1,750	£0
£22,000	£1,833	£7

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24+ Advanced Learning Loan

£25,000	£2,083	£30
£30,000	£2,500	£67
£35,000	£2,917	£105
£40,000	£3,333	£142

So, if you are paid monthly and earn £2,500 before tax you would repay 9% of the difference between what you earn and what the individual threshold is: $£2,500 - £1,750 = £750$ 9% of £750 = £67.50.

Your loan repayment would be **£67 in that month**. If your income drops or rises, for example if you receive a bonus, your repayment amount will automatically change to reflect this.

You can make voluntary repayments at any time to pay off your loan more quickly.

- If you are self-employed you will be responsible for making loan repayments as part of your annual self-assessment tax return
- If you are employed, you do not need to do anything. Your employer will take your repayments directly off your salary as they do with tax and national insurance contributions
- If you stop working, your repayments will stop and only start again when your income is more than £21,000 a year
- You will be due to start repaying your loan in the April after you leave or finish your course – whichever comes first. If you leave or finish your course before April 2016,

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24+ Advanced Learning Loan

you will not start making repayments through the tax system until after this date.
You can make voluntary repayments at any time.

- Any loan remaining 30 years after you are due to start making repayments will be written off.

Interest

Some of the interest on your loan will be based on inflation (Retail Price Index (RPI)). The table below shows how interest is calculated:

	Interest rate
While you're studying and until the April after you finish or leave your course	Retail Price Index (RPI) plus 3%
If you finish or leave your course before April 2016	RPI plus 3% until the April after you leave your course then RPI
From April 2016	Interest will be based on your income £21,000 or less – RPI £21,001 to £41,000 – RPI plus up to 3%, depending on income £41,000 and over – RPI plus 3%

Find out more

- National Careers Service advisers in prisons are able to advise on learning and work opportunities and the funding available including Loans.

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- Speak to your learning and skills provider.

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