

# Eligibility

## Overview

Advanced learner loans are available for individuals aged 19 or above to undertake approved qualifications at Levels 3 to Level 6, at an approved provider in England. Advanced learner loans give individuals access to financial support for tuition costs similar to that available in higher education and are administered by Student Finance England.

The availability of loans at Level 3 for 19 to 23 year olds does not replace an individual's legal entitlement for full funding for a first full Level 3 qualification.

Advanced learner loans are paid directly to the college or training organisation on behalf of an individual.

They are not means tested or subject to credit checks and any individual who meets the criteria will be able to apply for a loan regardless of their current employment status.

## Whether you qualify for an Advanced Learner Loan depends on your:

- course
- college or training provider
- age
- nationality or residency status

**You must be aged 19 or older on the first day of your course.**

### Your course must be:

- a [Level 3, 4, 5 or 6 qualification](#), e.g. A Levels, BTEC or NVQs
- at an approved college or training provider in England, which Guildford College is.

## Your Nationality or Residency Status

### You must usually:

- be living in the UK on the first day of your course
- have been living in the UK, Channel Islands or Isle of Man for 3 years before starting your course
- be a UK national or have 'settled status' (this means there are no restrictions on how long you can stay)

### You may also qualify if you're:

- a UK national, or someone with settled status, but you live somewhere else in the [European Economic Area \(EEA\)](#)
- an EU national or a family member of one
- a refugee
- a migrant worker
- the child of a Swiss national
- the child of a Turkish worker

When you apply for your chosen course, Guildford College can confirm whether or not you will qualify for an Advanced Learner Loan.

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## Frequently Asked Questions

**Does getting a loan depend on my income or credit history?**

No. Getting a loan doesn't depend on your income and credit checks aren't carried out. Repayments are based on your income and won't begin until your income is over £25,000 a year.

**Is there an upper age limit for someone applying for a loan?**

No. There's no upper age limit.

**Which qualifications can I get a loan for?**

You'll need to be doing a Level 3, 4, 5 or 6 qualification which is approved for public funding, including A Levels, Access to HE Diplomas and other Diplomas and Certificates. These Further Education loans don't cover Degrees or other forms of Higher Education where separate student support arrangements exist. Existing entitlements to study for a first Level 2 and 3 qualifications remain so if you have not achieved a previous Level 2 or 3 qualification you will not need to pay. You can get further advice on which qualifications are eligible for loans from your college or training organisation.

**Can I still apply for a loan for a qualification that's not approved for public funding?**

No. Only qualifications approved for public funding are eligible for loans. If you want to undertake a qualification that's not eligible for a loan then you'd need to agree another method of funding the course with the College.

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