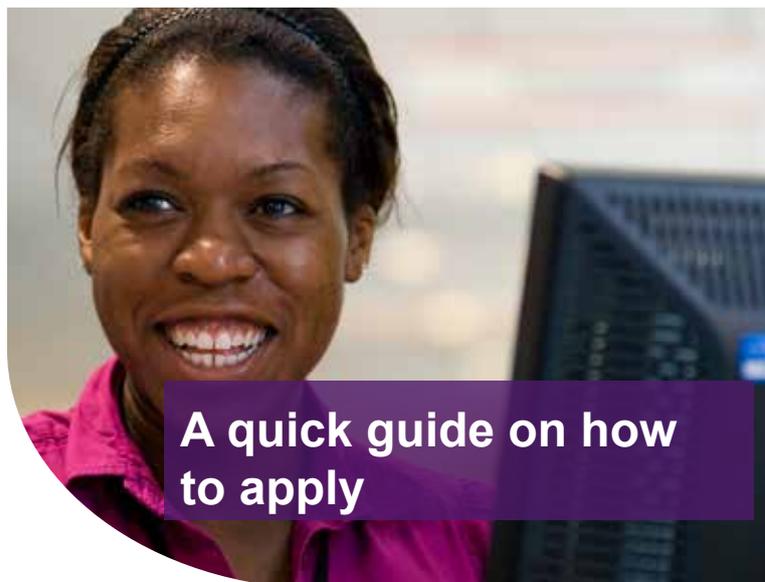


24+ Advanced Learning Loan



A quick guide on how to apply

24+ Advanced Learning Loans help you pay the fees charged by approved colleges and training organisations in England. Most learners aged 24 and over, studying at Level 3 and Level 4 (which includes A levels, Access to HE Diplomas, other Diplomas and Certificates) and Advanced or Higher Apprenticeships, will qualify for these new loans from the UK government.

This quick guide gives you some key facts about applying for a 24+ Advanced Learning Loan.

The flowchart on the back takes you through the application process step by step.

For more detailed information see: gov.uk/advancedlearningloans

Applying is easy. Your household income isn't taken into account and there's no credit check.

- Apply now for a loan for courses starting on or after 1 August 2013.
- Visit gov.uk/advancedlearningloans to apply online or download an application form.
- You only need to apply once at the start of your course.
- If you're doing a Higher Apprenticeship, speak to your college or training organisation as you may need to complete both a further education and higher education application.

Apply now at gov.uk/advancedlearningloans

How much can I get?

The amount you can get depends on your course, the fees charged by your college or training organisation and the maximum amounts set by the UK government.

- You can take out the maximum amount to cover your fee or you can pay all or part of the fee yourself. Previous study won't affect your 24+ Advanced Learning Loan application.
- You can have up to a maximum of four 24+ Advanced Learning Loans in total. You can only take out one loan at a time for non A Level courses.

For A Levels it's different. You can apply for up to four loans to cover the costs of your A Level Programme (this includes A Levels, AS and A2 qualifications). If you're studying for more than one A Level at the same time, you can apply for up to four loans at the same time – one for each A Level. You can also get three more loans for non A Level courses at different times.

You must complete a separate application for each loan.

How is my 24+ Advanced Learning Loan paid?

Student Finance England will pay your fees to your college or training organisation once they've confirmed your attendance on the course.

Repayment is straightforward

You'll begin making repayments once you've completed or left your course and your income is over £21,000 a year. See the 24+ Advanced Learning Loan quick guide on how and when to repay.

Making the right choice

It's important you consider your own circumstances and look into all options for paying for your course before choosing to take out a loan. You can get impartial money advice from the Money Advice Service at moneyadviceservice.org.uk

24+ Advanced Learning Loan

How and when to apply

START

- 1 You** decide what course you want to study and the college or training organisation you want to study at.
- 2 Your college or training organisation** give you a Learning and Funding Information Letter. You'll need this to complete your 24+ Advanced Learning Loan application.
- 3 You** register and apply online - it's quick and easy. Visit gov.uk/advancedlearningloans and apply today.
You can also download a 24+ Advanced Learning Loan application form at gov.uk/advancedlearningloans. Fill this in and return it to us.
- 4 Student Finance England** send you a letter to let you know if your loan has been approved. This letter will have your Customer Reference Number (CRN) on it. Please quote this if you need to contact us.
- 5 You** start your course.
- 6 Your college or training organisation** tell Student Finance England that you've started your course.
- 7 Student Finance England** pay the loan for your fees direct to your college or training organisation every month.

FINISH

Who does what:

 You

 Your college or training organisation or Student Finance England

For more information

- Visit gov.uk/advancedlearningloans
- Visit nationalcareersservice.direct.gov.uk/advancedlearningloans
- Speak to your college or training organisation

When applying

Have the following to hand:

- your Learning and Funding Information Letter showing your course and college or training organisation's details;
- your National Insurance number; and
- your valid UK passport details (if you have one)

Top tip

Complete and submit your application to Student Finance England as soon as possible to ensure your loan is in place for the start of your course.

Apply online - it's easy and your application will be processed quickly. You should hear from us within two weeks.

If you don't apply online, or you don't send us the evidence we ask for at the time of application, it will take longer to process your application.



Contact 24+ Advanced Learning Loans on **0845 24 02 024**

24+ Advanced Learning Loans are administered by Student Finance England (SFE), a Student Loans Company service, providing financial support to students on behalf of the UK government.

