

# Advanced Learner Loan

00085

**You need to write your Customer Reference Number on every document you send us.**



Advanced Learner Loans  
PO Box 302  
Darlington  
DL1 9NQ

[www.gov.uk/advancedlearnerloan](http://www.gov.uk/advancedlearnerloan)  
0300 100 0619

Customer Reference Number: [REDACTED]

*Please quote this number when contacting us.*

## We've approved your loan

Course name: [REDACTED]

We've approved your application for an Advanced Learner Loan.

**The total amount we'll pay your college or training organisation is** [REDACTED]

## We enclose

- Your Loan Summary, which shows your loan entitlement and sets out when payments will be made to your college or training organisation.
- Frequently Asked Questions to help answer any questions you might have.

## What you need to do next

**If any of the details in your Loan Summary are incorrect, please let us know.**

We'll pay your college or training organisation once they've confirmed your attendance on the course.

Yours sincerely

Student Finance England



## Loan Summary

Your name: [REDACTED]

Customer Reference Number: [REDACTED]

This Loan Summary is for your reference. Keep it safe for your records. If any details in the Loan Summary are incorrect, please let us know. If any of your details change we'll send you a new summary.

### Your college or training organisation and course

College or training organisation	BEDFORD COLLEGE		
Course name	[REDACTED]		
Course code	[REDACTED]		
Start date	[REDACTED]	End date	[REDACTED]

### A breakdown of your loan entitlement

Amount your college or training organisation is charging	[REDACTED]
Loan you requested	[REDACTED]
Loan amount available to you	[REDACTED]
Total we'll pay your college or training organisation	[REDACTED]
Total you'll pay your college or training organisation	[REDACTED]

### Payments to your college or training organisation

Payment start date	[REDACTED]
Payment end date	[REDACTED]
Monthly instalments	[REDACTED]

The first payment will be made to your college or training organisation once they've confirmed your attendance on the course.

You can find out more information about repaying your loan and interest in the attached Frequently Asked Questions.



## Frequently Asked Questions

### How is my Advanced Learner Loan entitlement worked out?

The amount of loan you can get is based on how much your college or training organisation is charging you and maximums set by the Government for your course.

The fee charged by the college or training organisation may be less than the maximum loan amount available for your course. In this case you'd only need a loan to cover the amount being charged. For example, if the Government maximum for your course is £1000 but your college or training organisation is charging you £800, you can take out a loan for £800 to cover the fee being charged.

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

### How do I change the amount of loan I want to take out?

You can increase your loan up to the maximum available to you. Your Loan Summary shows you the loan amount available to you.

You can decrease your loan. The minimum amount you can borrow is £300. However, if we've already paid instalments to your college or training organisation you can't request less than the amount that's been paid.

If you want to change the amount of loan, you should complete a Loan Request Form which you can find at [www.gov.uk/advancedlearnerloan](http://www.gov.uk/advancedlearnerloan)

### How is my loan paid?

Your loan will be paid directly to your college or training organisation in monthly instalments throughout your course, as detailed in your Loan Summary. The first payment is made after we receive confirmation from your college or training organisation that you've been in attendance for 2 weeks.

### Do I need to pay anything to my college or training organisation?

Your Loan Summary will show if you need to pay your college or training organisation anything towards your fee. You should contact your college or training organisation to arrange payment.

### When is interest applied to my loan?

Interest is added to your loan balance from the day the first loan payment is made to your college or training organisation. You can find out more about this and the current interest rate at [www.gov.uk/repaying-your-student-loan](http://www.gov.uk/repaying-your-student-loan)

### When do I start repaying my loan?

You'll be due to start repaying your loan in the April after you finish or leave your course. You'll only make repayments when your income is over the repayment threshold. You can make voluntary repayments at any time. You can find out more about repaying your loan at [www.gov.uk/advancedlearnerloan](http://www.gov.uk/advancedlearnerloan)

### What if my course or college or training organisation changes?

If you've not started your course and you want to make changes to your course or college or training organisation, log in to your online account at [www.gov.uk/advancedlearnerloan](http://www.gov.uk/advancedlearnerloan) to make the change.

If you've already started your course, you should speak to your college or training organisation who'll give us the information we need to make sure the right amount of loan is paid for you. We'll reassess your application and send you a new Loan Summary when we are told about a change.

### What if I leave or suspend my studies?

You must let us know if you leave or suspend your studies. Your loan will be paid to your college or training organisation in line with your attendance on the course. When you leave or suspend, the payments will stop and you'll only be liable to repay the amount (including any interest that's accrued on that amount) that's already been paid to the college or training organisation.

