



QTS-Global Ltd

Advanced Learner Loan Policy

Record of Amendments & Reviews:

Amendments:

No:	Amendment	Date	Name & Signature
V1	Policy Implementation	Jan 2019	Sean Rafferty

Review Record:

Planned Review Date	Review By	Date Reviewed	Next Review Date
Jan 2020			

Advanced Learner Loan & Bursary Policy

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. If you want to apply for a loan or find out what it means for you, see our quick guide on [advanced learner loans](#).

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.

Scope:

This policy applies to all learners aged 19 and over on the first day of your Programme and undertaking provision at level 3, 4, 5 or 6.

Application and How to apply:

- Contact us on 01677 470900 or enquiries@qts-global.co.uk to check that your course qualifies;
- Request a 'Learning and funding information' letter from QTS-Global Ltd. You need this to complete the application. It contains the details about your course;
- Apply Online - you'll need to register first. You can apply by post if you cannot apply online;
- You'll get a letter confirming your loan - usually within 2 weeks if you apply online (postal applications take longer).

Eligibility:

Whether you are entitled to an Advanced Learning Loan depends on:

- Course - as detailed above
- Age - You must be 19 or older on the first day of your course
- Nationality or residency status - see below

Your nationality or residency status

You must:

- 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's no restrictions on how long you can stay)

You may also qualify if you're:

- an EU/EEA national or a family member of one
- a refugee
- a migrant worker
- the child of a Swiss national
- the child of a Turkish worker
- under humanitarian protection or a relative of someone who has been granted this
- staying in the UK as a stateless person (or their family member) and your course starts on or after 1 August 2018
- a serving member of the UK armed forces (or their spouse, civil partner or a dependent parent or child living with them) doing a distance learning course from outside the UK that started on or after 1 August 2017

Repayments:

You pay back your loan (plus interest) when you finish your course and earn more than £25,000 a year. Your repayments will stop if your income drops below £25,000 a year. Your monthly repayment amount will be 9% of any income you earn over £25,000. Your employer will work out your repayments and take these directly from your salary with your tax. You can also make additional payments or pay all your loan off at any time without an extra charge.

Example

The repayments would be:

- £15 a month - if you earned £27,000 a year
- £37 a month - if you earned £30,000 a year

QTS-Global Ltd would encourage learners to visit <https://www.gov.uk/advanced-learner-loan/repayments> website for further information on repayments.

Interest:

You pay interest from the time your first payment is made until you pay your loan back in full.

Income	Interest Rates
While you're studying and until the April after you leave the course	Rate of inflation (Retail Price Index) plus 3%
£25,000 or less	Rate of inflation
£25,000 to £45,000	Rate of inflation plus up to 3%
£45,000 and over	Rate of inflation plus 3%

Independence Financial Advice

QTS-Global Ltd **do not** give financial advice and recommend all learners applying for the loan to get independent money advice from The Money Advice Service.

Support – Student Finance England

Tel: 0300 100 0619- <https://www.slc.co.uk/students-and-customers.aspx>

Payment Conditions

Learners have the responsibility to:

- Inform the Department of Work and Pensions of any assistance awarded
- Ensure the Advance Learning Loans Team at QTS-Global Ltd are advised of changes to circumstances.
- Maintain attendance in line with our leaver and retention policy. Including punctuality and meet expected performance targets
- Provide supplementary evidence as and when required relating to application issues

First Level Three Entitlement

The adult education budget supports First level three, legal entitlement to full funding for eligible adult learners, on certain qualifications. Learners must meet the criteria below to qualify:

- Aged 19-23 based on the approved list of qualifications from the legal entitlement offer
- First full qualification at level 3 for individuals aged 19-23 based on the approved list of qualifications from the legal entitlement offer
- Do not hold a level 3 or equivalent (General Certificate of Education at the advanced level in two subjects, or General Certificate of Education at the AS level in four subjects, or QAA Access to Higher Education (HE) Diploma at level 3, or Tech level; or applied general qualification at level 3).

Please note should your chosen programme not be part of the legal entitlement offer or public funding not being available from your Training Provider, then you can forfeit your right to your legal entitlement and continue with a learner loan. Should you require any further information please contact us enquiries@qts-global.co.uk or phone 01677 470900 or seek your own independent advice.

Appeals and Complaints Procedure

In the event of your application being refused by QTS-Global Ltd you will have the right of appeal. In the first instance contact us at enquiries@qts-global.co.uk or telephone 01677 470900.

If this does not resolve the matter, further appeals can be made in writing and addressed to the Director of Operations.