

## Fees and Charges Policy – Advanced Learner Loans

### **Introduction**

Showcase Training hold an Advanced Learner Loan facility with the Education and Skills Funding Agency (ESFA), and a contract for their delivery. By taking out a loan, you are directly responsible and financially liable for your learning, and in return Showcase Training is liable to deliver high-quality learning and support to enable you to successfully achieve your desired outcome.

### **Eligibility**

Loans are available for those who are:

- Aged 19 or over on the first day of starting their designated loans funded qualification
- Studying one or more designated loans qualifications at levels 3, 4, 5, or 6
- 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

### **Legal Entitlement**

The availability of Advanced Learner Loans at level 3 for 19–23-year-olds does not replace an individual's legal entitlement for full funding for a first full level 3 qualification. If you have not previously achieved a level 3 qualification you are legally entitled to full funding for your first level 3 qualification. If you chose to enrol onto your qualification via an Advanced Learner Loan this may mean that you give up your right to exercise your legal entitlement in the future.

If you decide to proceed funding your qualification via an Advanced Learner Loan, you will receive a Learning Information and Funding letter from Showcase Training; this will contain information regarding your qualification title and level, course location, start, and planned end date. **You will need this information when applying for your Loan.** Once the Student Loan Company has approved your funding your qualification will begin and Showcase Training will receive monthly payments for your course until your planned end date; you will be issued with a Learning Agreement that you will sign to confirm you agree to all terms and conditions for the programme.

### **14-Day Cooling Off Period**

After starting your qualification, you have 14 days in which to notify Showcase Training in writing if you decide it is no longer something you wish to continue with. You will not be liable for any payments towards the Loan up until this point.

Should this amount of time elapse you will become liable for the repayments of the loan, and should you withdraw from the programme at any time after this initial period you will be liable for the funding drawn down up until the last point of learning with your Tutor.

### **Fees and Charges**

- Showcase Training Ltd will not charge you above the maximum funding amount for your qualification as set by the Government

- The maximum break in learning allowed is 18 months, after which you will be withdrawn from the qualification. You will still be liable for the repayment of your Advanced Learner Loan through the Student Loan Company up to the last date of attendance on course.
- If you withdraw from your programme after the 14-day colling off period, you will be liable for the repayment of your Loan up until and including the month of your last date of learning.
- If you complete your learning without achieving the qualification, you will still be liable for the repayment of the Loan in full.

1	16/12/2022	Ellen Mould	1 <sup>st</sup> Issue
2	19/04/2023	Ellen Mould	Policy reviewed