Department for Education

Lifelong Learning Entitlement Payment Schedules

Call for evidence

Launch date 30 October 2026

Respond by 11 January 2027

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Introduction

We are seeking views on whether maintenance loans should be paid more frequently than the current three times a year, and whether this would help students manage their finances and support more flexible study. We are also seeking views on the impact of making changes to the timing of payments of tuition fee loans. .

We welcome views from students, representative bodies, higher education providers, accommodation providers and other stakeholders on how different payment schedules might operate under the Lifelong Learning Entitlement (LLE), and the potential benefits, risks and unintended consequences associated with these.

Throughout this document, ‘maintenance loans’ is intended to include loans for living costs as well as certain grants for dependants.

The call for evidence has three main parts:

1. respondent information;
2. maintenance loan payment schedules, including student experiences, family and financial support, higher education delivery and administration, and accommodation and housing costs; and
3. tuition fee loan payments, including questions for higher education providers.

The questions in this call for evidence are grouped by audience to help respondents find the section most relevant to them. Respondents do not need to belong to a particular group to answer a question. We encourage individuals and organisations to answer any questions relevant to their expertise, evidence or experience.

When answering the questions, please provide specific examples and evidence to support your response.

Who this is for

We are seeking to collect evidence from individuals and organisations with a range of knowledge and expertise.

This includes but is not limited to:

- **students, or student representative bodies**, who can provide evidence and insight on the experience of students studying full-time, part-time, accelerated and other flexible courses, on aspects such as budgeting behaviours, spending patterns and experiences of managing maintenance support throughout the academic year;

- **sector organisations, unions or charities**, who can provide evidence and insight on the experiences of students, providers and groups who aren't currently accessing higher education, including the potential benefits, risks and wider impacts of alternative maintenance loan payment schedules across the higher education sector;

- **higher education providers**, who can provide insight on student financial wellbeing, retention, continuation, attendance monitoring and the operational implications of different payment schedules for maintenance and tuition fee loans;

- **accommodation providers**, who can provide insight into student rent payment arrangements, tenancy models, arrears, and how maintenance loan payment schedules align with housing costs;

- **parents and carers**, who can provide insight into the financial support they provide to students, the timing and nature of student costs, and how maintenance loan payment schedules may affect a student's ability to manage their living costs;

- **researchers and education experts**, who can provide academic research, data, analysis and evidence on student finance, budgeting behaviours, financial wellbeing, participation and the potential impacts of alternative payment schedules; and

- **the wider public**, including anyone with an interest in higher education student finance, who can provide views, evidence and perspectives on the operation and effectiveness of maintenance loan payment schedules.

Respondents do not need to answer every question and should focus on those most relevant to their experience, evidence or expertise.

Issue date

The call for evidence launched on 30 October 2026.

Enquiries

If your enquiry is related to the policy content of the call for evidence you can contact the team by email at LLEpaymentschedules.consultation@education.gov.uk or on:

If your enquiry is related to the Department for Education's e-consultation website, you can contact: coordinator.consultations@education.gov.uk or visit the DfE Contact us page.

Additional copies

Additional copies can be downloaded from GOV.UK DfE consultations.

The response

The results of the call for evidence, including responses where appropriate may be published on GOV.UK in season 2027. The Department does not intend to follow this engagement with a formal consultation.

About this call for evidence

The current higher education student finance system makes payments to students in three instalments during the academic year.

We are seeking views on whether this remains the most effective way of delivering maintenance support. Some stakeholders have suggested that more frequent payment schedules, including monthly payments, may better reflect how students manage regular living costs and budgeting throughout the year.

The Lifelong Learning Entitlement (LLE) will introduce a single student finance system based on credits and weeks of study instead of academic years. It will support more flexible patterns of learning, including shorter courses and modules, and align the funding systems for full-time and part-time study. This will apply to funding for English students on all new undergraduate courses from January 2027.

At the introduction of the LLE, the Student Loans Company (SLC) will pay maintenance loans and certain grants to students in up to three instalments. Students will receive their first payment at the start of the course year, with one or two further payments made in September, January, April or July. The number and timing of payments will depend on when the course starts and how long it lasts. No student will receive more than three payments throughout the year.

Tuition fee loan payments will continue to follow a similar approach to the current higher education student finance system. Payments will be made at set points during the course year, with the timing determined by when a student starts their course. As a result, students who start at different times of the year may have different tuition fee loan payment dates.

We want to understand whether a different approach to the timing of these payments, aligned with periods of study, would support learners better. We also want to understand whether this could reduce the risk of overpayments when a learner withdraws, suspends their studies or changes their study intensity.

We are also seeking views about different payment timings for the payment schedule for tuition fee loans.

The evidence gathered through this call for evidence will be considered alongside wider engagement with students, higher education providers, accommodation providers, the Student Loans Company (SLC) and other stakeholders. The findings will inform future decisions and government policy about maintenance loan and tuition fee loan payment schedules.

Respond online

To help us analyse the responses, use the online system wherever possible. Visit DfE consultations on GOV.UK to submit your response.

Other ways to respond

If, for exceptional reasons, you are unable to use the online system – for example, because you use specialist accessibility software that is not compatible with the system – you may request an alternative format of the form.

By email

LLEpaymentschedules.consultation@education.gov.uk

By post

Lifelong Learning Entitlement Team, Skills Group
Department for Education
Sanctuary Buildings
Great Smith Street
London
SW1P3BT

Deadline

The call for evidence closes 11 January 2027.

Section 1: Respondent information

About you

In what capacity are you responding to this call for evidence? Select all that apply.

- An individual sharing my personal views and experiences
- An individual sharing my professional views
- On behalf of an organisation

Do you consent to the Department for Education contacting you via email about your response?

- Yes/No

Please note we ask for information about your role, expertise or organisation so that we can understand the context and credentials of respondents, assess the evidence submitted appropriately, and contact you if clarification or follow-up is needed.

If you are happy to be contacted about your response, please provide your email address.
[open text]

Would you like us to keep your response confidential?

- Yes/No

Questions for individuals sharing their personal views and experiences

Which of the following best describes you?

- Current student
- Former student
- Parent or carer
- Prospective student
- Other, please specify

What is your current age group?

- 16 – 24
- 25 – 29
- 30 – 34
- 35 – 39
- 40 – 44
- 45 – 49
- 50 – 54
- 55 – 59
- 60 – 64
- 65+

What is your gender?

- Man
- Woman
- Prefer to self-describe
- Prefer not to disclose

What is your ethnic group?

- White
- Mixed / multiple ethnic groups
- Asian / Asian British
- Black / African / Caribbean / Black British
- Other ethnic group
- Prefer not to disclose

Questions for individuals sharing their professional views and people responding on behalf of an organisation

Which of the following best describes you?

- Students' union representative
- Researcher
- Student representative body
- Higher education provider
- Further education provider
- Charity of third-sector organisation
- Other (please specify)

If you are responding on behalf of an organisation, what is the name of your organisation?

[open text]

Please tell us about your role, expertise or organisation, and why you are responding to this call for evidence.

[open text]

Confidentiality

Information provided in response to this consultation, including personal data, may be subject to publication or disclosure under the Freedom of Information Act 2000 (FOIA), the UK General Data Protection Regulation (UK GDPR), the Data Protection Act 2018, and the Environmental Information Regulations 2004 (EIR).

If you would like all or part of your response to be treated as confidential, please explain your reasons in the box provided. If we receive a request to disclose the information you have provided, we will take your explanation into account. However, we cannot guarantee that confidentiality can be maintained in all circumstances.

An automatic confidentiality disclaimer generated by your IT system will not, by itself, be regarded as binding on the Department.

Privacy Notice

The personal data (name and address and any other identifying material) that you provide in response to this consultation is processed by the Department for Education as a data controller, in accordance with relevant data protection legislation and your personal information will only be used for the purposes of this consultation.

The Department for Education relies upon the lawful basis of article 6 (1) (e) of the UK GDPR which allows us to process personal data when this is necessary for conducting consultations as part of our function. Your information will not be shared with third parties unless the law allows or requires it. The personal information will be retained for a period of 10 years following the closure of the consultation period, after which it will be securely destroyed. See the Privacy information: members of the public - GOV.UK for more details.

You can read more about what the Department for Education does when we ask for and hold your personal information in our personal information charter, which can be found here: Personal information charter - Department for Education - GOV.UK (www.gov.uk).

Section 2: Maintenance loan payment schedules

A maintenance loan is provided to help students with day-to-day costs, such as rent or food, while they are studying. Since the 1990s, maintenance support has been paid to English students studying eligible undergraduate courses, certain graduate-entry and postgraduate pre-registration courses, or initial teacher training courses, including postgraduate certificates in education. It is also available for graduate-entry courses in medicine and dentistry and postgraduate pre-registration courses in nursing, midwifery and allied health professions.

Students on higher education courses can apply for a maintenance loan to help with their living costs. How much they can get depends on where they live while studying, the location of their provider and the year in which they are studying. All students qualify for a minimum loan with additional support based on their household income.

For courses that begin before January 2027, the Student Loans Company (SLC) pays maintenance support directly to students, typically in three instalments at the start of each academic term. Providers set their own term dates.

Some grant support is also paid to eligible students at the same time as maintenance support. This includes the Adult Dependant Grant and Parents' Learning Allowance.

The LLE will replace the academic years and terms with course years and study periods, giving providers more flexibility in how they structure their provision. These study periods may not align with the traditional academic cycle. For example, under the LLE a student may begin a course or module at a different point in the academic year from a traditional autumn start. In these circumstances, payment points based on the traditional academic calendar may not always align closely with the period in which the student is studying and incurring living costs. We are therefore seeking robust, clearly presented evidence to help inform future maintenance loan payment arrangements under the LLE. One option we are considering is whether to move from the current termly payment schedule to more frequent maintenance loan payments, including monthly payments. We are interested in evidence about approaches that could support greater flexibility in when and how learners access maintenance support, including starts at different points throughout the year.

This Call for Evidence is focused on the timing and frequency of maintenance loan payments. It does not consider issues around eligibility for maintenance support or the overall amount of maintenance loan to which a student may be entitled. More frequent payments would mean dividing a student's maintenance support into a greater number of payments, rather than altering the total amount of support available.

We do not expect to make any changes to the maintenance loan payment schedule before academic year 2028/29.

Please provide references where possible, clearly distinguish the type of evidence, and explain the strength and limitations of the evidence.

Students' experiences

This section is primarily intended for students, prospective students and organisations representing learners. It begins with screening questions about maintenance support and student circumstances, before asking about payment timing, budgeting, upfront costs, housing costs and financial hardship. If you do not have relevant experience or evidence, you can skip to the next section.

1. Do you, or the individuals you are responding on behalf of, have direct experience of receiving maintenance support?
   - Yes
   - No

2. Are there particular groups of students that would be disproportionately affected by changes to payment schedules? Please select all that apply.
   - Care-leavers
   - Estranged students
   - Disabled students
   - Students with caring responsibilities
   - Mature students
   - Students from low-income or financially disadvantaged backgrounds
   - International students
   - Part-time students
   - Placement students
   - Distance learners
   - Students from under-represented ethnic backgrounds
   - Persons who share particular protected characteristics not mentioned above
   - Other (please specify)
   - None identified

3. If you selected a group or groups, please explain why you think they may be affected by changes to payment schedules. Where relevant, you may draw on your own experience or evidence from students you represent.

   [open text]

Students with direct experience of maintenance loan support *(including prospective students and organisations providing a broader sector view).* Organisations responding on behalf of learners or members should indicate the evidence base underpinning their response. This may include engagement activities, research, casework or other sources of evidence. Where there is not a single view, respondents should set out the range of views expressed and, where possible, indicate which views were most commonly held.

4. Which of the following best describes/described your living arrangement while studying?
   - Living with parents/carers
   - Living in student accommodation
   - Living in my own home
   - Other (please specify)
   - Prefer not to say

5. Which of the following best describes the course or learning pattern you have previously studied or are currently studying?
   - Full-time study
   - Part-time study
   - Other (please specify)

6. To what extent do or did maintenance loan payment dates align with the timing of your study-related living costs? (i.e. rent, utility bills, travel costs, equipment purchases)
   - Well
   - Fairly well
   - Neither well nor poorly
   - Fairly poorly
   - Poorly
   - Not sure

7. Do you think that termly payments help the effective budgeting of maintenance support?
   - Yes
   - No

   Please explain why.

8. Before receiving your first maintenance loan payment did you incur any significant upfront costs associated with your course, module or period of study?
   - Yes
   - No
   - Not sure

9. If you answered yes to question 8, which of the following costs did you incur? (Select all that apply)
   - Rent deposit
   - Advance rent payment
   - Moving costs
   - Childcare costs
   - Travel costs
   - Course materials or equipment
   - Technology or software required for study
   - Utility or household set-up costs
   - Other (please specify)

10. Approximately how much did you need to pay upfront before receiving your first maintenance support payment?
    [open text]

11. How did you meet these upfront costs before receiving your first maintenance support payment? (Select all that apply)
    - Personal savings
    - Financial support from parents, carers or family members
    - Borrowing from friends or family
    - Credit card, overdraft or other commercial borrowing
    - Financial support from my provider
    - Financial support from my local authority
    - Employment income
    - Benefits or other sources of income
    - Other (please specify)

12. Thinking about the upfront costs of starting your course, which of the following payment approaches would have worked best for you?
    - Smaller, more frequent payments throughout the year
    - Smaller, more frequent payments with a larger first payment
    - Three payments during the year
    - Other (please specify)

13. Have you ever experienced financial difficulty because of the timing of maintenance payments rather than the overall amount received?
    - Yes
    - No
    - If yes, please describe the circumstances.

14. What impact, if any, would more frequent maintenance payments have on your ability to budget and manage your finances?
    - Make it much easier to budget and manage finances
    - Make it somewhat easier to budget and manage finances
    - Make no difference
    - Make it somewhat harder to budget and manage finances
    - Make it much harder to budget and manage finances

    Please explain your answer

15. What impact, if any, would monthly maintenance loan payments have on your ability to manage housing costs?
    - It would make managing housing costs much easier to manage
    - It would make managing housing costs somewhat easier to manage
    - It would make no difference
    - It would make managing housing costs somewhat harder to manage
    - It would make managing housing costs much harder to manage
    - Don't know

16. If you have lived in provider-owned accommodation during your studies, how often were your rent payments due?
    - Monthly
    - termly
    - Weekly
    - Other (please specify)
    - Not sure

17. What benefits or costs, if any, do you think you might experience if maintenance payments were made on a monthly basis?
    [open text]

18. If given the choice, how often would you like to receive maintenance loans?
    - Three payment points in the calendar year
    - Monthly payments
    - Monthly with a higher first payment
    - Other

Students without direct experience of maintenance loan support

19. Which of the following best describes the course or learning pattern you are intending to study?
    - Full-time study
    - Part-time study

20. What factors do you think are most important when deciding how often maintenance loan payments should be made?
    - Timing of rent or housing costs
    - Timing of other regular living costs (for example, bills, food or travel)
    - Upfront course-related costs at the start of study
    - The ability to budget over a longer period
    - Alignment with periods of study
    - Predictability of payment dates
    - The amount received in each payment
    - Other (please specify)
    - Not sure

21. How often would you like to receive maintenance payments?
    - Three payments during the year
    - Monthly payments
    - Monthly payments with a larger first payment
    - Payments linked to periods of study
    - Other (please specify)
    - Not sure

22. Please explain your answer for question 21.
    [open text]

23. If you expect to live in private rented accommodation while studying, how often do you expect to pay rent?
    - Monthly
    - Termly
    - Weekly
    - Other (please specify)
    - Don't know

24. What advantages or disadvantages, if any, do you think students might experience if maintenance payments were made more frequently?
    [open text]

Financial hardship

For the purposes of this call for evidence, financial hardship refers to situations where a student is unable, or at risk of being unable, to meet essential living or study-related costs. This includes basic needs such as accommodation, food, utilities, travel, childcare, health-related costs, technology or course materials.

Financial hardship support is different from the standard maintenance support system. Maintenance loan entitlement is determined through the student finance system, including household income assessments where applicable.

Financial hardship support is additional support that may be available where a student experiences financial difficulty despite the maintenance support they receive. Financial difficulty may be temporary or ongoing and may affect a student's ability to participate in or complete their studies.

We are interested in understanding whether, and if so how, the timing and pattern of maintenance loan payments affect a student's ability to meet these needs.

25. Based on your experience or evidence, what are the circumstances that are most likely to result in a student seeking financial hardship support?

    Please select all that apply:

    - Unexpected accommodation costs
    - Unexpected essential living costs
    - Unexpected study-related costs (for example equipment, materials or travel)
    - Unexpected health-related costs
    - Reduction in earnings from employment
    - Loss of financial support from parents, carers or family members
    - Delays in receiving student finance or other benefits
    - Changes in caring responsibilities
    - Relationship or family breakdown
    - Housing instability or homelessness
    - Other (please specify)
    - Not sure

    Please explain your answer and provide evidence or examples where possible.

26. What impact, if any, would more regular maintenance loan payments have on students' likelihood of experiencing financial hardship?
    - Significant positive impact
    - Some positive impact
    - No impact
    - Some negative impact
    - Significant negative impact
    - Not sure

    Please explain your answer and provide evidence or examples where possible, including any positive or negative consequences.

27. How aware are student and higher education providers of the financial hardship support available to students, and how these support arrangements are used in practice?

Support type	**Very aware**	**Somewhat aware**	**Limited awareness**	**Not aware**	**Not sure**
Provider hardship funds					
Student Finance England Early Payment arrangements					
Other provider-administered financial support					
Other support (please specify)					

Please provide evidence or examples where possible. You may wish to comment on:

- awareness and understanding of available support;
- how support is accessed and used in practice;
- any barriers to awareness or access

28. How effective are existing financial hardship support arrangements in helping students experiencing financial hardship to manage essential costs and continue their studies?
    - Very effective
    - Effective
    - Neither effective nor ineffective
    - Ineffective
    - Very ineffective
    - Not sure

Please provide evidence or examples where possible. You may wish to comment on:

- whether support reaches students when it is needed;
- the extent to which support helps students remain in study;
- continuation, suspension or withdrawal outcomes;
- administrative processes and evidential requirements;
- operational impacts on providers and the Student Loans Company; and
- any strengths or weaknesses of current arrangements

Family and other financial support

This section is primarily intended for parents, carers and others who provide financial support to students.

29. Do you provide financial support to a student during their studies?
    - Yes
    - No

30. If you provide financial support, when do you typically provide it?
    - Regularly throughout the year
    - Mainly at the start of each term/semester
    - Mainly at specific points during the year (e.g., accommodation payments, emergencies, travel)
    - Only occasionally when needed
    - I don’t provide financial support

31. What impact, if any, would smaller, more frequent payments have on the need for you to provide financial support?
    - Significantly reduce the need
    - Somewhat reduce the need
    - No impact
    - Somewhat increase the need
    - Significantly increase the need
    - Not sure

Higher education delivery and administration

This section is primarily intended for higher education providers, further education providers and sector bodies with relevant evidence or operational experience.

32. What evidence, if any, do you hold on the relationship between maintenance payment timing and student financial hardship?
[open text]

33. Are there particular points in the year when demand for hardship support increases?
    - Yes
    - No
    - Not sure

    If yes, please explain when.

34. What effect, if any, does the current three payments per-year model have on learners' ability to participate in study? Please explain your answer.
[open text]

35. What impact, if any, do the current maintenance loan payment schedules have on your institution's processes and services for supporting students? For example, hardship funding, student support services, attendance monitoring, or retention activity.
[open text]

36. What impact might different maintenance payment schedules have on students' financial wellbeing (for example, budgeting, cash flow and financial stress)?
[open text]

37. What impact, if any, might different maintenance loan payment schedules have on students' attendance, engagement, attainment or course completion? Please provide any evidence available.
[open text]

Differential Impacts Across Student Groups

38. What evidence, if any, do you hold on the difference experienced by first-year students compared to continuing students in the sequence and timing of costs they incur throughout the year?

    Please provide references to any research, evaluation findings, administrative data, surveys, case studies or other supporting evidence.

    [open text]

39. In your view, are there particular groups of students that would be disproportionately affected by changes to more frequent payment schedules? Please select all that apply.
    - Care-leavers
    - Disabled students
    - Students with caring responsibilities
    - Mature students
    - Students from low-income or financially disadvantaged backgrounds
    - International students
    - Part-time students
    - Students from under-represented ethnic backgrounds
    - Persons who share particular protected characteristics not mentioned above
    - Other (please specify)
    - None identified

40. If you identified a group or groups in question 39, please explain the nature of the impact you anticipate for those students, including any potential benefits, risks or unintended consequences of more frequent payment schedules.

Administrative impacts

41. What additional administrative activities, if any, would you need to undertake to support more frequent maintenance loan payment schedules?

    [open text]

42. To what extent would paying maintenance loans in smaller, more frequent instalments reduce the value and frequency of overpayments arising from student withdrawals, suspensions or changes in study intensity?
    - To a great extent
    - To some extent
    - Neither well nor poorly
    - To a limited extent
    - Not at all
    - Not sure

43. How quickly, if at all, are changes in student attendance, withdrawal, suspension or study intensity currently identified and reported?
    [open text]

44. What impact, if any, do delays in identifying or reporting these changes have on maintenance loan overpayments?
    - Significant increase in overpayments
    - Moderate increase in overpayments
    - Small increase in overpayments
    - No noticeable impact
    - Reduces overpayments
    - Don't know
    - Not applicable
    - Prefer not to say

45. What proportion of maintenance loan overpayments, if any, occur because changes in student status are identified after a scheduled payment has been made?
    [open text]

46. If maintenance loans were paid more frequently, would this make it easier to identify and report changes in student attendance, withdrawal, suspension or study intensity?
    - Yes
    - No
    - Not sure

47. Please explain.
    [open text]

Accommodation and housing costs

This section is primarily intended for student accommodation providers, private landlords, purpose-built student accommodation providers and representative bodies.

48. How is rent typically collected from students in your accommodation? (please specify)

49. To what extent, if at all, are your rent payment schedules aligned with the timing of student finance payments?
    - Fully aligned
    - Mostly aligned
    - Partially aligned
    - Not aligned
    - Unsure

50. Based on your experience, what impact, if any, would maintenance loan payments that align more closely with private rent payment schedules have on students' ability to keep up with their rent payments?
    - Make it much easier
    - Make it somewhat easier
    - Make no difference
    - Make it somewhat harder
    - Make it much harder
    - Don't know

51. Please explain why.
    [open text]

52. What impact, if any, does the timing of maintenance payments have on students' ability to make rent payments when due?
    [open text]

53. What impact, if any, would changing payment schedules have on your organisation?
    [open text]

54. How quickly, if at all, could your organisation adapt to smaller, more frequent maintenance loan payments?
    [open text]

55. Which groups of students, if any, are most likely to be impacted by a move to more frequent payment schedules?

[open text]

56. What additional administrative activities, if any, would you need to undertake to support more frequent maintenance loan payment schedules?

[open text]

Section 3: Tuition fee loan payments

This section considers the timing of tuition fee loan payments under the LLE. It seeks evidence from higher education providers on the potential benefits, risks and operational implications of alternative tuition fee loan payment schedules, including impacts on provider finances, administration and delivery.

A tuition fee loan enables students to cover some, or all of the costs of tuition fees charged by their higher education provider. Tuition fee loan payments are made directly to providers by the Student Loans Company (SLC), rather than to students.

Under the current student support system, tuition fee loan payments are typically made to providers in three instalments throughout the academic year (regardless of the length of course), with payment points linked to a student's attendance throughout their course and the academic quarter in which the student starts.

The Lifelong Learning Entitlement (LLE) will introduce funding for more flexible patterns of study, including for shorter courses and modules. For the first year of LLE delivery, tuition fee loan payments will continue to follow a model that is broadly consistent with the current system. The only minor change is that depending on the length of the total period of study within the course year, providers may receive between one and four payments, with payments calculated based on the length of the total period of study within the course year.

To improve flexibility and better support different study patterns, the government is considering changes to tuition fee loan payment schedules for future years. This includes exploring whether the timing of some payment points could be adjusted, including whether the final payment could be brought forward, to better align with attendance confirmation and to reduce the risk of incorrect payments where students withdraw, suspend or make changes to their study intensity.

Delivery and administration

This section is intended for higher education providers with responsibility for tuition fee loan administration, finance, student records or attendance reporting.

57. Some courses delivered under the LLE will receive four tuition fee loan payments during a course year instead of the current three. What impact, if any, would this have on your institution's financial planning and cashflow management?
    - Very positive impact
    - Somewhat positive impact
    - No impact
    - Somewhat negative impact
    - Very negative impact
    - Not sure

58. For these courses, what operational or system changes, if any, would you need to make to implement a revised tuition fee loan payment schedule?
    [open text]

59. What negative consequences, if any, do you anticipate arising from the introduction of a fourth tuition fee loan payment in a course year?
    [open text]

60. What benefits, if any, would you experience from bringing forward the final tuition fee loan payment point?
    [open text]

61. What impact, if any, would greater flexibility in the timing of the first tuition fee loan payment have on your institution? Please consider financial planning, cashflow management and course delivery
    [open text]

Department for Education

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