STATUTORY INSTRUMENTS

2026 No. 857

EDUCATION

The Education (Student Loans) (Repayment) (Amendments for Lifelong Learning) Regulations 2026

Made - - - -	*22nd July 2026*
Laid before Parliament	*23rd July 2026*
Coming into force - -	*1st September 2026*

The Secretary of State makes these Regulations in exercise of the powers conferred by sections 22 and 42(6) and (7) of the Teaching and Higher Education Act 1998(**1**) and sections 5 and 6 of the Sale of Student Loans Act 2008(**2**).

Citation, commencement and extent

1.—(1) These Regulations may be cited as the Education (Student Loans) (Repayment) (Amendments for Lifelong Learning) Regulations 2026 and come into force on 1st September 2026.

(2) Subject to paragraph (3), these Regulations extend to England and Wales, Scotland and Northern Ireland.

(3) An amendment made by these Regulations has the same extent as the provision amended.

Amendment of the Education (Student Loans) (Repayment) Regulations 2009

2. The Education (Student Loans) (Repayment) Regulations 2009(**3**) are amended in accordance with regulations 3 to 10.

Amendment of regulation 3 (interpretation)

3.—(1) Regulation 3(1)(**4**) is amended as follows.

(**1**) 1998 c. 30. Section 22 was amended by section 146(2) of, and Schedule 11 to, the Learning and Skills Act 2000 (c. 21); paragraph 236 of Part 2 of Schedule 6 to the Income Tax (Earnings and Pensions) Act 2003 (c. 1); section 147(3) of the Finance Act 2003 (c. 14); sections 42(1) and 43(2) and (3) of, and Schedule 7 to, the Higher Education Act 2004 (c. 8); section 257(2) of the Apprenticeships, Skills, Children and Learning Act 2009 (c. 22); section 76(1) and (2)(a) of the Education Act 2011 (c. 21); S.I. 2013/1881; and section 86(2) to (7) (not yet in force) and section 88(2) to (5) of the Higher Education and Research Act 2017 (c. 29). Section 43(1) of the Teaching and Higher Education Act 1998 defines "prescribed" and "regulations".

(**2**) 2008 c. 10.

(**3**) S.I. 2009/470.

(**4**) Relevant amending instruments are S.I. 2012/1309, 2018/599 and 810 and 2022/1335.

(2) After the definition of "the 2011 Support Regulations" insert—

""the 2026 Support Regulations" means the Lifelong Learning (Student Support) (Amendment of Fees and Awards etc.) Regulations 2026(**5**);".

(3) After the definition of "country-specific multiplier" insert—

""course", where the course is a course for which a borrower(**6**) has taken out a plan 5 LLE loan, includes a module;".

(4) After the definition of "loan purchaser" insert—

""module" has the meaning given in regulation 4(3) of the 2026 Support Regulations;".

(5) After the definition of "plan 5 loan" insert—

""plan 5 LLE loan" (short for "plan 5 Lifelong Learning Entitlement loan") has the meaning given in regulation 3E(3);

"plan 5 non-LLE loan" (short for "plan 5 non-Lifelong Learning Entitlement loan") has the meaning given in regulation 3E(1);".

Amendment of regulation 3E (meaning of "plan 5 loan")

4.—(1) Regulation 3E(**7**) is amended as follows.

(2) Before paragraph (1) insert—

"(A1) A "plan 5 loan" is a loan which is—

(a) a plan 5 LLE loan, or

(b) a plan 5 non-LLE loan.".

(3) In paragraph (1), in the opening words, for "plan 5 loan" substitute "plan 5 non-LLE loan".

(4) After paragraph (2) insert—

"(3) A "plan 5 LLE loan" is a loan paid under the 2026 Support Regulations.".

Amendment of regulation 7 (application to transferred loans in England and Wales)

5. In regulation 7(2), after "regulations 15" insert ", 16".

Amendment of regulation 9 (interpretation of Part 2)

6. In regulation 9(1), in the definition of "direct payment"(**8**), in paragraph (a), after "regulation 15(1)" insert "or 15A(1)".

Amendment of regulation 15 (timing and notification of repayments)

7.—(1) Regulation 15(**9**) is amended as follows.

(2) In the heading—

(a) after "Timing" insert "of repayments(**10**) for specified student loans";

(b) after "notification of repayments" insert "for all student loans".

(**5**) S.I. 2026/858.
(**6**) For the meaning of "borrower", see regulation 3(1) of S.I. 2009/470. The definition of "borrower" was substituted by S.I. 2022/1335.
(**7**) Regulation 3E was inserted by S.I. 2022/1335.
(**8**) The definition of "direct payment" was inserted by S.I. 2022/1335.
(**9**) Relevant amending instruments are S.I. 2012/1309, 2017/831 and 2022/1335.
(**10**) For the meaning of "repayment", see regulation 3(1) of S.I. 2009/470. The definition of "repayment" was substituted by S.I. 2022/1335.

(3) In paragraph (A1)(a), for "plan 1, 2, 3 or 5 loan" substitute "plan 1 loan, plan 2 loan, plan 3 loan(**11**) or plan 5 non-LLE loan".

(4) In paragraph (1), for "plan 1, 2, 3 or 5 loan" substitute "plan 1 loan, plan 2 loan, plan 3 loan or plan 5 non-LLE loan".

(5) In paragraph (2), for "plan 1, 2 or 5 loan" substitute "plan 1 loan, plan 2 loan or plan 5 non-LLE loan".

(6) In paragraph (2A), for "plan 2 or 5 loan" substitute "plan 2 loan or plan 5 non-LLE loan".

(7) In paragraph (2B), for "plan 2 or 5 loan" substitute "plan 2 loan or plan 5 non-LLE loan".

Insertion of regulation 15A (timing of repayments for plan 5 LLE loans)

8. After regulation 15 insert—

"**Timing of repayments for plan 5 LLE loans**

15A.—(1) A borrower may repay all or any part of a plan 5 LLE loan to the Authority(**12**) at any time, by making direct payments to the Authority.

(2) The borrower is not required to repay any part of a plan 5 LLE loan taken out in connection with a course before the earlier of—

(a) the start of the following tax year commencing on 6th April after the borrower has completed the course, or

(b) the start of the following tax year commencing on 6th April after the borrower's status as an eligible student in connection with the course terminates in accordance with regulation 13(4) to (6) of the 2026 Support Regulations.

(3) Where a borrower transfers from one course ("course A") to another course ("course B") in accordance with regulation 15 of the 2026 Support Regulations, the references to "the course" in paragraphs (2)(a) and (b) are references to course B.

(4) In this regulation, "eligible student" has the meaning given in regulation 7(2) of the 2026 Support Regulations.".

Amendment of regulation 18 (direct debit repayment)

9. In regulation 18, in paragraph (8), after "regulation 15(1)" insert "or 15A(1)".

Amendment of regulation 19 (cancellation)

10.—(1) Regulation 19(**13**) is amended as follows.

(2) In paragraph (3)(f)—

(a) in the opening words, for "plan 2 or 5 loan" substitute "plan 2 loan or plan 5 non-LLE loan";

(b) for paragraph (ii) substitute—

"(ii) as an eligible student completes—

(aa) a course designated by or under regulation 5 or 139 of the 2011 Support Regulations, or

(**11**) For the meaning of each of "plan 1 loan", "plan 2 loan" and "plan 3 loan", see regulation 3(1) of S.I. 2009/470. The definitions of these terms were inserted by S.I. 2022/1335.

(**12**) For the meaning of "the Authority", see regulation 3(1) of S.I. 2009/470. The definition of "the Authority" was substituted by S.I. 2022/1335.

(**13**) Relevant amending instrument is S.I. 2022/1335.

(bb) a designated course, within the meaning of regulation 10 of the 2026 Support Regulations, which is a full course within the meaning of those Regulations, but is not an ALL-transfer course or a gateway course;".

(3) In paragraph (7)—

(a) after the definition of "Access to HE Diploma" insert—

""ALL-transfer course" has the meaning given in paragraph 1 of Schedule 1 to the 2026 Support Regulations;";

(b) omit the definition of "designated course";

(c) for the definition of "eligible student" substitute—

""eligible student" means a student who falls within the meaning of that term in—

(a) regulation 4(2)(**14**) or 137(2)(**15**) of the 2011 Support Regulations, or

(b) regulation 7(2) of the 2026 Support Regulations;";

(d) after the definition of "eligible student" insert—

""gateway course" has the meaning given in paragraph 1 of Schedule 1 to the 2026 Support Regulations.".

Smith of Malvern
Minister of State
Department for Education

22nd July 2026

(**14**) Regulation 4(2) of S.I. 2011/1986 was substituted by S.I. 2021/127 and amended by S.I. 2021/929 and 1348 and 2022/534.
(**15**) Regulation 137(2) of S.I. 2011/1986 was substituted by S.I. 2021/127 and amended by S.I. 2021/929 and 1348 and 2022/534.

EXPLANATORY NOTE

(This note is not part of the Regulations)

These Regulations amend the Education (Student Loans) (Repayment) Regulations 2009 (S.I. 2009/470) ("the 2009 Regulations") to facilitate the introduction of the plan 5 Lifelong Learning Entitlement ("LLE") loan paid under the Lifelong Learning (Student Support) (Amendment of Fees and Awards etc.) Regulations 2026 (S.I. 2026/858) ("the 2026 Support Regulations").

Regulations 3 and 4 insert new defined terms into the 2009 Regulations. Regulation 4 further defines a "plan 5 LLE loan" and distinguishes it from other plan 5 loans that are not paid under the 2026 Support Regulations. Regulation 7 amends regulation 15 of the 2009 Regulations to exclude plan 5 LLE loans from the scope of provision it makes in relation to the timing of repayments for other loans.

Regulation 8 inserts a new regulation 15A into the 2009 Regulations. The new regulation 15A sets out the earliest point at which a student can be required to start repaying a plan 5 LLE loan (provided that they also meet the repayment threshold in Schedule 1A to the 2009 Regulations).

Regulation 10 amends regulation 19 of the 2009 Regulations to ensure that students taking out certain loans in relation to an Access to Higher Education Diploma will also have their liability to repay those loans cancelled if they complete certain courses designated under the 2026 Support Regulations.

A full impact assessment has not been produced for this instrument as no, or no significant, impact on the private, voluntary or public sector is foreseen.