

Yes, you can get Student Finance for an online degree in the UK. Higher Technical Qualifications (HTQs) at Level 4 and Level 5 are fully eligible for Student Finance England, covering 100% of your tuition fees with nothing to pay upfront. Repayment only starts when you earn over £25,000.

How to Get a Fully Funded Online Degree in the UK

Yes, you can get Student Finance for an online degree in the UK. HTQ Level 4 and Level 5 courses qualify for up to £6,935 per year with nothing to pay upfront. Full 2026 guide.

Can You Get Student Finance for an Online Degree?

Yes. You can get Student Finance for an online degree in the UK, and the route is more straightforward than most people realise. Since 2022, the UK government has extended Student Finance England (SFE) eligibility to include Higher Technical Qualifications (HTQs) at Level 4 and Level 5 – qualifications that can be studied entirely online, at your own pace, without setting foot on a campus.

This means that if you are studying a government-approved HTQ through an

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upfront. And you only start repaying once you are earning more than £25,000 per year.

The short answer: HTQ-approved Level 4 and Level 5 online courses qualify for the same undergraduate Student Finance package as traditional university degrees. Tuition fee loans of up to £6,935 per year are available, paid directly to your provider.

What is Student Finance England (SFE)?

Student Finance England is the government body that administers tuition fee loans and maintenance loans for eligible students in England. It operates under the Student Loans Company (SLC), which is owned by the UK government. When you take out a student loan through SFE, the money is sent directly to your university or college – you never receive it in your bank account. This removes any temptation to spend it elsewhere and ensures the loan covers exactly what it is intended to cover: your course fees. SFE is not a bank loan, a credit card, or a commercial debt. It does not affect your credit score. Repayments are collected through PAYE, exactly like income tax, and automatically stop if your income falls below the repayment threshold. If your loan is not fully repaid within 40 years (for Plan 5 borrowers, i.e. those starting a course on or after 1 August 2023), the remaining balance is written off entirely.

Which Types of Online Courses Qualify for Student Finance?

Not all online courses qualify. Student Finance England funds courses that fall into one of the following categories:

Full-time or part-time undergraduate degrees at a registered UK university or college

Level 4 or Level 5 qualifications with Higher Technical Qualification (HTQ) approval – for example, a Level 4 or Level 5 Certificate, Diploma, or NVQ that has been formally designated as an HTQ by the Institute for Apprenticeships

Postgraduate Certificate in Education (PGCE) courses

For online learners, the most accessible and practical route into SFE-funded study is the HTQ pathway. HTQs were specifically introduced to extend the reach of government funding beyond traditional universities, making it possible for working adults, career changers, and people with family commitments to study flexibly without taking on commercial debt.

If you are studying a Level 4 or Level 5 course that does not carry HTQ approval, you may still be able to apply for an Advanced Learner Loan – but that is a separate scheme with different terms. This guide focuses on the HTQ route, which gives access to the full HE student finance package, including the lower repayment threshold and 40-year write-off period that comes with Plan 5.

What is a Higher Technical Qualification (HTQ)?

A Higher Technical Qualification is a government-approved Level 4 or Level 5 qualification designed in partnership with UK employers. HTQs were introduced by the Department for Education as part of its skills reform agenda, with the aim of creating a credible, funded alternative to traditional three-year degrees for people who want to develop practical, job-ready skills faster and at lower cost.

HTQs sit in the gap between A-levels (Level 3) and a full bachelor's degree (Level 6). They are built against the same employer-led occupational standards that underpin T Levels and apprenticeships, which means employers can be confident that an HTQ graduate has been trained against real workplace requirements – not just academic theory.

Key Features of an HTQ

Government-approved: Every HTQ must be formally recognised by IfATE (the Institute for Apprenticeships and Technical Education) before it can carry the HTQ designation. Approval is not automatic – providers must demonstrate that the qualification meets occupational standards.

Employer-designed: The content and assessment approach for each HTQ is shaped by employer groups in the relevant sector, ensuring graduates develop skills that are directly applicable in the workplace.

a university degree, or an HND/Foundation Degree). You can study them separately or as a two-year progression from Level 4 to Level 5.

SFE eligible: HTQs that have been designated for Higher Education student finance can be funded through Student Finance England in exactly the same way as a university course. This means no upfront costs, tuition paid directly to the provider, and repayment through PAYE after graduation.

Stackable to a degree: Once you complete a Level 5 HTQ (HND), you can typically top up to a full bachelor's degree with one further year of study at a university. That top-up year is also SFE eligible.

Pearson BTEC Higher Nationals are the leading HTQ qualification in the UK. Pearson BTEC HNCs (Level 4) and HNDs (Level 5) have been awarded across computing, business, healthcare, and many other sectors for decades, and employers recognise them as credible, practice-based qualifications.

Nothing to Pay Upfront

One of the most important features of the HTQ funding model is that you never pay upfront. When you are accepted onto an HTQ at an SFE-registered provider, you apply to Student Finance England for a tuition fee loan. SFE pays that loan directly to your provider at the start of each year of study. You do not see the money. You do not pay any fees before starting your course. And if your income never exceeds £25,000 per year, you never make a single repayment.

This model makes HTQs genuinely accessible to people on lower incomes, to parents, and to anyone who cannot afford to pay thousands of pounds upfront for a qualification. The barrier to entry is an application to Student Finance England – not a bank statement or a credit check.

Which Courses at learndirect Pathways are SFE Funded?

learndirect Pathways offers three HTQ subject areas, each fully funded

commitments – work, family, caring responsibilities – using a digital learning platform with tutor support built in.

HTQ Computing: Digital Technologies (Level 4 HNC and Level 5 HND)

The HTQ in Computing at learndirect Pathways delivers a Pearson BTEC Level 4 HNC and Level 5 HND in Digital Technologies. Level 4 covers core computing principles, programming fundamentals, networking, and data management. Level 5 extends into software development methodologies, cybersecurity, cloud computing, and IT project management.

This course is designed for people who want to build a career in the UK tech sector without a traditional computer science degree. The UK tech workforce reached over 2.17 million workers in 2024, and demand for Level 4 and Level 5 qualified computing professionals continues to grow across every industry. Both years are SFE funded, meaning no upfront costs at either stage.

[View the HTQ Computing course at learndirect Pathways](#)

HTQ Leadership and Management (Level 4 and Level 5)

The HTQ in Leadership and Management delivers a Pearson BTEC Level 4 and Level 5 qualification built around practical management skills that UK employers value: people management, business strategy, operational planning, finance for managers, and organisational behaviour. This is a qualification for anyone moving into a supervisory or management role, or looking to formalise skills they have already developed through experience. Level 4 is suitable if you are stepping into your first team leader or junior management role. Level 5 is appropriate if you are already managing a team and want a qualification that reflects your experience and prepares you for senior management. Both levels are funded through Student Finance England.

[View the HTQ Leadership and Management course at learndirect Pathways](#)

HTQ Healthcare Professions Support (Level 4 and Level 5)

The HTQ in Healthcare Professions Support delivers a government-approved Level 4 and Level 5 qualification designed for people working in or moving into health and care settings. The curriculum covers patient care

professional standards that underpin practice in NHS and private healthcare environments.

This course is particularly relevant for healthcare assistants, support workers, and anyone working in a clinical environment who wants to formalise their skills and progress to a senior support or associate practitioner role. Both levels are funded through Student Finance England, meaning you can study while you work without taking on commercial debt.

[View the HTQ Healthcare Professions Support course at learndirect Pathways](#)

How Much Does it Cost? (Repayment Explained)

The short answer: nothing upfront, and potentially very little over time depending on your income. The tuition fee loan for an HTQ at a part-time-designated online provider is up to £6,935 per year (for providers with a Teaching Excellence Framework award). Student Finance England pays this directly to learndirect Pathways at the start of each year. You start repaying only after you have finished your course, and only when your income exceeds £25,000 per year.

The Maximum Loan Amount

For part-time and online HTQ courses, the maximum tuition fee loan available through Student Finance England in 2025/26 is **£6,935 per year** for providers registered with a Teaching Excellence Framework award. For providers without a TEF award, the ceiling is £4,635 per year. learndirect Pathways is registered with the Office for Students (OfS), making it an eligible provider for HE student finance.

Because HTQ courses are typically priced below the fee cap rather than at the maximum, the loan often covers the full course fee with no shortfall. You should confirm the exact fee for your chosen course with learndirect Pathways and verify the loan amount when applying to Student Finance England.

Repayment: The Plan 5 Rules

If you start an HTQ course on or after 1 August 2023 and take a student loan through Student Finance England, you will be on **Plan 5**. Plan 5 is the

reforms, and it has specific rules that differ from the Plan 2 rules that applied to most graduates before 2023.

Feature	Plan 5 (new borrowers from August 2023)
Repayment threshold	£25,000 per year (£2,083/month)
Repayment rate	9% of income above threshold
Interest rate	RPI (currently 4.3% for 2024/25)
When repayment starts	April after you finish or leave your course
Write-off period	40 years after the April you were first due to repay
Repayment collection	Automatically through PAYE (like income tax)
Effect on credit score	None – SFE loans are not commercial debts

Monthly Repayment Examples

Repayments are calculated at 9% of income above the £25,000 threshold. This means the amount you repay each month is directly tied to what you earn – nothing more. If your income drops below £25,000 at any point, repayments pause automatically and restart when your income rises again.

Annual salary (before tax)	Monthly income	Approximate monthly repayment (Plan 5)
£25,000 or below	£2,083 or below	£0
£26,000	£2,167	£7
£28,000	£2,333	£22

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Annual salary (before tax)	Monthly income	Approximate monthly repayment (Plan 5)
£33,000	£2,750	£60
£40,000	£3,333	£113

To illustrate: if you complete your HTQ and get a job paying £31,000 per year, your monthly repayment would be approximately £45. That is less than a typical monthly mobile phone contract. If your salary stays at £31,000 for your entire career and you never repay the full loan, the outstanding balance is written off after 40 years with no further obligation on your part.

Important: The repayment threshold for Plan 5 is frozen at £25,000 until April 2027, after which it will rise in line with the Retail Price Index. The interest rate for Plan 5 is set at RPI – currently 4.3% for 2024/25 – which is lower than the RPI + 3% that applied to Plan 2 borrowers. For earnings below the threshold, no interest premium applies beyond the base RPI rate.

The 40-Year Write-Off

Under Plan 5, any outstanding loan balance is written off 40 years after the April when you were first due to repay. So if you complete your HTQ in June 2027 and were first due to repay in April 2028, any remaining balance would be cancelled in April 2068, regardless of how much is left. This write-off is automatic – you do not need to apply for it, and it does not affect your credit rating.

This write-off mechanism is particularly significant for people who study later in life or who go on to work in lower-paid but meaningful roles. A healthcare support worker earning £28,000 for much of their career would

40 years simply disappears. The loan functions, in practice, more like an income-contingent graduate contribution than a conventional debt.

How to Apply for Student Finance for an HTQ

The application process for Student Finance England for an HTQ course follows the same path as applying for a traditional university degree. It is straightforward and can be completed entirely online. The key is to allow enough time: Student Finance applications typically open in February for courses starting in September, and earlier applications tend to process more smoothly.

Step-by-Step: Applying for HTQ Student Finance

Apply to learndirect Pathways

Start by applying for your chosen HTQ at learndirect Pathways – Computing, Leadership and Management, or Healthcare Professions Support. You can apply online at pathways.learndirect.com/faculties/htq. The admissions team will review your application and, once accepted, issue you a Confirmation of Acceptance for Studies (CAS) number.

Receive your CAS number

Your CAS number is a unique reference that Student Finance England uses to confirm your place on the course and calculate your funding entitlement. You will need this number to complete your SFE application. Keep it to hand – you cannot submit your SFE application without it.

Apply to Student Finance England

Go to gov.uk/student-finance and create a Student Finance account if you do not already have one. Select the correct application type – for an HTQ, you will be applying as a part-time student for a tuition fee loan. You will need to provide your CAS number, National Insurance number, bank details, and information about your household income (if applying for a maintenance loan as well).

Upload supporting documents

Student Finance England may ask for evidence of your identity, residency, and eligibility. Typical documents include your passport or birth certificate, a recent utility bill or bank statement showing your UK address, and evidence

applying with Irish citizenship or settled status under the EU Settlement Scheme, you will need to provide that documentation too.

Register and enrol on your course

Once SFE has processed your application and confirmed your funding, you will receive a Student Finance notification letter confirming the loan amounts. You then complete your enrolment with learndirect Pathways. SFE pays your tuition fees directly to learndirect Pathways at the start of your course. You begin studying. No money changes hands through you at any point.

Applications timeline: Student Finance England typically opens applications for the following September academic year in February. Applying early – ideally in February or March – reduces the risk of delays. SFE processing can take six to eight weeks once all documents are received. If you miss the early window, you can still apply later, but you may need to fund your first weeks of study yourself while the application processes.

What Documents You Need

Valid passport or birth certificate (for identity)

National Insurance number

UK bank account details (for any maintenance loan payments)

Proof of address (utility bill, bank statement, or council tax document)

Proof of nationality or residency status (passport, BRP card, or EU Settlement Scheme letter)

CAS number from learndirect Pathways

Details of previous higher education (if applicable)

Age Eligibility

There is no upper age limit for Student Finance England. You can be 18 or 58 and still apply for a tuition fee loan for an eligible HTQ course. This is one of

the case. The only age-related restriction is that you must be at least 18 years old at the start of your course.

For maintenance loans (living cost support in addition to tuition), there is an age consideration: maintenance loan amounts are reduced for students aged 60 or over. But for the tuition fee loan – which covers the cost of the course itself – there is no upper age limit at all.

Residency and Nationality Requirements

To qualify for Student Finance England, you must normally meet one of the following criteria:

UK citizen (including Northern Ireland)

Irish citizen

EU settled status (under the EU Settlement Scheme, with at least three years of UK residency)

Indefinite leave to remain in the UK

Refugee status or humanitarian protection

You must also have been living in the UK for the three years immediately before the start of your course (with some exceptions for armed forces personnel and their families). If you are uncertain whether you qualify, Student Finance England's eligibility checker at gov.uk/student-finance-eligibility is the most reliable way to confirm your status before applying.

Previous Study Rules

You can generally only get student finance for your first higher education course. If you already hold a bachelor's degree or equivalent Level 6 qualification, you will not normally be eligible for a tuition fee loan to study an HTQ in the same subject area. However, there are exceptions – for example, if your previous qualification was in a completely different subject, or if you studied before certain funding rule changes. If you have studied at higher education level before, it is worth contacting Student Finance England directly to check your specific situation before applying.

What If I am Not Eligible for Student Finance?

If you do not meet the Student Finance England eligibility criteria – for example, because you already hold a higher-level qualification in the same

funded flexible payment options designed to make courses financially accessible without a loan.

Self-Funded Flexible Payment Plans

Self-funded students at learndirect Pathways can spread the cost of their course across monthly instalments. There are no lock-in contracts, which means you are not committed to the full course cost from day one. Payment plans are structured to reflect the modular nature of online study – you pay for the study you are doing, not a lump sum at the start of the year.

Pause and Resume

Life does not always run smoothly, and learndirect Pathways recognises that. If you need to take a break from your studies – due to work pressures, health reasons, or family commitments – you can pause your course without losing your progress. When you are ready to continue, you resume from where you left off. This flexibility is one of the key reasons adults choose online HTQ study over campus-based alternatives, where attendance requirements leave much less room for life to intervene.

Monthly Instalment Options

For those who prefer to self-fund incrementally, learndirect Pathways allows you to pay by monthly direct debit spread across the course duration. This approach means the cost of study becomes a manageable monthly outgoing – comparable to a subscription or a gym membership – rather than a large one-off payment. There are no interest charges on self-funded payment plans, unlike commercial credit agreements.

If you are unsure whether Student Finance or a self-funded plan is better for your situation, learndirect Pathways' admissions team can walk you through both options and help you identify which is more suitable for your circumstances. There is no obligation to apply for student finance if self-funding works better for you.

Completing an HTQ is not the end of the road – it is the beginning of a clear progression pathway. HTQs are designed to be stackable, meaning each level you complete opens a door to the next. Once you have your Level 5 HND, you have two broad choices: enter or advance in the workforce with a nationally recognised qualification, or top up to a full bachelor's degree with one additional year of study.

Top Up to a Full Bachelor's Degree

Most Level 5 HTQ (HND) graduates can progress to a bachelor's degree by completing a one-year top-up programme at a university. This final year brings you to a full Level 6 degree – the same as a standard three-year university degree – in just one further year of study. The top-up year is also eligible for a Student Finance England tuition fee loan, so you can fund all three years of your qualification (Level 4, Level 5, and top-up) through SFE. learndirect Pathways has progression agreements in place with partner universities for its HTQ subject areas, giving graduates a clear and confirmed route into degree-level study if they choose to continue. Your admissions adviser can provide details of specific partner universities relevant to your subject area and confirm current progression requirements.

Partner Universities

Partner universities for HTQ top-up degrees vary by subject area. For computing graduates, typical progression routes lead to degrees in computer science, digital technologies, or software engineering. For Leadership and Management graduates, top-up routes into business management or MBA-preparation degrees are common. For Healthcare Professions Support graduates, progression into healthcare management or health sciences degrees is well established. Specific partnerships and institutions can be confirmed directly with the learndirect Pathways admissions team.

Career Outcomes After an HTQ

An HTQ at Level 4 or Level 5 is a recognised qualification that employers across the UK value. Because HTQs are built against employer-led occupational standards, the skills you develop are directly applicable in the

HTQ Subject Area	Example roles after Level 5	Typical UK salary range
Computing (Digital Technologies)	Software developer, IT support analyst, systems administrator, junior cybersecurity analyst	£28,000 – £45,000
Leadership and Management	Team leader, operations manager, business coordinator, department head	£28,000 – £50,000
Healthcare Professions Support	Senior healthcare assistant, associate practitioner, clinical support worker, care coordinator	£24,000 – £38,000

Topping up to a full degree typically adds another £5,000 – £10,000 to starting salaries in most of these fields and opens doors to graduate-level roles and management training programmes that require a degree-level qualification as a minimum entry requirement.

The Three-Year Funded Degree Pathway

When you join one of the HTQ programmes at learndirect Pathways, you are effectively starting a three-year funded degree pathway:

Year 1: Level 4 HTQ (HNC equivalent) – funded by SFE tuition fee loan

Year 2: Level 5 HTQ (HND equivalent) – funded by SFE tuition fee loan

Year 3: Top-up degree with a partner university – funded by SFE tuition fee loan

All three years qualify for the same HE student finance offer. The total cost across all three years is covered by tuition fee loans, with repayments only beginning once you are earning over £25,000. This means you can move from your current position to a full bachelor's degree entirely online, on a flexible schedule, without paying anything upfront at any stage.

Frequently Asked Questions

Can I get Student Finance for an online course?

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Level 5 that have been approved by IfATE and designated for HE student finance qualify for a tuition fee loan through Student Finance England, regardless of whether the course is studied online or on campus. The tuition fee loan is paid directly to the provider – you do not need to pay anything upfront. You can confirm whether a specific online course qualifies by checking with the provider, as not all Level 4 and Level 5 online courses have HTQ designation.

Is there an age limit for Student Finance?

There is no upper age limit for a Student Finance England tuition fee loan. You can apply at 40, 50, or 60 and still access the same funding as an 18-year-old school leaver. The only minimum age requirement is that you must be at least 18 at the start of your course. For maintenance loans (living cost support), amounts are reduced for students aged 60 or over, but the tuition fee loan itself is not subject to any upper age restriction. The absence of an age limit makes HTQs particularly appealing to career changers and adults looking to retrain later in life.

What is the difference between an HTQ and a traditional degree?

An HTQ (Higher Technical Qualification) is a Level 4 or Level 5 qualification – it sits below a full bachelor's degree (Level 6). A traditional university degree is typically three years and delivers a Level 6 qualification. An HTQ is one or two years and delivers a Level 4 or Level 5 qualification. The key difference in content is focus: HTQs are built against employer-led occupational standards and emphasise practical, job-ready skills, while traditional degrees often have a broader academic and theoretical scope. HTQs are SFE-funded in the same way as degrees. After completing a Level 5 HTQ (HND), you can top up to a full degree in one further year – so you can reach the same endpoint, but with a more flexible and practical route to get there.

Do I need A-levels to start an HTQ?

No, A-levels are not a requirement for starting an HTQ at learndirect Pathways. Entry requirements for HTQ courses recognise a wide range of prior experience, including work experience, vocational qualifications (such as BTEC Level 3 or a relevant Level 3 apprenticeship), and life and

considered. You should speak with the learndirect Pathways admissions team to discuss your specific situation – they can advise on whether you meet the entry criteria for your chosen HTQ subject area and, if not, whether there is a preparatory pathway that would be appropriate.

How long does it take to complete an HTQ online?

A Level 4 HTQ (HNC equivalent) typically takes one year to complete at full-time pace, or two years part-time. A Level 5 HTQ (HND equivalent) adds a further year of full-time study, or two years part-time. If you study both levels consecutively, a full Level 4 to Level 5 HTQ pathway takes approximately two years full-time or up to four years part-time. Because learndirect Pathways courses are studied online with flexible scheduling, many students choose a pace that fits around their working hours, which may mean a longer overall duration. The important thing is that your SFE funding is tied to your enrolment, not a fixed clock – so studying part-time or at a slightly slower pace does not in itself affect your funding eligibility.

What happens to my Student Finance loan if I do not finish my course?

If you withdraw from or suspend your HTQ course, Student Finance England will be notified by learndirect Pathways. SFE will stop paying tuition fee loans to the provider from the point of withdrawal. The loan balance that has already been paid – covering the weeks or months of study you have completed – remains as a debt on your account, and standard Plan 5 repayment rules apply: you repay 9% of income above £25,000, starting the April after you leave the course. You do not owe any tuition fees for the period of the course you have not yet studied. If you have a valid reason for suspension (illness, bereavement, family emergency), learndirect Pathways may be able to put your course on hold rather than withdraw you, which preserves your SFE funding entitlement for when you return.

Related content

BLOG POST

Student Finance for HTQs: Everything You Need to Know

HTQ courses are 100% funded through Student Finance England. You pay...

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Not sure which course is right for you? Our advisors can walk you through your options, check your funding eligibility, and help you get started.

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