

This fact sheet provides key information about Equivalent Level Qualifications (ELQs) for student finance.

1 What are ELQs?

When we talk about ELQs we mean a qualification that is the same level of study as one you already hold. For instance, if you apply to study a BA in English but you've already completed a BA in History, this would be an ELQ.

2 What impact do ELQs have on my student finance?

If you plan to study for a qualification at the same level as one you already hold you may not be eligible for any Tuition Fee Loans, Maintenance Loan or grant. However, you would still be able to apply for extra support such as Disabled Students' Allowances (DSAs), Parent's Learning Allowance, Adult Dependents Grant and Childcare Grant.

3 What if I want funding for a qualification that is lower than one I already hold?

You can't get a Tuition Fee Loan, Maintenance Loan or grant to study towards a qualification that is lower than one you already hold. For instance, if you already have an honours degree but wish to return to college to study a Higher National Diploma (HND), you wouldn't get any financial support towards your tuition fees and living costs. You will still be eligible to apply for DSAs, Parent's Learning Allowance, Adult Dependents Grant and Childcare Grant.

4 Exception Courses

Students who start their course from September 2009 onwards who already hold an equivalent or higher level qualification will only be eligible for Maintenance Loan if their new course leads to a qualification as a:

- Medical Doctor,
- Dentist,
- Veterinary Surgeon,
- Architect,
- Social Worker,
- Or if the course attracts a means tested Healthcare Bursary (NHS course)

If your course doesn't attract a means tested NHS bursary then you are also entitled to apply for DSAs, Parent's Learning Allowance, Adult Dependents Grant and Childcare Grant.

For example, if you already hold an honours Degree in Philosophy but want to go on to study a Dentistry degree you would be eligible to apply for a Maintenance Loan, as well as DSAs, Parent's Learning Allowance, Adult Dependents Grant and Childcare Grant, but not a Tuition Fee Loan.

5 Part-time Study

If you're applying to study a part-time course you'll be subject to the same rules for ELQs as the full-time students detailed above. You'll not be able to get any Tuition Fee Loan if you already hold a qualification equal to the one you are studying for. You'll still be able to apply for DSAs.

6 Initial Teacher Training courses

If you're studying towards a Post Graduate Certificate in Education (PGCE) or Professional Graduate Diploma in Education (PGDE) course you'll be eligible to apply for the full financial support including Maintenance Loan, grant and Tuition Fee Loan. This is regardless of whether you already have another degree.

7 ELQs gained overseas

Qualifications gained while studying outside of the UK can also affect your entitlement to student finance and will be subject to the same rules for ELQs as above.

Top tips



You should always detail any previous study you have when applying including the course name, university or college you studied at, dates of study and the qualification you gained.