

Despite all the financial turmoil that has occurred in the three years since the publication of the Augar Review of post-18 education in England, the introduction of its recommended lifelong learning loan allowance is continuing apace.

The [Lifelong Learning \(Higher Education Fee Limits\) Bill](#), currently making its way through the House of Lords, will ensure that, from 2025, learners in England will be allowed to access up to four years' worth of student loans throughout their lives.

The aims of the Lifeline Loan Entitlement (LLE) are laudable. The idea of being able to study in a way that works for the individual (such as over a much longer period than current regulations typically allow) sounds appealing in isolation. So does the concept of returning to university to upskill mid-career, and it chimes with political aspirations for a more flexible labour force.

However, the policy is based on two assumptions that may or may not be true. The first is that there will be a demand for studying in “bite-sized chunks”: isolated modules that can be taken whenever is convenient. The second is that universities will modify their offerings accordingly.

[A small-scale government study](#) published in May suggested cautious interest in part-time study among mature learners, but large questions remain about the extent of that demand. That, on top of the difficulty of redesigning processes to reflect multiple entry points, means that some universities may decide to stick with the status quo and continue only to offer three-year, full-time degrees.

As well as covering tuition fees, the government intends to expand part-time maintenance support to increase the number of non-traditional learners. However, significant concerns remain about the cost of lifelong learning to students. While its timetable flexibility means that the amount of finance needed at each study stage is likely to be lower than the lump sums needed for full degrees currently, it still represents a significant outlay. The long loan repayment periods seem likely to act as a barrier to some mature students.

A further problem is the seeming incompatibility of lifelong learning with much of the current infrastructure of English universities. The concept of studying flexibly presupposes that education can be integrated into a student's existing commitments. Yet while some universities have embraced block delivery, teaching modules over a short, intensive period, most still spread teaching

over entire semesters, often on multiple days each week. This makes lecture attendance very difficult to integrate with paid work.

Indeed, even block teaching may not offer much of an improvement as it would require learners to take a few weeks off work – and possibly arrange child care too – to undertake a module.

In addition to the organisational challenges, there is deep concern over the student experience. Flexible study makes integration into existing groups a challenge. Induction is traditionally completed at the start of the academic year, designed around a fixed programme for a substantial mass of students, but lifelong learning's flexible approach would require tailored inductions to be held throughout the year, whenever new learners start or return to study.

This would impose considerable strain on both academics and support staff. It would also have significant resource implications for services such as the library and wellbeing and mental health services. Again, this raises the question of whether universities will decide that keeping to existing approaches makes better sense, both organisationally and educationally.

On the latter point, the coherence of lifelong learners' programmes will need to be monitored to ensure they are being developed in a focused manner even as they dip in and out of studying. To add to the difficulty, students might be studying a number of different qualifications at the same time, or be taking modules at multiple organisations. While such flexibility would have clear advantages for learners who wished to tailor their programme to their own specific needs, it would pose many financial and logistical [challenges for universities](#).

Finally, there needs to be a clear understanding and monitoring of the currency of qualifications. Given that one of the prime aims of the policy is to ensure that learners can learn the latest skills, there needs to be some thought about how to prevent learning that might have occurred several years earlier from becoming out of date by the time qualifications have been completed.

So while the political will behind the introduction of the LLE seems clear, the institutional will to respond accordingly – and student demand for the resulting offering – is much less certain. Unless the logistical, educational and financial headaches can be resolved, lifelong learning may struggle to provide the significant increase in the UK's human capital that the government is banking on.

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