

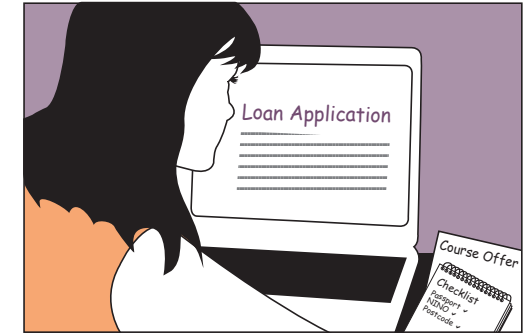
1. Learner looks into learning options via the National Careers Service website or National Apprenticeship website or has a face-to-face meeting with a college or training organisation.



2. Learner receives a Course Offer from their chosen college or training organisation.



3. Learner considers options.



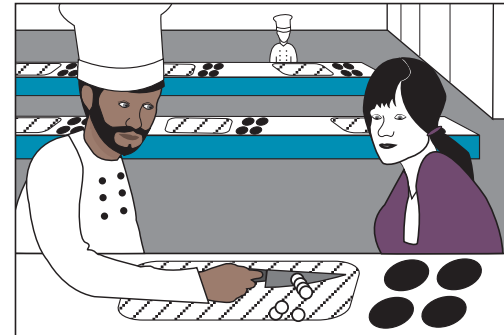
4a. Learner completes the application process online and submits to Student Finance England (SFE).



4b. Learner completes a paper application form and returns this to the SFE by post.



5. Learner receives confirmation from SFE that their loan application has been approved.



6. Course commences.



7. College or training organisation confirms learner's attendance and receives payment from SFE.



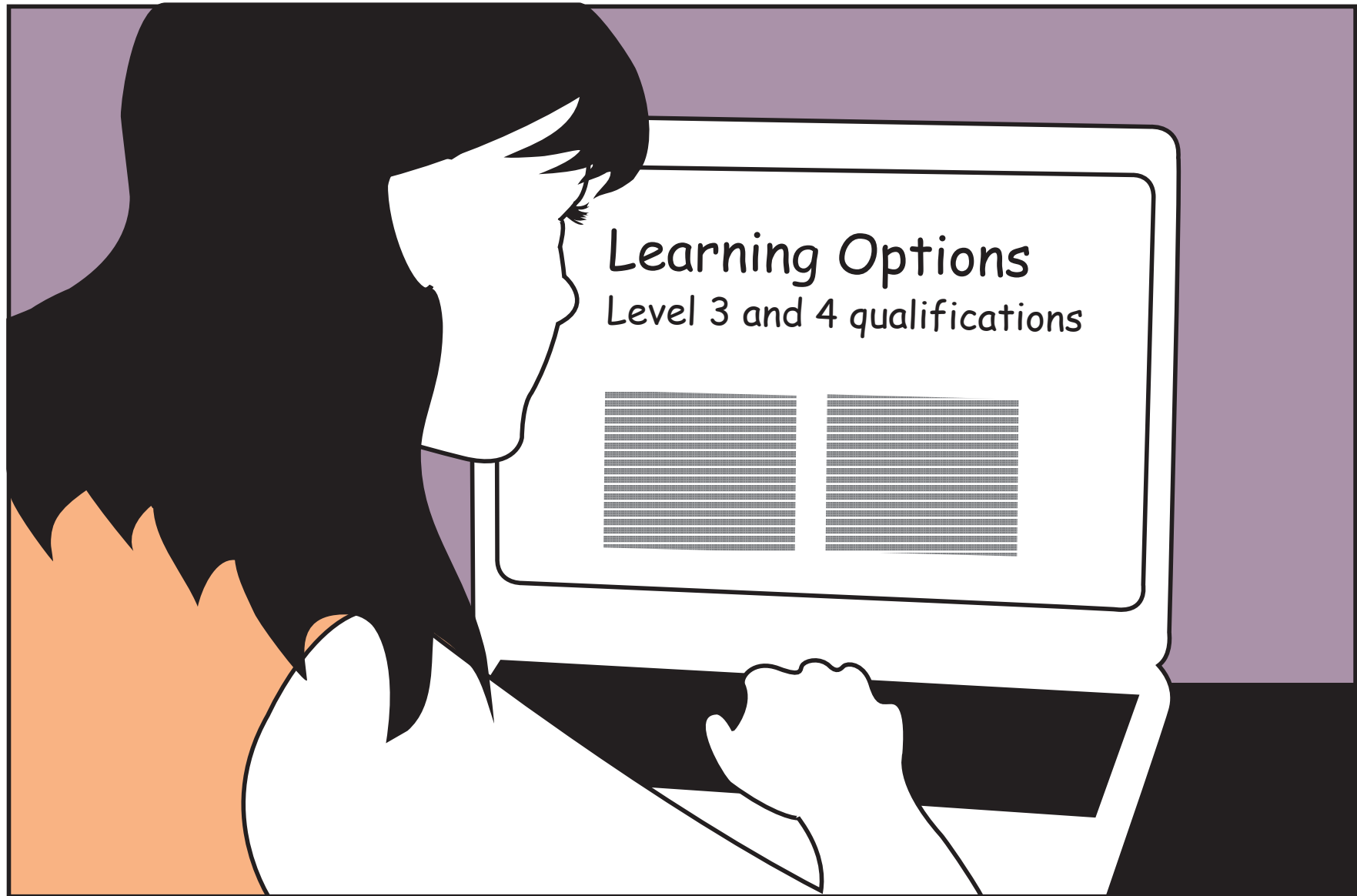
8. Course completed.



9. Once the learner is working, earning more than £21,000 a year, loan repayment commences. Repaying 9% of earnings above £21,000.



10. Repayment complete.



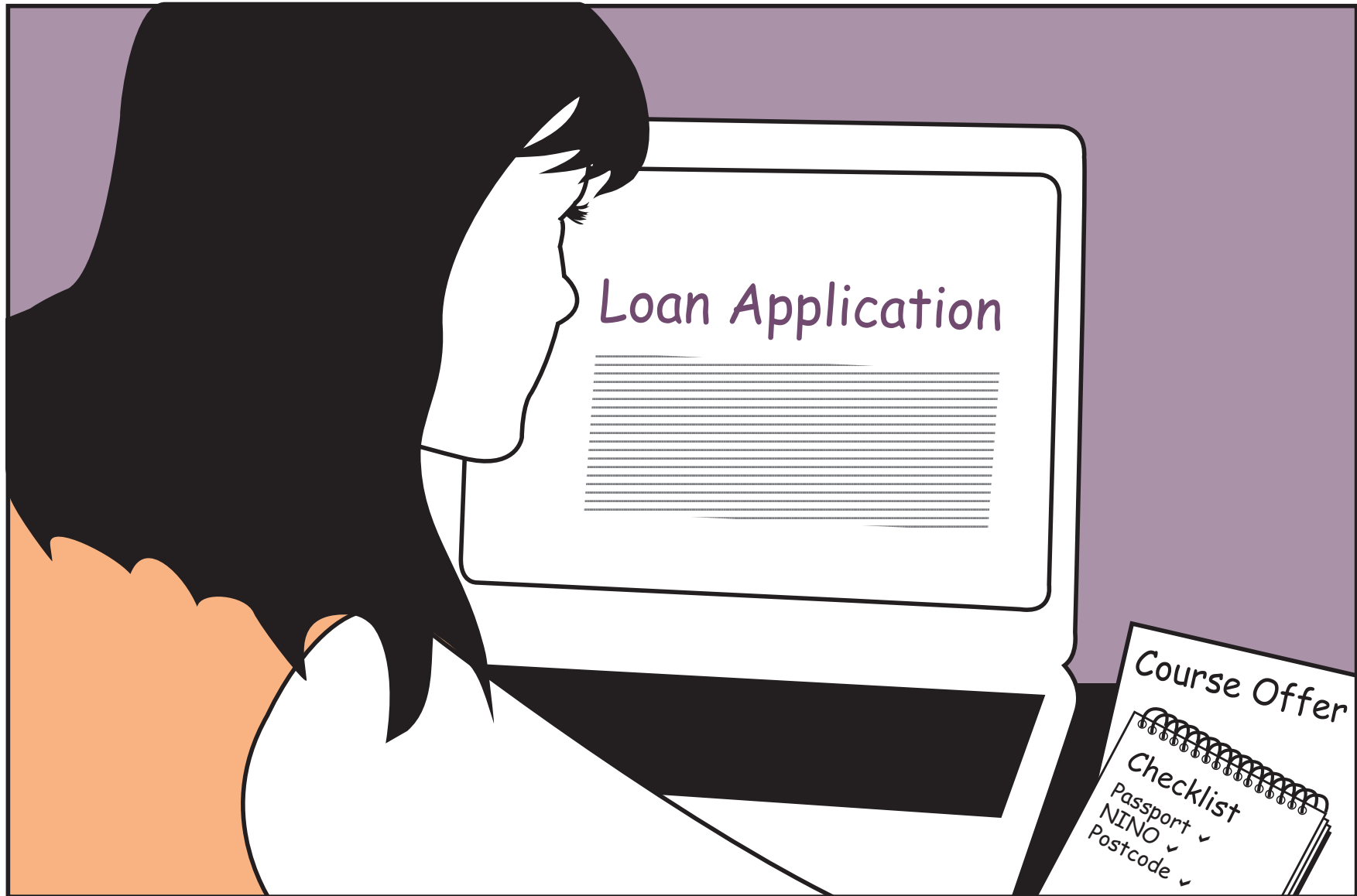
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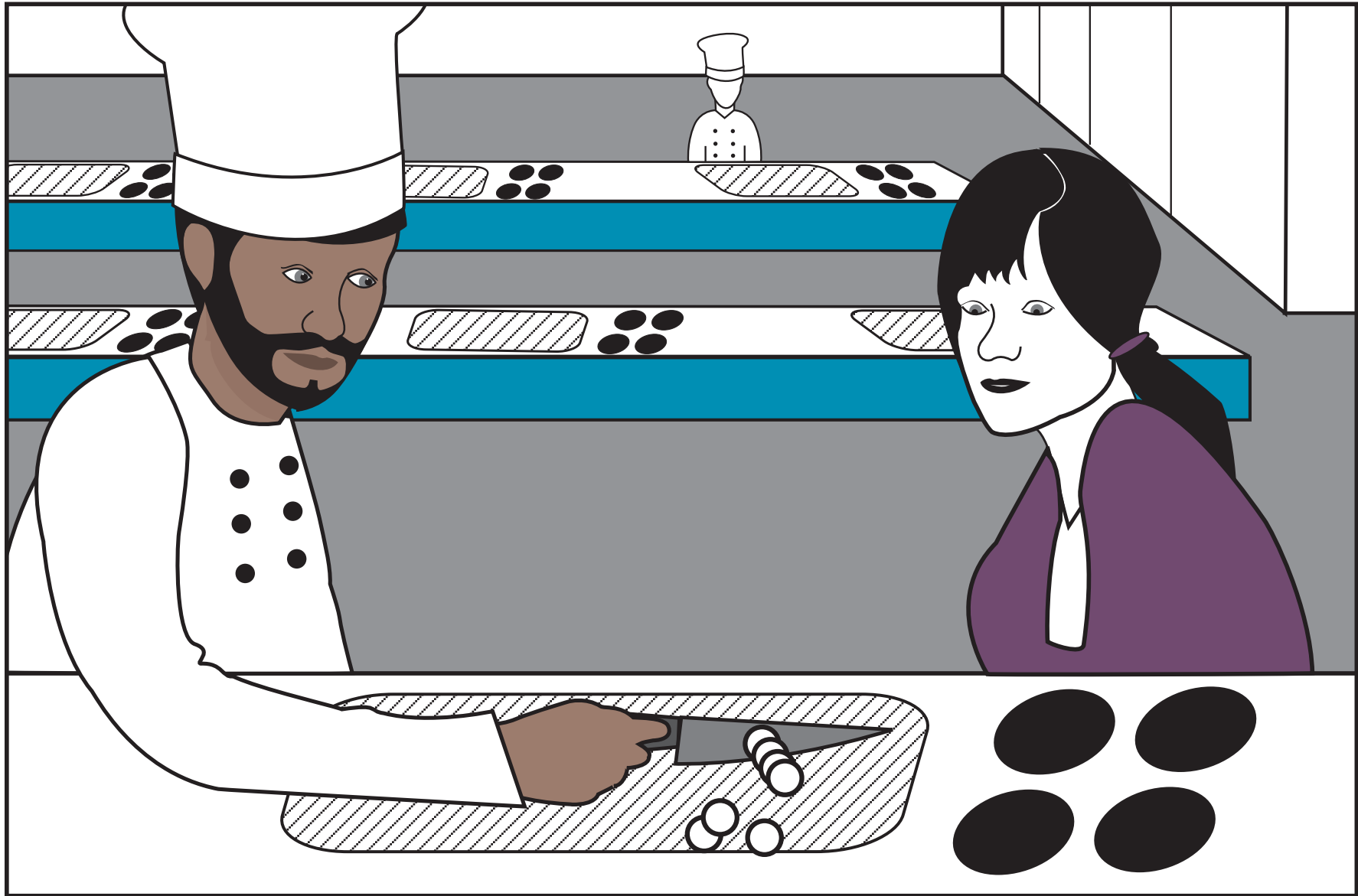
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