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## Professional Career Development Loans

A Professional and Career Development Loan (PCDL) is a commercial loan which can be used to help pay for learning related costs such as materials and equipment, course fees and living costs. Its aim is to support employability prospects and career development. It's a commercial bank loan, so you will have to pay it back once you have left your course. However, you don't pay interest for the period when you're learning, and for one more month after you complete the course.

You may be able to borrow between £300 and £10,000.

### Are you eligible?

To qualify for a PCDL you must:

- be aged 18 or over
- have been living in the UK for at least three years before your course starts
- plan to work in the UK, European Union (EU) or European Economic Area (EEA) after the course.

### Which courses can you do?

Your course must:

- only last up to two years, or three years if it includes one year of work experience
- be provided by an organisation on the PCDL Register – check with your course provider
- help with your career

Further information including the application process can be found on the Gov.UK website (<https://www.gov.uk/career-development-loans/overview>)

To ensure a successful application, please ensure your provider is approved on the PCDL list as the course name and provider registration number will be required.

Please note: RHS Qualifications has no direct links with PCDL. Should you have any questions please contact the Governments dedicated PCDL department who will be able to assist [providers@pcdlsupport.co.uk](mailto:providers@pcdlsupport.co.uk).