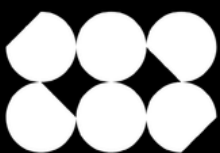


The Impacts of Learner Finance



**Rocket
Industries™**
Learner Finance



Learner Finance in Summary

When Learner Finance is available as a payment option, training providers enable their students to **spread the cost of training courses** while ensuring the provider receives payment up-front. This model generates a range of significant commercial benefits, including immediate impacts such as uplift in enrolments alongside longer term competitive advantages.

Learner Finance removes financial barriers to enrolment, ensuring high-quality training is accessible to learners looking to improve their employability or change careers. Simultaneously, providers can offer accessible training without the need to discount their prices or lose learners who are unable to pay for the full cost of the course up-front.

Commercial Impacts of Learner Finance

The implementation of flexible payment options provides four primary immediate commercial benefits:

Improved Accessibility

Courses become attainable for a broader demographic of learners when they are able to spread the cost of training

Increased Enrolments

Removing the requirement for total upfront payment results in higher conversion rates

Upfront Cash Flow

Providers receive the value of the course up-front, improving cash flows and revenue predictability

Seamless Integration

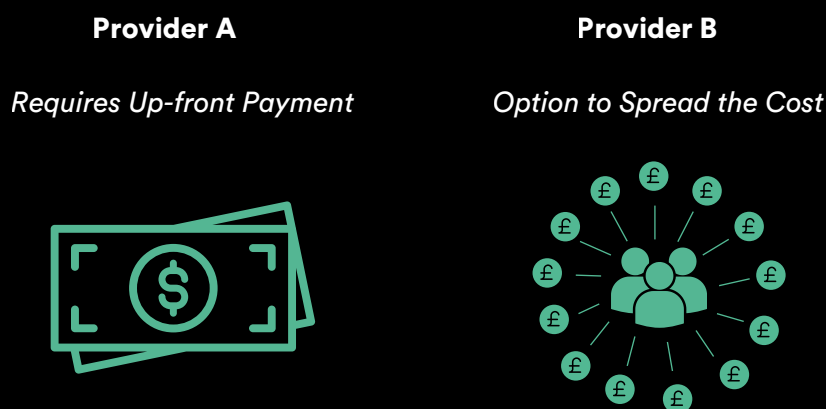
Rocket's Learner Finance integrates easily with existing sales and administrative processes through telesales options and web-based API e-commerce plug-ins

Beyond the financial and commercial benefits, Learner Finance also positively impacts a training provider's brand and reputation. It provides significant marketing benefits, encourages positive word-of-mouth, and strengthens a provider's competitive positioning against similar training providers. Especially when offering promotional finance such as 0% and other low APR finance products.

Competitive Advantage in the Training Sector

Offering the option to spread the cost of training can provide a training provider with a strong competitive advantage against a provider offering similar courses or standardised qualification that requires up-front payment. Strong learner finance options can differentiate a provider beyond price alone, shifting the focus from cost to accessibility and convenience with a key focus on desired career outcome.

For example, two providers offering very similar CIPD qualifications can be difficult to distinguish between when both require upfront payment, often leading learners to choose the cheaper option, even if it delivers a lower-quality experience. By contrast, if one higher-quality provider offers the option to spread the cost, learners who cannot pay upfront are still able to access better training and resources. In this case, the provider offering finance is more likely to be selected. In addition, providers are able to attract highly engaged learners that elevate the classroom leading to better results.



Choosing the right finance options is a key business decision, influencing conversion rates, customer relationships, and long-term growth. Providers should align their finance strategy with their target audience and operational capacity, recognising that different training sectors attract different demographics and require tailored approaches.



Promotional Finance as a Marketing Asset

Offering 0% APR finance is a marketing tool that training providers can use to improve accessibility for learners who need to spread the cost of training. It can also appeal to those who could pay upfront but would benefit from improved cash flow by spreading payments and allocating their financial resources elsewhere. This is most commonly offered as 0% APR spread across 12-months, however, Rocket's learner finance offers a suite of 0% APR products up to 48-months depending on the providers risk-appetite, length of courses, and learner budgets.



Increased Average Orders and Bundled Training

Learners that are able to spread the cost of training or undertake initial training through accessible payment plans are more likely to invest in continued education with a provider that offers a range of payment options.

Removing upfront financial barriers also results in learners increasing the value of their initial order by bundling courses or opting for packages that include additional modules or qualifications, thereby increasing the provider's average order value and overall revenue.



Increased Lifetime Value of Learners

Career transformation enabled by accessible training also typically results in increased earning capacity, progressing learners who can afford to return to the provider for further education. This career transformation can be mapped by providers within a Career Mapping approach to training which allows learners to understand the outcome-focused benefits of undergoing bundled training, while ensuring that the learner completes all career training under one provider, effectively capturing the learner's lifetime value.



Customer Association and Reputation

A smooth, accessible enrolment process combined with affordable and flexible finance options including interest-free 0% APR can significantly improve a training provider's reputation and brand image creating loyalty with learners who have completed training courses and potential learners who are investigating training options. This, in turn, fosters positive perceptions not only of the training itself but also of the provider's role in supporting career development, helping to build trust, encourage recommendations, and strengthen long-term brand loyalty.



Referral Generation

Learners who have a positive experience with providers are more likely to refer others to your training courses and act as testimonials across different demographics. Those who complete training through accessible financing become strong advocates, often highlighting both the quality of the training and the ease of payment, leading to higher-quality referrals and organic free marketing.



Improved Cohort Diversity

Certain types of finance make training accessible and affordable for learners who may not be able to access otherwise, including young 18+ learners, those with thin credit files, different career backgrounds or geographical demographics. This creates a more diverse cohort of learners, which providers that Rocket partners with have testified can lead to better results with regards to classroom dynamics and training outcomes. Learner Finance can also increase the potential market of training providers operating in geographic areas with lower incomes, less access to higher education, or individuals new to the UK who need new qualifications to access employment, resulting in higher enrolment and more captured market share.

About Rocket Learner Finance

As a trusted partner to over 50% of the UK's largest commercial training providers, Rocket integrates proven finance solutions that drive enrolment and strengthen cash flows, leveraging our deep expertise in the sector. Our strong track record and specialist focus in learner finance helps our partners scale with confidence and ease.

With over 90,000 self-funded learners enrolled in training courses in just the past two years, Rocket's learner finance removes affordability barriers, increasing enrolments and profitability.

If you are interested in learning which type of Learner Finance is appropriate for your training business, book a call [here](#) with Rocket's commercial team here to learn more.



Scan the QR Code to
Book a Call with our
Commercial Team to
Learn More about
Rocket Learner Finance