

## Financial Support for Higher Education

The cost of higher education (HE) is a concern for many parents. However, research shows that HE is worth the investment. Graduates, on average, earn more over their lifetimes than non-graduates. In addition, a university education can be a really positive experience, often leading to a fulfilling career.

This article gives an overview of the financial support available for students starting full-time HE courses in **2018** and provides links so that your son or daughter can find out more. As funding arrangements are reviewed every year and can be complex, ensure that they use the most relevant and up-to-date information. Bear in mind that eligibility for financial support depends on a number of factors such as residency, and where they live and study.

### Tuition fees and support

- Students from **England** and **Wales** pay fees of up to £9,250 a year if they study in England, Scotland or Northern Ireland, or up to £9,000 a year if they study in Wales. They are usually entitled to a **Tuition Fee Loan** so they won't have to pay the fees up front. Your son or daughter will only start repaying their loan once they are earning a certain income.
- Students from **Northern Ireland** pay fees up to £4,160 a year if they study in Northern Ireland. If they go to university in England or Scotland, they have to pay up to £9,250 a year, and if they study in Wales they'll pay up to £9,000 a year. Tuition Fee Loans are available.
- Students who live in **Scotland** don't normally have to contribute towards their course fees if they study in Scotland; the Student Awards Agency Scotland (SAAS) pays their fees. But, they are charged up to £9,250 a year at English universities and up to £9,000 a year if they study in Wales. Once again, loans are available to help with any tuition fees payable.

### Help with living costs

The cost of living, including the price of student accommodation, varies widely in different areas of the UK. It's a good idea to help your son or daughter consider all their expenditure and set a budget.

Most students are able to apply for a **Maintenance Loan** to help with their living costs. How much they get depends on your household income, whether or not they study in London and whether or not they live at home. If your household income is low, depending on where you live in the UK, a non-repayable **grant or bursary** may be available to reduce how much has to be borrowed for living expenses.

### **Support with certain courses**

If your son or daughter applies for a course leading to professional registration in nursing, midwifery, one of the allied health professions (such as physiotherapy, occupational therapy or radiography), dentistry or medicine, they may be entitled to various support through the NHS Bursary Scheme. However, arrangements for those starting courses in 2018/19 are under review and entitlements vary depending on the course and where they study in the UK; for instance, most new students in England are no longer entitled to an NHS Bursary for undergraduate programmes, but in Wales funding is still available if your son or daughter commits to working in Wales for two years after graduating. They can find out more through:

- [NHS Student Bursaries \(for those studying in England\)](#)
- [Wales - Student Awards Service](#)
- [NI Direct](#)
- [SAAS](#)

For those taking an approved course in social work, a limited number of [bursaries](#) are normally available. Individual universities can provide information.

### **Other support**

- Certain organisations (such as professional bodies) and individual universities offer [scholarships or bursaries](#). These may be awarded to students studying certain subjects, local students, those from under-represented groups and those with particular academic or sporting excellence.
- Some employers (including the Armed Forces) offer sponsorships, particularly to those doing science, technology and engineering courses.

- Students who have been in care, have a disability, are a parent or who have an adult dependant, may be able to claim additional funding.
- If your son or daughter wants to [study abroad](#), they need to research fees and living costs. Currently, special arrangements apply to those who study through [Erasmus+](#) as part of their course.
- If your son or daughter is in particular financial hardship, their university may be able to provide extra financial support.

### **Sources of information**

Make sure that your son or daughter accesses the relevant student finance website for more details on funding their HE, to calculate their entitlements and to apply for support:

- [Student Finance England](#)
- [Student Finance Wales](#)
- [Student Finance NI](#)
- [SAAS](#)

The [UCAS website](#) also has useful information and links.

### **Finally...**

As daunting as it might seem, don't let the cost of HE put your son or daughter off applying to university. Financial support is out there, so make sure that they make a claim.

© **Debbie Steel, January 2018**