

Financial Support for Higher Education

Student debt is often in the news so, as a parent, you will be forgiven if the cost of higher education (HE) concerns you. It's worth looking at a video aimed at parents and students on [moneysavingexpert.com](https://www.moneysavingexpert.com) in which Martin Lewis demystifies the actual cost of uni.

Remember that HE is usually worth the investment. Graduates, on average, earn more over their lifetimes than non-graduates, and a university education can be a really positive experience in all sorts of ways, often leading to a fulfilling career.

This article gives a brief overview of the financial support available for students starting **full-time undergraduate HE courses in 2021** 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 reliable 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.
- Students from **Northern Ireland** pay fees up to £4,395 a year if they study in Northern Ireland. If they go to uni in England or Scotland, they have to pay fees up to £9,250 a year, and if they study in Wales, up to £9,000 a year.
- Students who live in **Scotland** who opt to study in Scotland can apply to the Student Awards Agency Scotland (SAAS) to have their fees paid. But, they are charged up to £9,250 a year if they study in England or Northern Ireland and up to £9,000 a year if they go to uni in Wales.

The good news is that, where fees are incurred, **tuition fee loans** are normally available to cover course costs. These are paid directly to the uni. Your son or daughter will only start repaying the loans once they are earning a certain level of income.

Help with living costs

As you know, the cost of living, particularly 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 income and 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 factors such as your household income and whether or not your son or daughter lives at home. In some parts of the UK, non-repayable **grants** may be available so that students can borrow less money; for instance, the Welsh Government Learning Grant can pay at least £1,000 a year to help with living costs and other expenses.

Once again, any student loans for maintenance are only repaid once your son or daughter is earning a certain level of income.

Many students help fund themselves by working part time and/or during the holidays. This is fine as long as it doesn't negatively impact on their studies. Work experience, whether related or unrelated to their career aspirations, can be valuable when it comes to job applications.

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 or radiography), dentistry or medicine, they may be entitled to some financial support. However, arrangements vary in different parts of the UK. For instance, in Wales, NHS Wales Bursaries are available to eligible students who commit to working in Wales for a certain length of time after graduation. In England, although NHS Bursaries are no longer available (apart from for the latter stages of medicine and dentistry programmes), eligible students may get financial help from the [NHS Learning Support Fund](#). The Fund provides a training grant of £5,000, expenses for clinical placements and other payments (e.g. if they enrol on subject shortage courses or if they study in certain regions of the country). Detailed information on funding for healthcare courses can found through:

- [NHS Business Services Authority \(for those studying in England\)](#)

- [Student Awards Service \(Wales\)](#)
- [NI Direct \(Northern Ireland\)](#)
- [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 particular unis offer [scholarships](#). These may be awarded to students studying certain subjects, local students, those from under-represented groups and those who have particular academic or sporting excellence.
- Some employers (including the Armed Forces) offer bursaries/sponsorships, especially to those doing science, technology and engineering courses.
- Students who have been in care, have a disability, are parents or who have adult dependants, may be able to claim additional funding.
- Unis can usually provide extra financial support to students who find themselves in financial hardship.

N.B. If your son or daughter wants to [study abroad](#), they need to research fees and living costs. In some cases, it can work out cheaper overall.

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 \(for English students\)](#)
- [Student Finance Wales](#)
- [Student Finance NI](#)
- [SAAS](#)

Both the [Which?](#) and [UCAS](#) websites have useful information and links where you can find out more about student finance; the Which? site has a student budget calculator.

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 they claim all they can.

© Debbie Steel, March 2021