

Addressing common parent and supporters concerns about higher education

Concern 1

“I can’t afford to support my child financially while they are studying. I don’t want them to have the burden of student debt after they finish university.”

The student loans system is set up to ensure that higher education is an affordable option for everyone, regardless of financial background. Most universities charge the tuition fee limit of £9,250 per year, the cost of which is covered by a loan from the relevant government [Student Finance](#) unit (depending on which region of the UK they are from).

There is also a living cost loan set up to cover student living costs. The amount varies according to where students are studying (in or out of London) and where they live (at home with parents, or away from home, at university). For this loan, household income (i.e. gross income of parent/parent+ partner, with whom your young person lives) is taken into account. The idea is that financially better off households will be able to contribute on a sliding scale between the minimum and maximum maintenance loan amounts in order to support their young person at university.

Other sources of funding include bursaries (which are usually means-tested), scholarships (which are typically for merit or achievement, for example academically or in arts or sport) and sponsorship by employers or professional bodies. There are also long holidays where students could earn money from employment, as well as part-time job opportunities at university, such as working as a student ambassador or at the student union.

Student loan repayments start the April after graduation, and only if graduates are in a role where they are earning a salary above £25,000 per annum. 9% of earnings over that amount are deducted as loan repayments via PAYE and these repayments stop if income falls below that threshold. The student loan isn’t used in credit score calculations or treated as other personal loans and therefore won’t affect future mortgage applications. After 40 years, any outstanding loan amount is cancelled. Therefore, it may help to think of the system as graduates making a contribution towards their higher earnings, rather than as a burden of debt.

Useful links for further information on this topic

- [The Student Room: Student Finance Zone](#)
- [UWE Bristol Student Money Service: Money and finance | UWE Bristol](#)
- [Careerpilot: Costs of university and funding support available](#)
- [Blackbullion: Student money advice site](#)

Concern 2

“Higher education is only really for those students who achieve high grades.”

There is a really wide variety of higher education courses available, ranging from degrees in traditional academic subjects (BA, BSc, BEng and so forth) to Higher National Diplomas and Foundation Degrees in vocational and applied subjects. Entry requirements vary considerably from top grades for research-focused or highly competitive courses/institutions, to a couple of A Level (or equivalent) passes for courses with a foundation year or more applied content. Therefore, there should actually be higher education study options available for most students, even those with relatively low grades.

Universities recognise that in some instances it can be difficult for students to achieve their academic potential because of their background and/or extenuating circumstances. Therefore we take into account all the information on their application in order to understand the context of their achievements and put in place any individual support we can offer. More broadly, it's important to note that there are a host of universal support services provided by universities (including study skills assistance) to help students achieve their full potential, whatever their educational background and prior achievements.

Useful links for further information on this topic

- [Undergraduate entry requirements - UWE Bristol](#)
- [Careerpilot: What grades and qualifications are needed for higher education/university?](#)

Concern 3

“Unless you are going to study at a top ranked university, it's not worth going to university.”

Destinations of graduates show that employers value the skills and attributes they have acquired through their experience, regardless of course or university reputation. In general, graduates are more likely to start on a higher salary, earn significantly more over their lifetime, be less likely to be unemployed and generally have better life outcomes than non-graduates. The [best fit for your young person](#) is an HE provider that most meets their needs and preferences.

If you do decide to use league tables, there are a number of rankings lists to help compare different universities. Measures vary from teaching quality to student satisfaction to research quality, factors that may be of greater or lesser importance to your young person. If using these as a starting point, remember to look at the institution rankings for the relevant course as a lower ranked university may have a highly ranked course or

department and vice versa. Some unis belong to organisations such as the Russell Group, or the University Alliance, which describe their particular aims and features on their association websites.

Useful links for further information on this topic

- [SACU Career Quiz: Helping you find the right career, degree or apprenticeship](#)
- [TheUniGuide: University course & degree finder](#)

Concern 4

“Aren’t degree apprenticeships a better option to take than studying for a degree full time?”

A degree apprenticeship is on-the-job training and a way to gain a higher education qualification whilst earning a salary. Degree apprenticeships are available in higher technical and professional occupations across a range of sectors including healthcare, engineering, IT, accountancy, law, public services and construction. However, there are some professions, such as medicine, that are still degree entry only. Apprenticeships are fully funded by the employer and the government, leaving your young person debt-free.

However, apprenticeships are not an easy alternative to a full-time course. They can be very competitive to get into, with challenging and lengthy application processes. An apprenticeship is ultimately a job and your young person will need to have identified occupations and employers they wish to apply to, be able to make professional applications and have good interview and employability skills. They should take into account their learning style and the experience they want to have, weigh up the pros and cons, and have a back-up plan (such as university study) in case the apprenticeship option doesn’t work out.

Useful links for further information on this topic

- [Higher and degree apprenticeships - Courses and applying | UWE Bristol](#)
- [UCAS: Degree apprenticeships info](#)

Concern 5

“There won’t be anyone else like my young person at university.”

University students come from all sections of society and educational backgrounds. UWE Bristol has over 26,000 undergraduate students who come from a wide range of schools and colleges both locally and across the UK, as well as overseas. Around a quarter of our students come from black and ethnic minority backgrounds and we welcome students who are keen to learn, regardless of background.

There are a wide variety of groups, clubs and societies at university representing all sorts of student interests and circumstances, so therefore plenty of opportunities to meet and socialise with like-minded people. In addition, there are a host of study, health and wellbeing support services provided to help students settle into and thrive at university, as well as achieve their full potential.

Useful links for further information on this topic

- [Equality, diversity and inclusivity - Our values, vision and strategy | UWE Bristol](#)
- [Preparing and arrival guide for parents and supporters - Preparing and arrival | UWE Bristol](#)
- [UWE Bristol: Sports, societies and activities](#)

Concern 6

“I’m not sure my young person has the independence skills to survive at university.”

Independence, like all skills, is something we learn through practice over time. You can start by making a list of essentials around finance, daily living, socialising, physical and mental health and wellbeing. For many students, university will be the first time they will have budgeted and paid for bills so do make sure they know what to do.

Spare your young person some domestic disasters (and yourself some frantic messages or phone calls!) by teaching them some simple recipes, how to do laundry without turning everything pink, and handy extras, like how to sew a button back on. There are often new students (known as ‘Freshers’) groups on social media which enable them to virtually meet new course-mates and prepare them for student life.

Useful links for further information on this topic

- [UCAS: Getting ready for higher education](#)
- [The Uni Guide - Preparing for University](#)
- [The Open University: Taking your first steps into higher education](#)
- [When you arrive - Preparing and arrival | UWE Bristol](#)
- [Blackbullion: Student money advice site](#)

Concern 7

“We can’t afford the travel costs to visit universities for open days or interviews.”

Sixth forms and colleges have discretionary [bursary funds](#) for those who couldn’t otherwise afford to travel to university open days and interviews, which are prioritised according to need and availability. Therefore, it’s worth your young person asking their school or college if they can get support. Most courses do not require individual interviews, and those that do have been largely carried out online since the pandemic. Therefore, virtual options are often available where distance or cost is prohibitive.

However, it is important to try and visit your chosen university in person before starting in order to get the full experience. There’s often flexibility to do this outside of official open days or offer holder events. UWE Bristol even offers a self-guided tour option which can be accessed whenever suits you. It’s also worth exploring alternative travel options, such as lift-sharing or discount bus/rail/flight tickets.

Useful links for further information on this topic

- [Self-guided campus tours - Campus tours | UWE Bristol](#)
- [Ask a student - Courses and applying | UWE Bristol](#)
- [University Virtual Tours | UCAS](#)
- [Travel - Save the Student](#)