



HM Government

# Your Guide to Student Finance – FAQ

[gov.uk/student-finance](https://www.gov.uk/student-finance)



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## Section 1: General questions/hot topics

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### Where can I go to find out how much courses will cost, and compare different courses?

- You can visit [discoveruni.org.uk](https://discoveruni.org.uk), which has official information to help you choose what and where to study, and help you find and compare courses.
- Information on tuition fees is available on individual providers' websites.

### How much will tuition fees cost?

- The highest amount most universities and colleges in England can charge in 2020/21 is £9,250 for a full-time course, £11,100 for a full-time accelerated degree course and £6,935 for a part-time course.
- There are some universities and colleges in England whose maximum fees aren't capped by the government.
- You should check directly with any universities or colleges you are interested in to find out what fees they charge.

### I'm worried I'm going to have a lifetime of debt I'll never be able to repay

- Student loans are not like ordinary bank loans in a number of important ways. They have protections designed to make sure repayments are linked to earnings.
- First, you won't need to pay anything back until your income is over the repayment threshold, which is currently £25,725 per year (or £494 a week / £2,143 a month).
- Once you're earning over the threshold, you'll repay 9% of anything you earn above the threshold. So, let's say you're earning £27,725 per year / £2,310 per month, you would repay £15 per month or £180 per year (9% of £2,000).
- If you're employed, repayments will be deducted from your salary automatically, like taxes. This could be every calendar month, four weeks or week, depending on how often you get paid. If you're self-employed,

you'll make repayments as part of your self-assessment return to HMRC, in the same way you'd pay self-employed taxes.

Unlike any ordinary loan, 30 years after you were first due to start repaying your student loan, any remainder is completely written off (as long as you are not in any breach of your repayment requirements). So, after this point, even if you're earning over the threshold, you won't need to pay any more. If you do have some loan written off, this won't have any impact on your credit record. The write off is also not influenced by any savings you might have.

### How much interest will I be charged?

- Like almost any loan, interest is charged on student loans. But it's important to remember student loans are not like ordinary bank loans, and interest rates do not impact the size of your repayments – which are fixed at 9% of your income over the repayment threshold (currently £25,725).
- During study: interest on student loans is applied at 3% plus the rate of inflation (measured using the Retail Price Index, or RPI – currently this is 2.4%). This applies while you are studying and up until the April after you have left your course.
- From the April after you have left your course: the interest rate varies according to your income. There is a sliding scale between RPI only (if you earn under the repayment threshold), to RPI + 3% if you earn over an upper threshold (currently £46,305). So, only the highest earners are charged the highest interest rate after they graduate.
- The interest rate thresholds will be adjusted in future years to keep pace with average earnings.

## What happens if I start earning less – or I'm not earning anything?

- If you stop working or your income drops below the repayment threshold, your student loan repayments will stop. Repayments will only start again when your income is over the repayment threshold again.

## Will my student loan affect my ability to get a mortgage in future?

- UK Finance has advised that a student loan is very unlikely to impact materially on an individual's ability to get a mortgage. The amount of mortgage available will be a decision for the mortgage provider.
- The way student loan repayments are made directly from salary makes it easy for lenders to assess an individual's net income for loan/mortgage affordability.

## Are parents expected to contribute to living costs?

- There may in some circumstances be a gap between the amount of support provided for living costs and the actual cost of living at university.
- Many parents do contribute, but this gap doesn't necessarily have to be filled by parental contributions. Students often work part-time during their studies and/or during holiday periods, or save up for university before attending.

## What is TEF?

- In 2016 government introduced the Teaching Excellence and Student Outcomes Framework (TEF for short). The main purpose of TEF is to drive up the standard of teaching in higher education and to give students clear information about where teaching quality is best and where they are likely to achieve the best outcomes.
- Higher Education providers who participate in TEF currently receive a gold, silver or bronze award that reflects the quality of their undergraduate teaching, their learning environment and the outcomes for their

graduates. You can find the results on the internet, and providers may mention their TEF award – if they have one – on their website.

- All providers in England that are registered with the Office for Students (OfS) and which have more than 500 undergraduate students must now participate in TEF, but it is voluntary for smaller providers and those in Scotland, Wales and Northern Ireland.
- Providers with a TEF award can charge up to a higher maximum fee limit than providers without a TEF award (detailed information on fee levels is on p4).

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## Section 2: Tuition fee support

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### Can I afford to go to university?

- If you attend a university or college where the government's maximum fee cap applies (the majority of providers) and it's your first degree, you will be eligible for a loan that covers all of your tuition fees.
- You can also apply for a maintenance loan to help towards your living costs. The amount of support you can access for living costs depends on your circumstances, including your household income and where you live and study.
- Additional funding may also be available in the form of bursaries and scholarships, so ensure you ask your chosen university or college about these.

### Why is there variation in the maximum fee level universities or colleges can charge?

- The maximum fees a degree provider can charge depends on a number of factors:
  1. whether the provider has an Access and Participation plan with the OfS to widen participation; and/or
  2. whether it has a current TEF Award (see p3) – i.e. it offers high quality teaching.
- The highest amount a university or college subject to maximum fee limits (known as an 'Approved (Fee Cap) Provider') can charge – with a TEF award and an OfS Access and Participation plan – is £9,250 for a full-time course and £6,935 for a part-time course.
- If an Approved (Fee Cap) Provider doesn't have a TEF award and/or an OfS Access and Participation Plan, maximum full-time fee levels vary between £6,000 and £9,000, and part-time fees between £4,500 and £6,750.
- If you are starting an accelerated degree course in 2020/21, you can be charged 20% more each year than you would for a standard degree course – up to £11,100. But note that your total tuition costs for an accelerated degree may be less overall as you'll be studying for fewer years. For example, your fees might total £22,200 over two years,

compared with £27,750 for the same degree taught over the standard three years – a tuition fee loan saving of £5,550.

- For information on tuition fees at 'Approved Providers' (that is, higher education providers who do not have maximum fee limits), see Section 6.

### Can I only get tuition fee support for a degree course?

- If you're eligible, you can get tuition fee support for a variety of higher education courses. Your course must be in the UK and one of the following:
  - a first degree, for example BA, BSc or BEd
  - a Foundation Degree
  - a Certificate of Higher Education
  - a Diploma of Higher Education (DipHE)
  - a Higher National Certificate (HNC)
  - a Higher National Diploma (HND)
  - a Postgraduate Certificate of Education (PGCE)
  - a course of Initial Teacher Training

### Who can get tuition fee support?

- Eligible full-time (including full-time distance learning) students in England who are starting their first undergraduate degree, or other higher education course, will be able to get a tuition fee loan.
- Tuition fee loans are also available to eligible part-time students, providing you study your courses at a rate of at least 25% of an equivalent full-time course in each academic year and for the whole course. This is known as 'course intensity'. You can check course intensity with your university or college.

### What do you mean by 'eligible'?

- Whether you are eligible for student finance depends on several factors, including your nationality or residency status, your age, whether you've studied a higher education course before, your chosen university or college, and your chosen course.

- Regarding nationality/residency, generally, all the following need to apply:
  - you're a UK national or have 'settled status' (no restrictions on how long you can stay);
  - you normally live in England;
  - you've been living in the UK, the Channel Islands or the Isle of Man for 3 years before starting your course.
- You may also be eligible if your residency status is one of the following<sup>1</sup>:
  - refugee;
  - humanitarian protection;
  - EEA migrant worker;
  - child of a Swiss national;
  - child of a Turkish worker.
- You may also be eligible if you're not a UK national and are either:
  - from an EU country;
  - under 18 and have lived in the UK for at least 7 years;
  - 18 or over and have lived in the UK for at least 20 years (or at least half of your life).
- If you're not sure about your eligibility, it's best to begin by looking at [gov.uk/student-finance/who-qualifies](http://gov.uk/student-finance/who-qualifies).

### How do I apply?

- The quickest and easiest way for most students to apply for student finance is online via [gov.uk/student-finance](http://gov.uk/student-finance).
- You can find a paper application form at [gov.uk/student-finance-forms](http://gov.uk/student-finance-forms).
- You can call Student Finance England (0300 100 0607) if you want to apply online but can't use a computer without help.
- There's a single application process for both tuition fee and living costs support.
- From this main application process you can also indicate if you want to apply for Disabled Students' Allowances, the range of Dependants' Grants and in some cases, bursaries from higher education providers which depend on household income.

### What information will I need to apply?

- If you're applying for living costs support and/or dependant-related support you'll need to provide your household income. Your parent or carer will be asked to confirm these details and you'll also need to send in proof of identity.
- For more information on all of these steps visit [gov.uk/student-finance](http://gov.uk/student-finance).

### Should I apply after I've got a confirmed place?

- You don't need a confirmed place to apply. By registering your details with UCAS for 2020 entry now, Student Finance England can let you know when applications open – the main window for new students should start around late February and run until the end of May.
- You can still apply after that date, but you are not guaranteed to get your money by the start of your course.
- Start the application process as soon as possible to make sure your finance is ready to be paid when you start your course. Full details of how to apply can be found on [gov.uk/student-finance](http://gov.uk/student-finance).

### How and when does the money for my course get paid to my university/college?

- Your tuition fee loan will be paid directly by Student Finance England to your university or college in three instalments each academic year, generally after the start of each term.
- Student Finance England will send you a Payment Schedule Letter, which you should keep safe as you may need to take this when you register at your university/college.

### Do I need to apply for tuition fee support every year while I'm studying?

- Yes, you need to apply for every year of your course.



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## Section 3: Living costs support

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### What is a maintenance loan?

- It's a loan to help you with the costs associated with higher education other than tuition fees. Things like accommodation, food, travel and course materials.

### I want to do a part-time course. Can I get living costs support?

- The government introduced part-time maintenance loans in 2018/19, similar to those available for full-time study, and these will be available for new part-time students in 2020/21.
- Part-time courses must be degree-level.
- (or an eligible healthcare course) and also be 'in attendance' (i.e. not distance learning).
- Further information will be provided by the Student Loans Company (SLC) prior to applications opening for the 2020/21 academic year.

### I'm thinking about doing a full-time course by distance learning. Can I get living costs support?

- No. Students beginning full-time distance learning courses can get a loan for tuition costs, but cannot apply for living costs

support (unless they are compelled to study by distance learning solely due to a disability and not by choice, and study in the UK).

### How much living costs support can I get?

- The amount of support you can access for living costs depends on your circumstances, including your household income and where you live and study.
- The maximum amounts for 2020/21 are:
  - Living at your parent's home: £7,747
  - Living away from home and studying outside London: £9,203
  - Living away from home and studying in London: £12,010
  - Studying abroad as part of your UK course: £10,539
- The following table shows amounts of maintenance loan support full-time students can access according to their household income is provided over the page.

## Maintenance Loan Support for eligible full-time students in 2020/21

(\*) denotes minimum loan amount available to all eligible students

Household Income	Live at home (£)	Live away from home and studying outside London (£)	Live away from home and studying in London (£)
<b>£25,000 or less</b>	7,747	9,203	12,010
<b>£30,000</b>	7,095	8,544	11,340
<b>£35,000</b>	6,442	7,884	10,670
<b>£40,000</b>	5,789	7,225	10,000
<b>£45,000</b>	5,137	6,565	9,330
<b>£50,000</b>	4,484	5,905	8,659
<b>£55,000</b>	3,831	5,246	7,989
<b>£58,222</b>	3,410*	4,821	7,557
<b>£62,249</b>	3,410*	4,289*	7,017
<b>£69,977</b>	3,410*	4,289*	5,981*

### How do I apply for living costs support?

- You can apply for student finance by completing an application form online at [gov.uk/apply-online-for-student-finance](http://gov.uk/apply-online-for-student-finance). If you need help using a computer, call Student Finance England on 0300 100 0607.

### When do I need to apply for living costs support?

- Don't wait until you've been formally offered a place – you'll be able to apply for student finance in early 2020. There's more detailed information in Section 2 – Tuition fee support.

### How will I receive my Maintenance Loan?

- The money will be paid directly into your bank or building society account in three instalments – one at the start of each term.

### I haven't got a bank/building society account, so what do I need to do?

- You will need to set up an account with a bank or building society as this is the only way the money can be paid to you. Most banks offer accounts specifically for students, so shop around and find the best one for you.

### Do I need to apply for living costs support every year while I'm studying?

- Yes, you need to apply for every year of your course.

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## Section 4: Other financial support

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### I have a disability. Is any additional support available for me?

- Disabled Students' Allowances (DSAs) are available to help with additional costs that you may face in relation to your studies because of your disability.
- Disabilities can include long-term health conditions, mental health conditions, or specific learning difficulties such as dyslexia.
- DSAs are not means tested and do not have to be repaid. They are paid on top of any other student finance you receive.
- For a step-by-step guide to applying for DSA go to [gov.uk/disabled-students-allowances-dsas](https://www.gov.uk/disabled-students-allowances-dsas).
- If you are eligible to receive DSA you will attend a needs assessment review. The assessor will recommend tailored support to help you to follow the course of study you have chosen.
- We would recommend that you do not purchase any equipment until you have been assessed, as you will not be reimbursed for it.
- Your chosen university or college might also provide additional support – look on their website or contact them directly to ask. Most providers have a disability officer who will be able to tell you about the support already available for your chosen course of study or particular disability.

### I have a child. Is any additional support available?

- If you're a full-time student in higher education and have dependent children, you might be able to get extra funding to help with the additional costs that you'll have. A childcare grant is available for full-time higher education students who have dependent children in registered or approved childcare.
- If you are a parent studying on a full-time course, you may also be entitled to the parents' learning allowance to help with course-related costs.
- The Childcare Grant pays 85% of actual childcare costs in term times and holidays up to a maximum amount per week.
- The Childcare Grant and Parents' Learning Allowance are both income-assessed.
- For information go to [gov.uk/childcare-grant](https://www.gov.uk/childcare-grant) and [gov.uk/parents-learning-allowance](https://www.gov.uk/parents-learning-allowance).
- Childcare Grants and Parents Learning Allowances don't need to be paid back, and are paid on top of any other student finance you receive.

## Section 5: Repayment

### Do I pay back my tuition fee loan separately to my loan for living costs?

- No, the two loans are added together so you repay them jointly.

### When do I start repaying?

- If you have been studying full-time, you will start repaying from the April after you leave university, but only if your income is over the repayment threshold for your pay period – the threshold is currently £25,725 per year, £2,143 per month, or £494 per week. By pay period, we mean each time you receive your salary. This could be every week, four weeks or calendar month.
- Repayment arrangements for part-time students are different: you'll start to repay your loan from the April four years after the start of your course (even if you are still studying) or the April after you leave your course, whichever comes first. But, again, only if your income is over the repayment threshold.

### Will the repayment threshold always be £25,725 per year?

- The current annual repayment threshold (for financial year 2019-20) is £25,725. This is adjusted annually in line with average earnings. From 6 April 2020, the annual repayment threshold for post-2012 student loans will rise to £26,575.

### How much of my salary will go towards repayment?

- You'll repay 9% of anything you earn over the repayment threshold. So, if you earned £27,725 in financial year 2019/20, this means you'd repay 9% of £2,000 over the year – this works out as £15 a month. If you earned £30,000, you'll repay 9% of £4,275 – or £32 a month. The following table shows some example incomes and associated repayment amounts.

Income	Amount of income from which 9% will be deducted	Monthly repayment
£21,000	£0	£0
£25,725	£0	£0
£30,000	£4,275	£32
£35,000	£9,275	£70
£45,000	£19,275	£145
£55,000	£29,275	£220

## How do I make repayments?

- If you are employed, your employer will calculate your repayment and deduct it directly from your income – just like tax and National Insurance.
- If you are self-employed, you required to complete a Self-Assessment Tax form with HMRC to make your repayments.

## Do I still have to make repayments if I move abroad?

- If you are going abroad for three months or more, you must notify the SLC and give them details of where you'll live and your income, so they can assess whether you'll be above the repayment threshold. This varies by country.
- SLC apply a system of banded thresholds to take account of the level of affordability in different countries. World Bank data is used to determine the applicable threshold for each country. This means that repayment will remain based on your ability to repay, wherever you live. When you're abroad, you'll make any repayments directly to the SLC.

## How long will it take me to repay my loan?

- The amount you pay each year depends entirely on your income level, not the amount you borrowed. Your repayments are a percentage of your income above the repayment threshold, so how quickly you repay depends on how much you earn.
- It's important to remember that, unlike any commercial loan, 30 years after you were first due to start making payments on your student loan, any remainder is written off altogether (as long as you are not in any breach of your repayment requirements). So, after this point, even if you're earning over the threshold, you won't need to pay any more.
- The government fully expects some people not to pay off the total amount of support they receive – this is a deliberate investment in higher education.

## What happens if I lose my job or take a career break?

- You only make payments if you're earning over the repayment threshold (currently £25,725 per year, £2,143 per month, or £494 per week).
- If your income falls below this, your repayments stop. So if you take a career break or are unemployed, your repayments will be suspended until your income is over the repayment threshold again.

## Do I have any control over how much I repay every month?

- No – when you are employed and earning over the repayment threshold, payments will be calculated by your employer and deducted directly from your wages.
- If you are self-employed, you are required to complete a Self-Assessment Tax form with HMRC to make your repayments.

## Can I repay my loan early?

- Yes, you can make additional voluntary repayments directly to the SLC. But it's important to note – these repayments do not replace any repayment made through the tax system. They are additional, and they are not refundable.

## What happens if I don't finish my course?

- If you decide higher education isn't for you and don't finish your course, you still have to repay any money you have borrowed.
- You won't usually start repayment until your income is over the repayment threshold, and only from the April after you leave your course.
- However, if you've received an overpayment from Student Finance England (for example, living costs support for a period of your course after you left) then you may need to repay this as soon as you leave your course.

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## Section 6: Approved providers

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### How do I know if I'm choosing to study with an Approved Provider?

- Approved Providers are OfS-registered universities and colleges that are not subject to maximum tuition fee limits, but where the higher education courses they provide meet agreed standards.
- All providers will need to register with the OfS if they wish students to be able to access student support. You can view a full list of registered higher education providers at [www.officeforstudents.org.uk/advice-and-guidance/the-register/the-ofs-register](http://www.officeforstudents.org.uk/advice-and-guidance/the-register/the-ofs-register).

### I want to study at an Approved Provider. Can I get tuition fee support?

- If you are beginning an approved full-time or full-time distance learning course with a provider who is registered with the OfS, but is not subject to maximum fee limits – then you can apply for a tuition fee loan of up to £6,000 towards the cost of your tuition, or up to £6,165 where providers have achieved a TEF award (that is, they are offering high quality teaching).
- If you are beginning a part-time course at an Approved Provider which is at least 25% of the intensity of a full-time course for each academic year and for the duration of the course, you can apply for a tuition fee loan of up to £4,500, or up to £4,625 if your provider has a TEF award.
- Approved Providers do not currently have any restrictions on the amount they can charge for tuition. This means that in some cases your tuition fee loan may not cover the full cost of your tuition, and you would need to find that additional amount from elsewhere.

### I want to study at an Approved Provider. Can I get living costs/maintenance support?

- Yes – you'll have access to the same living costs support as students beginning courses at Approved (Fee Cap) Providers (that is, universities and colleges that are subject to maximum fee limits).

### I want to study with an Approved Provider who delivers a course on behalf of an Approved (Fee Cap) Provider. Will my tuition fee loan cover all of my tuition costs?

- Yes. Where a designated course is delivered by an Approved Provider under a franchise arrangement with an Approved (Fee Cap) Provider (that is, a university or college subject to maximum fee limits), students will be able to access the same tuition fee support as students at the Approved (Fee Cap) Provider, which will be subject to maximum fee limits. Eligible students will therefore be able to apply for a loan to cover the full cost of their tuition.

### I'm a disabled student thinking of studying at an Approved Provider – will I still be able to get Disabled Students' Allowances (DSAs)?

- Yes. Disabled students on approved courses at Approved Providers will be able to access the same DSAs as students at Approved (Fee Cap) Providers.

### If I study at an Approved Provider, will I repay my student loans on the same basis as other students?

- Yes – all student loan repayment arrangements and requirements are identical.

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## Section 7: Students studying in Northern Ireland, Scotland & Wales

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### I currently live in England but want to go to university in Northern Ireland, Scotland or Wales – can I apply for financial support?

- Yes, you can apply for the same financial support as if you were studying in England.
- Not every providers' courses in Scotland, Northern Ireland and Wales attract English student support – so do double check with them.

### I currently live in England but want to go to university in Northern Ireland, Scotland and Wales – how much will I have to pay for my course?

- Higher education student finance is a devolved matter – this means that governments in Northern Ireland, Scotland and Wales set their own tuition fee levels. Check your tuition fees costs directly with the university or college you are thinking about applying to.

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## Section 8: EU students

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### I'm an EU national intending to study in England – will these arrangements apply to me?

- Yes, in May 2019 the government announced that EU nationals and their family members, starting courses in England in the 2020/21 academic year or before, will continue to be eligible for home fee status and undergraduate and postgraduate financial support from Student Finance England for the duration of their course providing they meet the residency requirements.

<sup>[1]</sup> Chiropody or Podiatry, Dietetics, Occupational therapy, Operating Department Practice, Orthoptics, Orthotics and prosthetics, Physiotherapy, Podiatry/chiropractic, Radiography, Speech and language therapy

### I'm an EU national resident in the UK and wish to study at an English university in Academic Year 2021/22. What fees will I pay?

- Applications for courses starting in academic year 2021/22 do not open until September 2020. We will provide sufficient notice on finance arrangements for prospective EU students not covered by Citizens' Rights ahead of the 2021/22 academic year and subsequent years in future.

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## Section 9: Medical, dentistry and healthcare courses

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### I want to study for a medicine or dentistry degree starting in September 2020 – what financial support can I get?

- First time students starting on the five or six-year undergraduate programme can apply for tuition fee and living costs support from Student Finance England for years one to four.
- In years five and six of your course, you will have tuition fees paid via the NHS Bursary scheme and access to an NHS Bursary from the NHS Business Services Authority (NHS BSA), and access to (a reduced rate) living cost loan from SFE.

### I want to study for a nursing, midwifery or allied health profession undergraduate course starting in September 2020 – what financial support can I get?

- Government has announced that, from September 2020, new and continuing students on eligible pre-registration nursing, midwifery and many allied health profession courses at English universities will receive at least £5,000 a year in additional funding to help with the cost of living, which they will not need to pay back.
- There will also be up to £3,000 further funding available for eligible students, including for:
  - specialist disciplines that struggle to recruit, including mental health.
  - an additional childcare allowance to help students balance their studies with family life.

– areas of the country which have seen a decrease in people accepted onto some nursing, midwifery and allied health courses over the past year.

- This means that some students could be eligible for up to £8,000 in total support per year with everyone getting at least £5,000. The funding will not have to be repaid.
- Students will also be able to continue to access the same support package from the Student Loans Company, including tuition fee and maintenance loans, as they do now.
- The new package will supplement existing support available to pre-registration undergraduate and postgraduate nursing, midwifery and many allied health students from the Department of Health and Social Care through the NHS Learning Support Fund, including travel and accommodation costs for clinical placements, funding for students facing financial hardship and childcare support.
- For further information see [www.nhsbsa.nhs.uk/learning-support-fund](http://www.nhsbsa.nhs.uk/learning-support-fund).

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## Section 10: Household income

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### What do my parent(s) need to do to support my application?

- When you complete your application, you will be asked to give the name(s) and email address of your parent(s). Student Finance England then send an email with log in details to your parents so they can complete their part of the application.
- If your parent is unable to submit their financial details online, they should contact Student Finance England directly. Once parents or partners submit their details they can log back in and check the progress of the student's application – or check on any evidence they need to send in. Parents/partners can download a PFF2 form online which can be submitted by post.

### Why do parents need to provide details of their income?

- A student's parent(s) may have to submit details if the student applies for living costs support or other income-assessed financial support.
- Means-tested student finance looks at the parents' or partner's income and their circumstances, such as the number of dependents they have.
- Parent(s) submit their income details if a student is classed as 'dependent' and wants to apply for a means-tested maintenance loan.

### What do you mean by 'dependent'?

- Most full-time students aged under 25 on the first day of an academic year are usually classed as 'dependent'.
- Students are usually classed as 'independent' if they're over 25, married/in a civil partnership, have dependent children, have supported themselves financially for 3 years before the start of the first academic year of their course, have no living parents or are permanently estranged from their parents.

### What evidence of income will my parent(s) have to provide?

- They'll need to provide evidence of their earned income. In most cases, this can be done through their National Insurance number.
- If it's not possible for your parent(s) to confirm their income online, they'll be asked to send one of the following as a photocopy:
  - P60 (covering the correct tax year)
  - Pay slips (their last payslip in/for March covering the correct tax year)
  - Tax return
- They may also need to provide evidence of unearned income and/or taxable state benefits.

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## Section 11: Degree apprenticeships

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### What are degree apprenticeships?

- Degree apprenticeships involve employers and universities co-designing apprenticeships, where the apprentice completes a degree (bachelor's or master's) as part of their apprenticeship.
- Degree apprenticeships are already offered in sectors such as architecture, automotive, healthcare, digital industries, chartered surveying, aerospace and the nuclear industry.

### What does a degree apprenticeship involve?

- Degree apprenticeships are jobs but involve study for a full bachelor's or master's degree as part of their training. Apprentices spend the majority of their time working, including receiving on-the-job training, but at least 20% of their time must be study with the university.
- The degrees in degree apprenticeships are subject to the same strict quality criteria as all degrees offered and designed by universities.

### Are degree apprenticeships the new name for graduate and postgraduate apprenticeships?

- No. Higher apprenticeships include all apprenticeships from Level 4 (equivalent to a Certificate of HE) to Level 7 (equivalent to a master's degree), and employers are not able to simply convert their own training schemes into apprenticeships. To be eligible for funding, training must meet the rigours and particular requirements of an apprenticeship, including combining on- and off-the-job training and delivering occupational competence.
- Degree apprenticeships are part of the higher apprenticeship programme and are defined by the apprentice achieving a bachelor's or master's degree as part of the apprenticeship.
- There are also a number of Level 6 and 7 apprenticeships that do not require study for a degree but result in professional qualifications e.g. accountancy.

### Does the apprentice have to pay the degree tuition fees?

- No, the employer and government will co-fund all the training costs, including the degree.
- All apprenticeships are real paid jobs from day one and degree apprenticeships offer those that might not have considered higher education as an option the chance to pursue a rewarding career path that is right for them.

### How do I find out more?

- Go to [apprenticeships.gov.uk](https://www.gov.uk/apprenticeships.gov.uk). You can also find detailed information on degree apprenticeships, including what they are, how they work, and a vacancy link at this link: <https://www.gov.uk/government/publications/higher-and-degree-apprenticeships>.

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## Section 12: Where can I get more information for my students (including booking a talk)?

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- The Higher Education Liaison Officers Association (HELOA) provide student finance talks to students and their parents/carers.
- You can contact the recruitment and outreach teams at any of your local universities, who should be happy to provide a representative to go into school to talk to students and parents on various aspects of university life. They can be contacted directly, or through the central HELOA booking system at [office@heloac.ac.uk](mailto:office@heloac.ac.uk).