

# Student Finance Information 2018-2019

## Frequently Asked Questions and further information

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## Section 1: General questions/hot topics

### Where can I go to find out how much courses will cost?

- You can check online and/or contact the university you're thinking about applying to, for further information on their course charges. Websites such as [unistats.ac.uk](http://unistats.ac.uk) are also useful sources of information. The Unistats website is updated annually (usually in August) with data for the next academic year.

### How can I compare courses at different universities?

- Each university publishes information on each course on its website. This includes course costs, student satisfaction rates, graduate salaries, employment outcomes and contact time. This information is linked to the central Unistats website, which allows you to compare courses. See [unistats.ac.uk](http://unistats.ac.uk)

### How much interest will I be charged?

- It's important to remember when thinking about interest rates that **student loans are not like ordinary bank loans in important ways.**
- **Only the highest earners will pay the highest interest rate after they graduate.**
- While you are studying: interest on your student loan will be applied at 3% plus the rate of inflation (measured using the Retail Price Index, or RPI – currently this is 3.3%). This applies when 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 will vary according to your income. There is a sliding scale between inflation only (if you earn under the annual £25,000 threshold) to inflation + 3% if you earn over the higher threshold of £45,000. These amounts will be adjusted in future years in line with average earnings.
- Also, remember that **interest rates don't impact how much you repay each month** – it's always fixed at 9% of your income over the earnings threshold.

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

- The student finance system is very different to commercial loans offered by banks. Student loans have a number of features designed to make sure repayments always remain manageable and affordable:
  - You won't start to repay your loan until your income is over the earnings threshold, which is currently £25,000 per year. The thresholds will be adjusted annually in line with average earnings.
  - If you're employed, repayments will be deducted from your income by your employer (the same as with tax and national insurance contributions). This will be taken from your salary during any pay period – this could be every week, four weeks or calendar month depending on when you get paid.
  - Your employer will deduct 9% of your income over the repayment threshold.
  - **So if you're earning £2,250 per month - £27,000 per year - you would repay £15 per month.**
  - Unlike any commercial loan, 30 years after you were first due to start making payments, any remainder is written off altogether. So, after this point, even if you're earning over the threshold, you won't need to pay any more.

### **What happens if I start earning less – or I’m not earning anything? And will I be repaying for my whole life?**

- If you stop working or your income drops below the earnings threshold, your student loan repayments will stop. Repayments will only start again when your income is over the repayment threshold again.
- Unlike any commercial loan, 30 years after you were first due to start making payments (from the April after you graduate), any remaining student loan is written off altogether. So, after this point, even if you’re earning over the threshold, you won’t ever 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.
- **Government expects a significant proportion of the amount borrowed not to be repaid – this is part of the government’s contribution to higher education.**

### **My faith prevents me from taking on interest-bearing loans. Is there any suitable student finance product available?**

- The government is working on a new alternative student finance product that is consistent with the principles of Islamic Finance. The alternative product would be available to students of all faiths and none, and would result in no advantage or disadvantage to the student compared to the equivalent conventional product.
- Work on the new alternative finance offer is ongoing and government is engaging with experts in Islamic finance and the relevant stakeholders to make this new alternative system available to students. A date hasn’t yet been announced for its introduction.

### **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 loan 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.

### **What is TEF?**

- In 2016 Government introduced the Teaching Excellence and Student Outcomes Framework, or “TEF” for short. The main purpose of TEF is to give students clear information about where they are likely to get the best teaching and outcomes, and to increase standards of teaching across higher education.
- Higher Education providers who participate in TEF 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.
- Providers with a TEF award, offering high quality teaching, can charge up to a higher maximum fee limit than providers without a TEF award.

### **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 also important to bear in mind is that students have many different choices about the kind of lifestyle they want at university.

## Section 2: Tuition fee support

### Can I afford to go to university?

- If you attend a publicly-funded university or college, and it's your first degree, you'll be eligible for a loan from government that covers all of your tuition fees.
- You can also apply for a maintenance loan that is designed 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.
- You'll only start to repay these when your income is over £25,000 a year (this will increase every year in line with average earnings).

Additional funding may also be available from universities and colleges in the form of bursaries and scholarships, so ensure you ask your chosen institution about these.

### How much will tuition fees cost?

- The highest amount a publicly-funded university or college in England can currently charge (2018/19) is **£9,250 for a full-time course and £6,935 for a part-time course**.
- Some Higher Education institutions have lower maximum fee levels, depending on whether they meet certain legal requirements.
- Check with your chosen university or college to find out what fees they will charge.

### 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:
  - whether the provider has an access and participation plan with the Office for Students to widen participation; and/or
  - whether it has a current TEF Award (see p.3) – i.e. it offers high quality teaching.
- The highest amount a university or college subject to maximum fee limits 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 a provider subject to maximum fee limits 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 2019/20, you can be charged 20% more each year than you would for a standard degree course – up to £11,100. But your total tuition fees will be £22,200, compared with £27,750 for the same degree taught over the standard three years – a tuition fee loan saving of £5,550
- Check with your chosen provider what fees they will charge.

For information on tuition fees at Approved Providers (that is, private universities, 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. 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 of 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:
  - 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](https://www.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](https://www.gov.uk/student-finance).
- You can find a paper application form at [gov.uk/student-finance-forms](https://www.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 institutions 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/apply-for-student-finance](http://gov.uk/apply-for-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 2019 entry now, Student Finance England can let you know when applications open – the window for new students usually starts sometime in February until the end of May before you would start your course.
- 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/studentfinance](http://gov.uk/studentfinance).

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

- Tuition Fee support will be paid directly from Student Finance England to your university or college in three instalments each academic year.
- Confirmation of your attendance/enrolment will trigger the first payment to be made to the university or college – usually one month after the start of term, once your university has confirmed to SLC that you are attending your course as agreed.
- 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.
- Generally, payments will be made from Student Finance England to your university or college after the start of each term.

### **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.

## Section 3: Living costs support

### What is the 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?

- In previous years, living costs support has just been for full-time students.
- However, Government has now introduced Maintenance Loans, similar to those available for full-time study, and these will be available for new part-time students in 2019/20.
- 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 2019/20 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 2019/20 are:
  - Living at your parent's home: £7,324
  - Living away from home and studying outside London: £8,700
  - Living away from home and studying in London: £11,354
  - Studying abroad as part of your UK course £9,963

<b>Maintenance Loan Support for eligible full-time students in 2018/19</b>			
(*) denotes minimum loan			
<b>Household Income</b>	<b>Live with parents (£)</b>	<b>Live away from home and studying outside London (£)</b>	<b>Live away from home and studying in London (£)</b>
£25,000 or less	7,324	8,700	11,354
£30,000	6,707	8,076	10,719
£35,000	6,090	7,452	10,084
£40,000	5,473	6,828	9,449
£45,000	4,885	6,204	8,813
£50,000	4,238	5,579	8,178
£55,000	3,621	4,955	7,543
£60,000	3,224	4,331	6,907
£65,000	3,224	4,054	6,272
£70,000	3,224	4,054	5,654

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

- You can apply for student finance by completing an application form online. [gov.uk/apply-online-for-student-finance](https://www.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 2019. There's more detailed information in Section 2 - Tuition Fees 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 - 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.

## Section 4: Other financial support

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

- Disabled Students' Allowances (DSAs) are available to help with any essential extra costs you are obliged to incur in relation to your studies because of your disability. The amount of DSA you can get depends on your needs, not your household income. DSAs don't need to be paid back, and are paid on top of any other student finance you receive.
- Disabilities are wide ranging but include mental health difficulties, autism, dyslexia, visual and hearing impairments, long term illness and physical disabilities. This list is not exhaustive - but eligibility can only be decided when you apply.
- If you are found eligible to receive DSAs 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.
- For a step-by-step guide to applying for DSAs go to [gov.uk/disabled-students-allowances-dsas](https://www.gov.uk/disabled-students-allowances-dsas)
- Your chosen institution might also provide additional support – look on their website or contact them directly to ask. Most institutions 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 April after you leave university, but **only** if your income is over the earnings threshold, currently £25,000 per year (this will go up in line with average earnings). The repayments will normally be deducted straight from your salary.
- 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 earnings threshold.

### Will the earnings threshold always be £25,000 per year?

- The current earnings threshold (2018/19) is £25,000 per year. From April 2019 onwards, this threshold will be £25,725. The threshold will be adjusted annually after that, in line with average earnings.

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

- You'll repay 9% of your income over the earnings threshold. So, if a graduate earned £27,000 in financial year 2018/19, this means they'd repay 9% of £2,000 – or £15 a month. If you earned £30,000, you'd repay 9% of £5,000 – or just under £40 a month. The following table shows some incomes and associated repayment amounts.

Income	Amount of income from which 9% will be deducted	Monthly repayment
£21,000	£0	£0
£25,000	£0	£0
£30,000	£5,000	£37.00
£35,000	£10,000	£75.00
£45,000	£20,000	£150.00
£55,000	£30,000	£225.00

### 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, separate arrangements are in place 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 Student Loans Company (SLC) and give them details of where you'll live and your income, so they can assess whether you'll be above the relevant 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 received at the start. It's a percentage of your income above the threshold. In this sense, it could be compared to a tax.
- It's also important to remember that, unlike any commercial loan, 30 years after you were first due to start making payments, any remainder is written off altogether. 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 have paid off the total amount of support they received at the start – this is how the government subsidises university education – they've budgeted for it.

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

- You only make payments if you're earning over the earnings threshold (£25,000 per year now, increasing in line with average earnings).
- If your income falls below this threshold, your repayments stop. So if you take a career break or are unemployed, your repayments will be suspended until you are earning over the repayment threshold again.
- This also applies monthly, so if your income falls below the monthly equivalent of the threshold, you won't make a payment that month.

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

- No - when you are employed and earning over the repayments threshold, payments will be calculated by your employer and deducted directly from your wages.
- If you are self-employed, separate arrangements are in place with HMRC to make your repayments.

### **Can I repay my loan early?**

- Yes, you can make additional voluntary repayments directly to the SLC.
- But 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 annual 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.

## Section 6: Approved Providers ('private providers')

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

- Approved Providers are universities and colleges that are not publicly funded (sometimes they are called 'private' providers), but where the higher education courses they provide meet agreed standards.
- These providers can apply to have their courses approved so students studying on these courses can receive student support.
- All providers will need to register with the Office for Students 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 Office for Students (OfS), but is not subject to maximum fee limits from August 2019 onwards – then yes, you can apply for a 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 an approved part-time course 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 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 with 'fee-capped' providers (that is, those who are subject to maximum fee limits).

### I want to study with an Approved Provider who delivers a course *on behalf of a publicly-funded university*. 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 a fee-capped provider (that is, a public university), students will be able to access the same tuition fee support as the students at the public 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 publicly-funded 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.

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

#### **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.

#### **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.

### **Section 8: EU students**

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

- Yes, in July 2018 the Government announced that EU nationals and their family members, starting courses in England in the 2019/20 academic year or before, will remain eligible for undergraduate and postgraduate financial support from Student Finance England for the duration of their course providing they meet the residency requirements.

#### **I'm an EU national resident in the UK and wish to study at an English university in Academic Year 2020/21. What fees will I pay?**

- Applications for courses starting in Academic Year 2020/21 do not open until September 2019. Information for EU nationals planning to apply will be made available well in advance of that date.

## Section 9: Medical, Dentistry and Allied Healthcare Degrees

### I want to study for a medicine or dentistry degree starting in September 2019 – 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 degree starting in September 2019 - what financial support can I get?

- New students starting undergraduate pre-registration degree courses in nursing, midwifery, operating department practice or an Allied Health profession<sup>1</sup> in 2019/20 can apply for the same tuition fee loans and living costs support as students starting other undergraduate degree courses.
- Students studying these subjects may also be eligible for supplementary funding from the Government to cover additional costs for placement travel, dual accommodation and childcare. For further information, check [www.nhsbsa.nhs.uk/learning-support-fund](http://www.nhsbsa.nhs.uk/learning-support-fund).

### Why are there no longer bursaries and less financial support available for nursing / midwifery / allied health profession courses?

- New students starting undergraduate pre-registration degree courses in nursing, midwifery, operating department practice or an Allied Health Profession since 1 August 2017, have been able to access funding through the standard student finance system - rather than the previous NHS bursary system.
- Under the standard student loan system, healthcare students will typically receive around a 25% increase in the financial support they receive whilst studying, compared to the previous bursary arrangements.

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<sup>1</sup> Chiropody or Podiatry, Dietetics, Occupational therapy, Orthoptics, Orthotics and prosthetics, Physiotherapy, Podiatry/chiropody, Radiography, Speech and language therapy

## **Section 10: Household income**

### **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.

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

- A student's parents 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.
- Parents submit their income details if a student is classed as 'dependent' and wants to apply for the higher rate of 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, 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.

## **Section 11: Degree Apprenticeships**

### **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 (certificate of HE equivalent) to level 7 (equivalent to master's degree).
- 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, just like other apprenticeships, the employer and government will co-fund all the training costs, including the degree. Also, as all apprenticeships are jobs, the apprentice will earn a wage from the start of their degree apprenticeship.

### **How do I find out more?**

- Go to [getingofar.gov.uk](http://getingofar.gov.uk)