

HIGHER EDUCATION

MYTH BUSTERS

MYTH: Uni is for people who are good at academic courses.

FACT: Courses can be practical, theory-based, or creative – or all of these. Research different course structures to see which suits you.

MYTH: I can only apply to study in one place.

FACT: You can make between one and five choices, but only add choices you’re sure about.

MYTH: I can’t afford to study at university.

FACT: There are a lot of organisations that can help make university an affordable and rewarding option. Go to [ucas.com/studentfinance](http://www.ucas.com/studentfinance) to find out more.

MYTH: I’ll have to pay debts back straight after graduating.

FACT: You only have to pay back at a rate of 9% on anything you earn over £26,575 from April 2020, regardless of how much you borrow. Check out [ucas.com/studentfinance](http://www.ucas.com/studentfinance) for more details.

MYTH: I won’t be able to get on the property ladder because of my student debt.

FACT: The Council of Mortgage Lenders says a student loan is very unlikely to impact on an individual’s ability to get a mortgage.

MYTH: Higher education courses last three years.

FACT: You can study for as little as a year and still get a meaningful qualification.

Many courses are also available on a part-time or flexible study basis.

MYTH: You have to live away from home.

FACT: Although living in halls of residence is a good way to become immersed in student life, it isn’t the only option. You could live at home and commute to university.

MYTH: There’s no point studying at uni or HE college, you can earn just as much by working.

FACT: The employment rate for graduates is at 87%, while it is at 83% for those whose highest qualifications are A levels, and 76% for those who left school just with GCSEs.\*

For more useful facts on higher education visit [**ucas.com**](http://www.ucas.com/)

\*(Source: Universities UK blog, Higher education is an excellent investment, even in an economic downturn, November 2013.)