

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 up to five choices, but only add choices you're sure about.

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

FACT: There's lots of support available for all sorts of circumstances. Go to 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 for more details.

MYTH: Higher education courses last three years.

 $\textbf{FACT:} \ You \ can \ study \ for \ as \ little \ as \ a \ year \ and \ still \ get \ a \ meaningful \ qualification.$

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: 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.

