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MONEY BOX LIVE

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DUGGLEBY: Good afternoon. It seems almost inevitable that the cost of going to university is going to rise in the next few years, and it may well become harder to secure a place. Already the new coalition government has halved the proposed increase in student numbers from 20,000 to 10,000 for the coming year, and we await the independent review of higher education funding from Lord Browne which is due in the autumn. That said, it just isn't possible to generalise about student finance in the UK as a whole, and even if you qualify for the maximum package of loans and grants it's unlikely to cover your expenses. In England and Wales tuition fees are set to rise by just over 2%, but if the cap were to be removed the National Union of Students warn that graduates could find themselves with debts of nearly £40,000 as opposed to the current average of £15,000 to £20,000. And bear in mind that with rising inflation the RPI linked interest rate from next September goes up to 4.4%. Of course financial help from parents and grandparents can make a big difference and you might be able to build up some funds during a gap year, but for those starting their course in the autumn it's a matter of doing the sums, calculating your living costs and working out a realistic weekly budget. And let's face it, with so much uncertainty about economic recovery and the intense competition for jobs, some of you may be wondering whether it's all worthwhile. I do hope that in the next half hour we'll be able to offer you some encouragement. And as I always have to remind those living in Scotland, things are run differently there. To that end we have Miriam Craven in our Edinburgh studio. She's Communications Manager for the Students Awards Agency for Scotland. Debra Thorne is Manager of the Student Money

Service at the University of Glamorgan, joining us from our Cardiff studio. And here in London, David Malcolm, Finance Researcher at the National Union of Students. 03700 100 444 is the number to call. But first, David, the news this morning that the Student Loans Company has lost both its Chairman and Chief Executive. That's John Goodfellow and Ralph Seamore-Jackson. Apparently they've lost the confidence of the Education Minister David Willetts. What's going on there?

MALCOLM: What seems to have happened is that PricewaterhouseCoopers have been commissioned to do a health check report on the Student Loans Company's progress since reports on big problems that they had were released over the winter. And from that health check report, there were still some significant concerns that PricewaterhouseCoopers had about the preparedness of the company, and it would seem from that that obviously David Willetts you know felt that it was necessary to change what was going on at the top.

DUGGLEBY: Well have we any indications that things are going to be just as bad as they were last year then?

MALCOLM: Not at the moment. What I would say is that there's a lot to do in order to make sure that everything works okay at the moment, and I just don't think there's any give in the system in the event that something else goes wrong.

DUGGLEBY: *(over)* So nothing immediately to worry about for this year's crop of new students?

MALCOLM: Not at the moment, but it would seem that PricewaterhouseCoopers are of the opinion that you know there's a lot still to do.

DUGGLEBY: And the man taking over is the man who actually did the original report.

MALCOLM: Yes, the new Chair of the company will be Professor Deian Hopkin

who was the initial author of the report into the delays.

DUGGLEBY: Any reaction from Edinburgh? Of course different system up there, Miriam.

CRAVEN: Yes, what I would say is that the announcements today have absolutely no effect on our own students still applying through SAAS. The system is exactly the same because we do the assessment for the student loan. So our advice would be to apply as normal using our online application. And to ensure your funding's in place for the start of your course, you should get your application in by 30th June 2010. Five weeks to go.

DUGGLEBY: And a word from Debra in Glamorgan?

THORNE: Yeah, it doesn't really affect us too much in Wales, although the Student Loans Company obviously do make our payments to our students. The assessments are currently still undertaken by local authorities in Wales, although that is currently under review by the assembly and they're currently deciding where to go for 11/12. And one of the options on the table is to go with a centralised scheme, as they've done in England through the SLC, so it'll be interesting for them to consider.

DUGGLEBY: *(over)* So you'll be watching this closely, won't you?

THORNE: Indeed, yes.

DUGGLEBY: Yes. Alright, thank you for that. And we'll take our first call now from Samuel in Gravesend.

SAMUEL: Hi there. I'm going to university this September and I completed the form on the student website up to the point where it asks you to send all of the details of your parents' income. Halfway through the form, it had a slider where you provided your household income and it gave you an estimate of how much extra you could

apply for in maintenance. I chose the option to include this extra amount and then it proceeded to ask me everything under the sun about my family, and the form would not allow me to go back and de-select this. In order to proceed, I need to send evidence of my household income. For my mother this is okay, but for my father (who is self-employed) on the options of things to send them as proof of income, he can't provide any of those things. So what should I do?

DUGGLEBY: Okay, well this is the procedure of course that you have to follow when you want to get any form of grant or loan and clearly Samuel's having some problems with it. David?

MALCOLM: Basically what the Student Loans Company will be looking for will be some evidence about his income, so they'll want to have something that they can use to say well this is definitely what this person earns and that has the following effect on your student finance. So I think the best thing to do is to contact them, discuss the difficulties you're having in producing the evidence they've suggested, and see what alternative suggestions you can come up with in terms of what you might provide.

DUGGLEBY: This is quite a common theme amongst our calls - is proof of income - and it will apply throughout the country. I mean how do you prove what you earn? Or more importantly, in many cases we're finding people who say, "Well that might have been my income a year or so ago, but life's got a lot tougher now and my income's falling." How flexible is the system generally, Debra?

THORNE: Well if your income or your parents or partner's income has decreased by at least 15%, you can ask for, what they call an, 'in-year reassessment', so that the current years or the *expected* income of the coming year will be taken into account. So it's really then based on a sort of guesstimate, but it will be reassessed then once the income is known. So there is provision in place there if income has dropped - for example if a parent has lost their job or has taken reduced hours - but you need to talk to either Student Finance England or to your local authority about that directly, and I would always recommend speaking to them directly to talk about your own individual circumstances.

DUGGLEBY: Presumably, Miriam, you know the burden of proof does lie with those who are applying regardless of where you are?

CRAVEN: Yes. What I would say is that we are aware how difficult it is to be able to give those figures when you haven't actually gone through the system of getting your net profit at that stage. So what we would say for self-employment, the best thing to do is put down the most realistic estimate that you can put down for your household income. And in terms of Scotland, what we would say is you put that on the online application. Then once you actually do your tax returns, confirm the net profit, then you would send in the proof at that stage and we will then reassess it if it has changed. And as has already been said, if you are progressing through your course and this is going to change year on year, you need to follow that as a similar system every year. Put down the closest estimate that you can put down and then once your parents get their official documentation saying what they have, send in a clear photocopy of that and then we will be able to definitely make sure the assessment is correct.

DUGGLEBY: Okay, thanks for that. Now we'll take Elspeth in Petersfield. Elspeth?

ELSPETH: Oh hi there. I have a place at Richmond the American International in London and the course starts actually 1st September and my fees need to be paid by 1st August. And I'm a self-funding student, so I'm not going to get any help from parents or grandparents, and I just wondered if there's any tips or any you know advice of how to get a student loan to pay out by August 1st and if it's going to be possible?

DUGGLEBY: For those who don't know the status of the American International University, is it classified as a British ...

ELSPETH: It's both UK and US accredited and it has a UCAS number, so it is British.

DUGGLEBY: Okay. Right, David?

MALCOLM: Basically although the American International University is a private university, it can receive public funds. I think you will have difficulty in getting fees paid by August 1st. What you might need to check with the university is whether they're happy to accept some evidence that you've applied for some fee support from Student Finance England and that therefore they should expect to get that paid because they wouldn't normally pay it to the institution until later in the year. So you probably need to check with them about what sort of evidence they might need because I think it would be very unlikely that you'd be able to get that funding from Student Finance England at that stage.

DUGGLEBY: Bob has emailed us from Belfast and he is asking about studying in Scotland and also in the Republic of Ireland. Miriam, can you answer this question about what fees does a Northern Ireland domiciled student pay if attending a Scottish university?

CRAVEN: Yes. As somebody living in Northern Ireland, they would still apply through Student Finance Northern Ireland. So they would be applying for a fee loan, and the rate of tuition fee they would be charged would be £1,820 for this coming academic year.

DUGGLEBY: And then can a Northern Ireland domiciled student access student loans if studying at a university in the Republic of Ireland? Who can take that one?

CRAVEN: I can go with that.

DUGGLEBY: (*over*) David's going to have a go at that one, I think.

MALCOLM: Yes although it's not often that you can get funding to study in another European country, because of the particular situation in Northern Ireland, you're able to apply for support to study in the Republic there. Although you will also pay a fee in the Republic of about 1,500 euros.

DUGGLEBY: And still on the subject of cross border education, we'll take Ann's email from London. And she says her daughter wants to consider studying in Europe - and particularly Vienna or Cologne - instead of in the UK. 'Where can I get information on what fees or grants might be available for those wishing to study in European universities?' David?

MALCOLM: Well there's not a huge amount of support available for doing whole courses overseas. As I say, there's a couple of exceptions in those rules for Scotland and Northern Ireland, studying in the Republic of Ireland. But broadly if you're going to study across mainland Europe, you need to contact the country you're going to and the university you're going to to see what support they offer for international students coming into those countries.

DUGGLEBY: Debra, what happens if part of the course is abroad, which I think is quite common?

THORNE: Well, yeah, that usually will come under the support that's available for that course. It will depend ... You know there are lots of different possibilities out there. Different courses have different set ups. But generally speaking, say for example you're doing a course where there's a year abroad ...

DUGGLEBY: A languages course might be an obvious case, I suppose?

THORNE: Yes, or business courses sometimes. Sometimes there are schemes such as the Erasmus Scheme, which will help travel around Europe, for European students to study elsewhere within Europe. But also you can sometimes take your support with you if it's a recognised part of the course, and you also on top of that may be able to get some support through a travel grant because obviously you'll have additional travel costs.

DUGGLEBY: And in Scotland, Miriam?

CRAVEN: Very similar situation. If the student is going to study their full degree away outside of the UK, then we will not offer any sort of support because our funding is not portable. However if as part of their course they are going away for a year abroad where that's compulsory or voluntary, there is slightly different funding available depending on if they get additional funding or not, but they would get support. What I would also point out though is that if it's within Europe - as this girl is saying, within the EU - then there is a requirement that for the EU country that you're travelling to, you should look to see what tuition fee arrangements are available for that country because they should replicate it for students coming from other EU countries travelling over.

DUGGLEBY: Okay. Now then Cathy, you've got a call I think about student interest rates?

CATHY: Yes, good afternoon. I have a student loan and at the moment there's no interest going on it because the interest is zero. Now I just wondered ... I've heard that come September there will be interest added because inflation's gone up. I just wondered what that rate will be?

DUGGLEBY: That's 4.4%, as I mentioned at the beginning of the programme. But that is not in fact the whole story, so David will explain that there are other rates of interest depending on the type of loan.

MALCOLM: Yes basically there were old types of loans available to those who started between 1990 and 1998 known as mortgage-style loans; and the way that they're structured, they follow interest and so it's 4.4% from September. However for the new style of loans that people received for starting courses 98 or later, because they were low cost loans under the Consumer Credit Act, that means that they can't exceed interest rates of 1% above the Bank of England base rates and those of the banks. And what that means is that at the moment the interest can't exceed 1.5%, although if Bank of England base rates started to rise, then the interest rate could as well.

DUGGLEBY: So the 4.4% is by no means universal?

MALCOLM: No.

DUGGLEBY: No. Okay. And did you have another question, Cathy?

CATHY: The other thing I wondered was the interest rate that they charge - say it's 1.5% or 2.5% - is that APR or is that a flat rate?

MALCOLM: That's APR.

CATHY: APR. Right, that's great. Thank you.

DUGGLEBY: Okay. We have an email. It doesn't seem to have a name on it, but it says: 'Is it true you start paying interest the moment you receive the loan? I.e. when you get the loan in September in the first year, does interest start to accrue?' I think the answer to that is yes, isn't it, David?

MALCOLM: Yes it does.

DUGGLEBY: You don't get an interest free period. And I imagine even the Scots don't give you an interest free period on the loan, do they Miriam?

CRAVEN: No, definitely not. But I would say that is the one key thing that students stumble over. They don't realise that they're actually starting to pay interest immediately. There's a misconception out there on that one.

DUGGLEBY: Indeed. Well hopefully not now because we've made it very clear. And we'll move onto I think it's Creshia in Spain. Good heavens! Creshia?

CRESHIA: Hi, hello.

DUGGLEBY: Hello.

CRESHIA:: My question's going to be I'm resident in Wales but I'm going to be studying in Scotland. And because I think they're trying to centralise where you apply for all the funding, am I better to go through my local authority in Wales or Student Finance England?

DUGGLEBY: Debra?

THORNE: You still go through your local authority in Wales. We still have a system where the local authority where you live undertakes the assessment, so you'd need to contact them directly. You can apply online through Student Finance Wales, but still the assessment is undertaken by your local authority. So if you had any questions about that, then you'd need to speak to them directly and that would be our advice.

CRESHIA:: Right, okay.

DUGGLEBY: What university are you going to, Kresha?

CRESHIA:: The University of Aberdeen.

DUGGLEBY: Alright, well let's get a quick comment. Miriam, University of Aberdeen? Good place, I imagine?

CRAVEN: Excellent place. *(laughter)* The city itself is very good and the university - excellent university, yes definitely.

CRESHIA:: Can I just ask one quick question?

DUGGLEBY: Yes.

CRESHIA: You know when they give the funding, is that for the full 4 years or do I

have to reapply every year?

THORNE: You have to reapply each year because you're being means tested, so they want to see if your circumstances have changed.

CRESHIA: Okay. And would I be better off applying ... Because I believe if I'm resident in Scotland for a year and because I'm a mature student and I'm going to be taking all my family to live there, would I be better off applying through the SAAS the following year?

THORNE: Normally - and maybe Miriam might have a comment about this for the Scottish system - but from the Welsh perspective, you apply to the place you're living at the start of the course and that's where you continue. So as long as you're continuing on that course, that is where you carry on applying to.

CRESHIA: Right.

DUGGLEBY: Miriam?

CRAVEN: Yes, that's correct. The only thing is to move up to Scotland for a year before the course starts. Then that would be different. But once you have started the course, you stay with the funding body you started with.

DUGGLEBY: Okay, thanks for that call. And Martin has emailed us from Tunbridge Wells. And he says, 'My son will be going to university in October. His mother and I have been living apart since last September. We were never married. She was earning in the relevant tax year and I had a smaller income. Does the Student Loans scheme ignore the income of one parent according to where the child mainly lives and could you briefly explain the rules?' David?

MALCOLM: Yes basically if the parents are separated, Student Finance England or the other awarding agency will basically determine which parent is the most

appropriate one to take income details from and that's usually the person that they live with.

DUGGLEBY: Okay. Again can we perhaps expand on this because obviously in this case one of the parents seems to have had a very small income. So if the student, Debra ... I mean can they opt to sort of be living with the parent with the lower income or is it just ...? How is it determined?

THORNE: As far as I'm aware, the local authority will ask a student you know where they're living and which parent would they normally live with. So it's for the student to decide. I'm not aware that they do any sort of further checks on that, but I might be wrong.

DUGGLEBY: David?

MALCOLM: Well yes, I think it's difficult to chase up, but the idea is being of course you say where it is your ordinary place of residence is and which parent that is regardless of their income.

DUGGLEBY: Okay. Daniel in Swansea, you have the next call.

DANIEL: Hi. I'm a mature student going to study an undergraduate degree in art at Swansea Metropolitan University. I previously did a degree 17 years ago and have been told that I'm entitled to absolutely no help, financial help whatsoever, including student loans. I previously paid off my student loan from that undergraduate degree, and I'm just wondering if that is true or if there is any help available to me whatsoever?

DUGGLEBY: Of course this is a second degree and not a first degree, so the message generally for all those people I think, Debra, is that precious little is available?

THORNE: Yeah. Can I just ask is it an honours degree that you already have?

DANIEL: It is, yes.

THORNE: Yeah. Yeah, unfortunately the system now says that if you have an honours degree, you've already had support from the state to study and therefore for the second time round, unless you're doing certain very limited number of courses like teaching, certain medical courses, you're unlikely to get any further assistance for you. If you have any dependents or any disabilities, that's still potentially available to you, but in terms of the sort of standard loans and grants for individuals, that's not going to be available. But what I would say is check out, if you haven't done so already, with your institution that you're going to ...

DUGGLEBY: That's Swansea.

THORNE: ... to find out if there's anything that they provide in terms of scholarships or bursaries. Some institutions do provide additional bursaries for those who are second degree students, but it's very institution dependent.

DUGGLEBY: As you say, Miriam, it does seem to be fairly commonplace. There's very little commonplace throughout the UK, but second degrees do seem to be pretty well financed. You can't get finance for second degrees anywhere virtually.

CRAVEN: We have a different system in Scotland. In fact what happens is that if they have had UK public funds for tuition fees, then they're not eligible for their fees but they will be eligible for loans for living costs, plus supplementary grants such as loan parent grant, childcare grant, disabled student allowance, etcetera. However if they have a professional degree as their first degree, then that may impact on whether they will even get that living cost support. So they would need to be doing what we would call like a priority subject, so something that we need graduates in. But across the board most students will probably get help with living cost support, but not with tuition fees for second degree in Scotland.

DUGGLEBY: We just touched briefly there on disability. Claire has emailed us from Halesworth and she says - this is a first degree here - 'I wonder if family income is taken into account and whether being on family credit makes any difference or will make any difference for my student son who has Asperger's Syndrome and whether there's any access to specific grants?' David?

MALCOLM: If someone's on a low income - and they would be if they're on credit - then they would get the full package of grants and loans for that individual student. And also there's additional support for disabled students for any extra support they may need in terms of non-medical help or equipment. So the best thing is to apply to Student Finance England.

DUGGLEBY: And Miriam in Scotland?

CRAVEN: It would be the same, the same situation with us.

DUGGLEBY: Okay. And we have an email from Teresa in Southampton. Her foster daughter (now 23) wants to do an access course and then hopefully do a degree in sociology. Now the daughter has two children under school age and lives with a partner who earns a low wage. And her question is quite simply: where do I start or how do I get into the system?

MALCOLM: With an access course, they're often not higher education courses and so they don't attract the same type of funding as you would do for an honours degree. So the best thing to do is check out with the institution first of all exactly the nature of the course that you're off to do and, therefore, what funding it can attract. And if it's further education, it tends to be less funding, so you might need to sort of check that out and then get some advice as to what you can apply for in grants. And then when you get onto the main degree, then - assuming you've not done a degree before - you're able to get the standard package of grants and loans there.

DUGGLEBY: Does the NUS have on its website something like 'So you want to be a student?' (*laughs*)

MALCOLM: Not exactly. We do have student finance advice on there. Whether it answers that precise question, I'm not sure. But you know certainly the student unions in the university will be more than happy to help as well; guide you through the tangle of regulations.

DUGGLEBY: (*over*) Another question that interests me. Perhaps you do this in Scotland, Miriam? Do you have open days where you can just sort of look around and see what you think?

CRAVEN: Yes all of the colleges and universities will have a series of open days that happen across the whole year. They're also very happy for students just to get in touch, come along, get in touch with them and arrange to have a visit, maybe speak to some of the lecturers, maybe talk to the student support staff and see what services are available for them, what kind of supports are there once they actually start the course. They will also talk to them about the funding that's available and, likewise, for access course - looking at the further education funding and then advising them what the changes would then be once they move onto full time degree study.

DUGGLEBY: Indeed. Jolly good. And now we'll have Rosemary in Suffolk. Your call, Rosemary?

ROSEMARY: Could you confirm that you're able to apply for a maintenance loan in addition to receiving a maintenance grant because we've been given very contradictory advice on this situation? My son's been awarded a scholarship for his tuition fees at the Royal Northern College of Music. And he's applied for the maintenance grant, which he's been awarded, but then we were told he couldn't apply for a maintenance loan to top up because you know it wasn't enough to cover his fees.

DUGGLEBY: Yeah presumably this is a direct impact of having the fees paid by other means. Is that right, David?

ROSEMARY: I don't know.

DUGGLEBY: I think David is going to give you the answer to this one.

ROSEMARY: Right, thank you.

MALCOLM: Rosemary, you say he's been told he can apply for a maintenance grant. Who told him that? Who was that that he applied to? Student Finance England?

ROSEMARY: Yeah.

MALCOLM: Right. I think what's happened is they got confused about the two different types of loan. Because he's getting a scholarship to cover his loan - sorry his fees, beg your pardon - he won't therefore be entitled to a tuition fee loan because he doesn't have any tuition fee liability.

DUGGLEBY: Because he's got the money already.

MALCOLM: Exactly. But he'll still be able to apply for a maintenance loan as well as a maintenance grant because they're for living costs. It's not the same thing.

ROSEMARY: Yeah, okay.

DUGGLEBY: In Scotland, Miriam?

CRAVEN: Scholarship has no impact on them applying for our living cost support which is student loans and young student bursary.

DUGGLEBY: Okay. And we've had an email in from Keith in Weymouth who says the man who asked for funding for a second degree could get help via a career development loan. Yes that's possible, but just briefly a career development loan?

MALCOLM: Yes, there's professional and career development loans. But the problem with second degrees is that often the courses are too long to qualify for

career development loans, although not postgraduate courses.

DUGGLEBY: Okay. Ed in Nottingham, you're calling us. Hello Ed?

ED: Hi. My daughter Rosanna finished her first degree in July 2008. She's just been awarded a place at medical school, at Imperial College in London, starting October 2010. Obviously she wants to try and get her tuition fees paid by the government, but my understanding is that she has to prove that she's been financially independent of her parents for 3 years in order to qualify for that. And we're trying to think of a strategy that would allow her to sort of prove that to the agency. Can you give any advice on how we should approach this?

DUGGLEBY: David?

MALCOLM: Just to check, is your daughter doing ... is this her first degree or her second degree?

ED: No, it's her second degree.

MALCOLM: Second degree, I see. I think there's been a bit of confusion. She wouldn't qualify for tuition fee support for doing a second degree anyway, even for doing medicine.

ED: Right.

MALCOLM: Although she would qualify for a loan for her maintenance, and the means test for part of that could include being treated independently and therefore not having your income taken into account. But I don't think from what you said that she would qualify for tuition fee support in any case and that's something she probably needs to discuss with the university - exactly what they're expecting her to pay and when. And in terms of 3 years of independent living, it's 3 years in aggregate, so it doesn't have to be 3 years in a row.

ED: Oh I see.

MALCOLM: And it's usually sort of providing evidence that she's self-supported - rent documents, income evidence and so on.

DUGGLEBY: In Scotland, there is a slightly different system there, isn't there Miriam? Independent bursary is the word I've heard mentioned.

CRAVEN: This year, newly for this academic year, we have something called an Independent Students' Bursary ...

DUGGLEBY: Yuh.

CRAVEN: ... and that replaces part of the student loan. So it's a £1,000 bursary that is household income assessed again. So if the student is independent, by themselves, then there will be no household contribution towards it. If they're living with a partner, we would look at their partner's income; or if they're married or in a civil partnership, we would look at that partner to decide if they're eligible to receive that bursary. But it replaces part of the loan, so it reduces the amount that they're borrowing.

DUGGLEBY: Carol in Belvedere has emailed us about the point at which a student loan is written off. She says she's paying back what she's required to do on her debt and she's heard that if it's not paid after 25 years, it will be written off. Is that true?

MALCOLM: It depends exactly what sort of loan she has as there's a number of different rules.

DUGGLEBY: It doesn't say what it is, unfortunately.

MALCOLM: Those courses started after 2006 in England, it's 25 years (and Wales and Northern Ireland), but in Scotland it's 35 years.

DUGGLEBY: And there was an email ... I haven't got it to hand, but I remember he said he was 62 and he thought that it would be written off when he was 65 and why doesn't everybody mention this?

MALCOLM: Again it depends what type of loan he has. Possibly yes at 65. It might be as early as 60 depending on the loan.

DUGGLEBY: Okay and a quick final one from Alexei in Totnes.

ALEXEI: Hi, I'm a mature student and I have a disability. I'm going for my second ... Well it's a foundation degree, but I've already got a degree, so I'm not entitled to student finance. I'm not entitled to anything, so I wanted to hear what you thought my options might be - if any. And also I wanted to know household income. I live in a flat share, so obviously no-one else in the flat share's got anything to do with payments for my degree.

MALCOLM: On household income, your flatmates wouldn't be taken into account. It's only if you had a cohabiting partner that that would be the case and if you were over 25. In terms of second degrees, again there's not a huge amount of funding. I think the best thing to do is get yourself to the advice centre and the student union for the university you want to go to and get them to give you some advice.

DUGGLEBY: Okay, a quick final comment from the Scottish angle, Miriam?

CRAVEN: Same applies in Scotland. When we look at household income, the flatmates' income would not be taken into account. It's only if they are living with a partner or spouse. And with the second degree, the best thing again is to look for advice. There should be help available in terms of living cost support but not in tuition fees.

DUGGLEBY: Okay, we've run out of time, I'm afraid, but that was Miriam Craven from the Student Awards Agency in Scotland. You also heard from Debra Thorne

from the University of Glamorgan and David Malcolm from the National Union of Students. All three have websites and you can find them among the links to our own website: bbc.co.uk/moneybox. Paul Lewis will be keeping you up to date with the latest personal finance news in Money Box at noon on Saturday, and for the next few weeks he'll also be taking your calls on Wednesday's Money Box Live.