

# Options Toolkit: University without loans

For those wishing to attend university without taking up student loans, please consider some of the following options in our toolkit below.

## University choice

Finding a prospective University located close to home can significantly lower living costs in terms of accommodation, food and travel and therefore eliminate the need for a maintenance loan. This will help to significantly lower cost barriers in accessing higher education.

## Fee reductions / waivers

Fee reductions / waivers are offered by most universities to attract students by reducing the tuition fee either partially, or in some cases by the full amount.

In many cases, they will allow for annual fees to be capped at £3000; a big reduction from the standard £9,000 annual fees.

Fee waivers are granted at the discretion of the university to those with valid reasons. We know of several university students who have been granted fee reductions on account of their scriptural aversion to taking interest based loans.

Application must be submitted with the university and each university has its own application procedure.

For more information search for fee waivers with your potential University online.

## Work funded part time university course / Higher level apprenticeships

Working whilst studying part time can be an excellent way to earn cash to fund your studies, whilst a relevant field to your chosen degree will also allow you to learn about your strengths and weaknesses whilst providing you with an invaluable insight and experience for your career post-graduation.

Also, many employers are offering higher level apprenticeships to college leavers, (those who have finished A-levels) which can lead to a professional career, as a chartered accountant for example, without the need for a degree.

For further information please take look at the higher apprenticeship guide and also visit the national career service.

## Scholarships

Scholarships are extended to students who meet the criteria for excellence in academic achievements.

Search available scholarships for your chosen subject through the scholarship search portal.

Further information on waivers, bursaries and scholarships can be found on the complete university guide website.

## Bursaries

A bursary is a non-repayable grant provided by some universities and charitable organisations to support students with low incomes by contributing to their living costs, or to pay for books or equipment they need whilst they study.

See the offerings from your prospective university for amounts and eligibility.

The government no longer offer bursaries to students from low-income backgrounds.

## Zakat Funds

For potential support for those who are eligible for Zakat, please look into the National Zakat Scholarship Fund.

Satifis and Qard Hassan, are also emerging as interest free student loan providers, and will may be worth considering.

## Support from family / friends

Family and friends can also help with interest free loans / support.

**Website:** For further information visit [www.halalstudentloans.co.uk](http://www.halalstudentloans.co.uk)

**Email:** For support, please send an email to [info@1stethical.com](mailto:info@1stethical.com)