

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 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 £21,000, regardless of how much you borrow. Check out 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. (Source: *Universities UK blog, Higher education is an excellent investment, even in an economic downturn, November 2013.*)

For more useful facts on higher education visit ucas.com