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The
Access
Project

Cost of Living and University Choices

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Foreword by Chief Executive Officer Anna Searle

Access to quality education for all is at risk due to the financial challenges presented by the cost of living crisis. Every day at The Access Project, we witness the remarkable determination and hard work of young people to surmount educational inequalities. With higher education a route to social mobility for so many young people, it is imperative that financial concerns do not block their path to achieving their ambitions. This piece of research shows that the pressures caused by the cost of living crisis are affecting applicant decision-making in worrying ways, restricting choices and causing concerns amongst students and the adults supporting them.

Based on our findings, we have five key recommendations:

- 1. Maintenance support for students must increase**
- 2. A Sharia-compliant solution to student loans**
- 3. Increase scholarships, bursaries and hardship funds and their transparency**
- 4. More transparency about the true costs of university life**
- 5. Stronger financial education for advisers, families and students**

The Access Project supports young people to achieve their ambitions and creates space for them to articulate their thoughts, and we call on those across the country with a stake in the future of young people to listen to their voices. Through this report, they warn of the financial barriers affecting their decision-making on the journey to university. We hope you enjoy hearing from them.



Anna Searle, Chief Executive Officer at The Access Project, speaking at our 15th anniversary celebration, October 2023

Executive Summary

This report summarises a short research project into the link between the cost of living crisis and the university choices of prospective applicants from under-resourced backgrounds. Primary data from students and mentors participating on The Access Project programmes demonstrate that financial challenges caused by the cost of living crisis are impacting applicant decision-making in numerous ways.

- Students and families feel pressure to prioritise financial considerations over factors like subject interest, academic compatibility and independence, forcing some to place their university experience, chances of academic success and progression at risk.
- The crisis is affecting decisions about staying at home or moving away with accommodation and transport costs narrowing options and creating intense worry for aspirants living in areas with no universities nearby.
- Students are increasingly considering non-university pathways due to costs, though they continue to see university as key to long-term social mobility and financial security.
- Student motivations for pursuing part-time work vary, and they are concerned about earning enough and balancing work with study and familial responsibilities. Part-time work doesn't necessarily instil confidence about finances at university partly due to a paucity of accurate information about the costs of university life.

- Discussions with trusted adults are key to applicant decision-making, but rapidly rising costs mean that providing encouraging and up-to-date guidance is challenging, with students relying more on anecdotal evidence and mentors feeling like they are selling an impossible situation to already vulnerable young people.

These findings indicate that the cost of living crisis is creating more barriers to young people from under-resourced backgrounds who want to attend university. Their determination to do so is resolute despite financial insecurities, and more must be done to maintain and improve access to educational opportunities.



The Access Project student on a school trip to the University of Oxford, March 2022

Introduction

Cost of Living and University Choices

The Access Project is a social mobility charity dedicated to supporting young people from under-resourced backgrounds to secure a place at one of the country's top universities. We operate across London, the East and West Midlands, West and South Yorkshire, Lancashire and Cumbria, partnering with schools to deliver a unique programme of bespoke mentoring and tuition to students in Year 10 through to Year 13. Our mentors work closely with young people to navigate the complex world of university applications, directly supporting them through choosing universities and subjects, preparing and submitting applications, and post-application support with offers, accommodation, finance and results day.

Listening directly to our students and mentors is central to our work, particularly when it comes to speaking out on issues that affect young people. Internal evaluation data, student feedback and the proliferation of sector commentary on the cost of living crisis prompted us to embark on this short research project between March and June 2024 to explore the link between the crisis and university choices. This report is the result of that research, presenting primary data collected from school students on The Access Project programmes and the mentors who support them. We hope that it illuminates the key challenges and considerations that students are facing as they navigate the complex and daunting world of university applications. The report advocates for greater support, transparency and financial education across their journey, aiming to amplify their voice so that we may listen directly to them.

Context: Education and the Cost of Living crisis

The rising cost of living is having negative effects across the education sector, squeezing student, family, school, and university budgets, and placing further pressures on students from under-resourced backgrounds. In polling by the ONS (2023), 91% of university students were somewhat or very worried about the rising cost of living and 49% felt they had financial difficulties. The money-saving website Save the Student reports that the average university student's living costs in 2024 are around £1078 per month, with the average student receiving only £496 per month from their maintenance loan (Murray 2023). With rent costing, on average, £439 per month, students are turning to part-time work, parents, or taking on new debt just to pay for essentials. For some this has not been enough, with 65% of students polled by the ONS reporting that they are cutting back on food spending and other essentials. Advance HE and HEPI report that the number of students considering dropping out due to costs has risen in recent years (Neves & Stephenson 2023).

This has hit students from under-resourced backgrounds even harder. According to the Institute for Fiscal Studies, real term cuts to student support since 2020/21 in England have left the poorest students £1500 worse off (Ogden & Waltmann 2023). Research by the Sutton Trust (2023) revealed that 33% of students in working class families are skipping meals and 10% are planning to move home to save on rent or bills.

This is impacting applicants, with UCAS research in 2023 showing that 66% are worried about the cost of living at university (13% more than in the previous year) and over half have lowered expectations of university life.

Embarking on this project, we noted an abundance of evidence about the impact that the cost of living crisis was having on students. Clearly, financial struggles lay ahead for prospective applicants, and although student worries about finances are nothing new, the current pressures have transformed a challenging situation into an untenable one for many. However, the existing research didn't provide an in-depth understanding of applicant decision-making. UCAS's publication gave a broad indication that the cost of living was affecting applicants' perception of higher education, but it lacked a specific focus on under-resourced students. Moreover, it wasn't clear how this context was affecting widening participation practitioners. Finally, student co-design and participation were rarely prioritised, if included at all. As an organisation committed to inclusion and empowerment, we knew it was essential to actively collaborate with students. To that end, we recruited Riveen (a Year 12 student living in the Midlands) and Ismail (a Year 13 student living in West Yorkshire) as co-researchers at the project's inception, meeting collectively to scope the research, design the data collection, and analyse the results. They are co-authors on this report and have helped steer the project from start to finish.

Following a brief outline of the research design, questions and data collection processes, the report presents key themes that emerged in conversation with young people and mentors, providing descriptions of the balancing act they are performing between ambitions to attend university and the pressures caused by the cost of living crisis.

Research Design

This research is descriptive with a primary focus on Year 12 students planning to apply to university during the academic year 2024/2025. We focused on gathering the views of The Access Project students and mentors on the following questions, aiming to speak to their experiences of navigating decision-making within the cost of living crisis.

Primary research question

- How is the cost of living crisis shaping university choices?

Secondary research questions

- Does this affect the choice between university and non-university pathways?
- What is the impact of part-time work during Key Stage 5?
- What is the impact of parental background and support?



The Access Project students and staff on a school trip to the University of Leeds, May 2024

The limited scope of the research permitted one online student focus group (n=4), two online mentor focus groups (n=12) and a mentor survey (n=12). Student participants were compensated, and convenience sampling was employed, drawing from an existing pool of students who had expressed interest in participating in focus groups this academic year. Mentor participation in the focus groups and survey was voluntary. It is worth noting that The Access Project mentors collectively support almost 2000 students from Year 10 through to Year 13, and many draw on years of experience working with young people in different capacities.

Although the small sample sizes limit the generalisability and replicability of the research, data collection gathered a diversity of perspectives within the target populations in relation to variables of interest, and the findings speak to a range of student and mentor experiences across the country. Student participants were all in Year 12 and all in receipt of Free School Meals, but they attended six different schools across London, the Midlands, and the Northwest, had a diversity of attainment levels, ethnic backgrounds, gender identifications and levels of parental education. In addition, mentors involved in the research deliver The Access Project programmes at schools in London, the West Midlands, East Midlands, West Yorkshire, Cumbria and Lancashire. All names and personal situations have been changed to preserve anonymity. The students featured in photographs in this report are not the students that participated in the focus group.



The Access Project student on a school trip to the University of York, February 2024

Ambitions to Attend

It is clear that many students from under-resourced backgrounds still want to attend university, and their ongoing enthusiasm and desire to enter higher education is worth highlighting. The broader challenges facing the higher education sector may leave one with the impression that attending university cannot be an attractive option, particularly for students from under-resourced backgrounds. However, since 2005, the proportion of students on free school meals attending university has increased from 14% to 29% (Stern 2024).



*Waleed, former student at The Access Project.
Image: Impetus*

Throughout this research, and in our experience at The Access Project, many young people remain steadfast in their ambitions to attend university. They see university as the next step in their lives, key to their independence and to future employment and long-term financial security. However, as they prepare for that next step, it is also evident that financial concerns created or exacerbated by the cost of living crisis are shaping decision-making in fundamental ways.



*Subilo, former student at The Access Project.
Image: Impetus*

Choosing Universities and Choosing Subjects

Our discussions with students from under-resourced backgrounds and mentors have strongly indicated that financial considerations remain central to decision-making about which university to attend and which subject to study. The pressures of the cost of living crisis have created a context in which these students and their families are prioritising short- and long-term financial concerns, sometimes over other factors like enjoyment, academic compatibility and a desire to live independently.

Home and Away

In our mentor survey, 83.3% rated **location** as an 'extremely' or 'very significant' factor in university choices, and 100% ranked it as one of the top three most influenced by the cost of living crisis. During focus groups, both students and mentors often framed decisions about location as a choice between staying at home or moving away to study at university. The ONS (2023) has reported that 20% of current university students are considering returning home to save costs, and research from the Sutton Trust (2023) showed that students from working class backgrounds are more than twice as likely to consider moving home compared with middle class peers (10% vs 4%). At the NEON Symposium in June 2024, UCAS shared data that students from less advantaged areas are twice as likely to demonstrate a propensity to live at home (1 out of 4 overall vs. 1 out of 2 for IMD Q1). At The Access Project, mentors and students often discuss the possibility of leaving home, and all focus groups highlighted that this decision was influenced by a variety of personal, familial, cultural and financial considerations.

For some students, staying at home meant avoiding both the debt incurred by maintenance loans as well as the growing cost of accommodation and travel. One Year 12 student living in London said, "When deciding what location, and how far away the university is, finances definitely factors in. If I went to a different university, I'd have to pay for accommodation and travel which is expensive and getting more expensive. I wouldn't be able to maintain this in a cost of living crisis". Another shared, "The distance from where I live definitely affects where I go to uni. Student accommodation is too expensive. And living costs are just increasing day by day". When asked whether this was true for their peers, students noted that their friends who were more 'well-off' were more likely to consider universities further away. Even if they were not planning to move out themselves, students considered university a key part of growing independence. Mentors emphasised that discovering the costs of accommodation can actively dissuade students from under-resourced backgrounds from considering universities away from home, "I had a student who was thinking about living away, but when she looked at the cost of accommodation she was really put off, so now she's going to stay at home".

However, the decision to move or stay at home is not only about saving costs. Mentors highlighted that students who wanted to stay at home planned to contribute to the household income, many had caring responsibilities, or they wanted to remain within their communities.

A London-based mentor expressed, "A lot of my students come from immigrant backgrounds, so they might not have the feeling that they have a big support system and a place to come back to". As we will see with part-time work, students' decision-making is situated within the context of their family situation and cultural background as much as it is derived from individual financial considerations, often with very little distinction between the two. For example, for many students from Muslim backgrounds, the lack of Sharia-compliant student finance means that they simply cannot move away even if they and their families want them to.

The Access Project operates across both urban and rural contexts, and for some living in rural areas, there is no option to stay at home whilst studying at university. For these students, the eye-watering costs of accommodation, transport and everything else present a severe barrier. A student in Cumbria told us, "For people like me, there's no university close, so if I do go to university I will have to live in student accommodation which burdens my life quite a bit for that time. It will be expensive and hard to pay for". The cost of travel plus the higher cost of city living is shaping choices at early stages, with their mentor stating, "My students have to move away, and they've accepted that, but they have to take a few things into account... Students are simply cost[ed] out of going to open days, as trains are so expensive... The cost-of-living is quite low in Cumbria so it would be a big difference moving somewhere else". In London, mentors have used the reduced cost of living elsewhere to encourage students to widen their choices. As with the cost of university overall, students tend to perceive the temporary expenditure of London as offset by potential short and long-term employment opportunities. However, soaring costs mean that London universities are out of the question for many students from under-resourced backgrounds living elsewhere.

Employment Outcomes and Subject Choice

UCAS (2023a,b) reports that 'enjoyment' remains a primary motivator when it comes to choosing university courses, with the regular caveat that students from under-resourced backgrounds may also consider employment and other factors. We have found that perceived employment outcomes, tied explicitly to earning potential, is increasingly a primary consideration. In response to our survey, mentors selected **employment outcomes** as a significant factor in university choices (91.7% rated extremely or very significant) and one of the most affected by the cost of living crisis. Many students are making decisions as early as Key Stage 4 based on future employment. Mentors on The Access Project support students in making subject choices. For many, the future earning potential of a subject area looms large. Often students join The Access Project with ambitions to study subjects they associate with stable, well-paid and respectable careers (e.g. Medicine, Engineering, Law). These are competitive sectors to access and offer opportunities for social mobility. Mentors work hard to make them accessible, and for some, ambition aligns well with interests and academic strengths. One student in the focus group explained, "My main interest is biology...I found that jobs you can get with a biology degree are high paying".



Laura, The Access Project student on A level results day 2023

However, mentors recalled numerous students who are actively choosing subjects they don't excel in or enjoy due to future pressures to earn well. "A student switched from biology, their favourite subject, to computer science (which they didn't study for GCSE or A level) ... From discussing it with the student, it was very clear that it wasn't due to a particular interest in the subject, but the core reason is that there's more pay potential going into computer science". Conversations often reveal a perception that only STEM subjects offer earning potential, creating pressure on students who have an interest in arts, humanities and social sciences. One mentor summed it up nicely, "I think because of the cost of living, or just when things start to get more expensive and people are feeling more precarious about money, any interest in arts or creative subjects just tends to go down. This is affecting students who are creative, best suited towards these pathways, and pushing themselves towards subjects they aren't suited to... just because these are the subjects that lead towards earning the most money. Because of this stress of money, they're making decisions that will ultimately put them in a worse off position, as in they won't get the grades, maybe they won't succeed, and this might reduce their career opportunities later".

Students also linked subject choices to the debt they will take on for university and the need to make it 'worth it' by earning well after graduation. One London student explained, "I did take finances into account as it is quite expensive going to uni, but seeing the pay offs after uni, I'll go into the finance sector, finding a job that pays off". The prospect of financial instability and the potential burden on them and their family means that students from under-resourced backgrounds can also disregard entire groups of universities which they also perceive to be 'not worth it' because they don't associate them with immediate employment outcomes.

A mentor shared, "When you try to talk to them about solid and safe choices it's hard as they have a really firm mindset about what is 'worth it'". Public discourse around 'mickey mouse' degrees and non-university pathways is filtering down to young people and their families. A colleague working in London revealed, "I had a Year 10 student come to my office to talk about the cost of university because he is worried about it already. He said he will only go to Oxbridge because this is the only option where the cost seems worth it. He said 'I don't want to be paying off debt until I die'". In addition, it appears that the cost of living crisis is actively shaping decisions about pursuing university at all.

Alternative Pathways

For this research, we asked whether the cost of living crisis was impacting the choice between university and non-university pathways. Our answer: yes, it is. In the student focus group, we found that all students had considered apprenticeships at some point but planned on attending university. One student in the Midlands expressed, "I was thinking of doing a degree apprenticeship, the people around me are considering these routes because it's more convenient and less financially burdening from the start ". For the student living in Cumbria, their university ambition stands out. She estimated that 3 out of 4 of her peers were doing apprenticeships, saying, "For a lot of people, it's an easy way to avoid all of the costs of university".

According to UCAS (2024), the number of students interested in apprenticeships has risen rapidly in recent years (152,000 in 2021 vs. 440,000 in 2024). Mentors explained that students were considering apprenticeships mostly due to the cost associated with university, knowing which industry they want to work in or suggestions from adults in their life. One said, "I think cost is the main reason why students look into degree apprenticeships ... the pull is mostly financial".



Patrice, student at The Access Project

Once again, mentors highlighted the lack of Sharia-compliant alternatives to student finance as a significant factor for some.

As an organisation primarily focused on university pathways, students participating on The Access Project programmes are unlikely to be only pursuing non-university pathways (a limitation of this research). Students we spoke to had considered alternative pathways, prompted by the cost of living crisis, but they are choosing to pursue university. One quote from a student in London captures this well, “A degree is less affordable when you’re going through it, compared to an apprenticeship, but I’m thinking more of the bigger picture. You’re not going to be in uni forever, you’re not going to do an apprenticeship forever”.



The Access Project students from Darwen Vale High School

This resonates within findings by UCAS (2023b) that students strongly associate attending university with increasing their chances of getting a well-paid job. This association has been backed up by recent research from Universities UK (2024), showing that graduates are more likely to be in employment and have their earnings increase at a faster rate than non-graduates who could have entered higher education. They found that graduates from under-resourced backgrounds on average see their earnings grow by 75% compared to 26% for non-graduates and earn on average £41,400 more from age 23 to 31, despite the initial head start of non-graduates directly entering employment when they could have gone to university.

Working, Budgeting and Financial Preparedness

From existing research, we know that university students are working more hours than ever before. HEPI and Advance HE report that more than half of university students are now in paid work (56%), working more hours than ever and more likely to be drawing on employment income to cover basic living costs (Neves et al. 2024). Roundtable discussions held by the ONS (2023) and surveys by UCAS (2023a) also indicate that students and applicants expect to take on more part-time work to cover expenses during the cost of living crisis. We explored the question of part-time work and financial preparedness with students and mentors.

Working and Studying

Only one student in the focus group worked alongside their A levels, but the group shared reasons why students work before university: having money to spend, 'getting ready' for the future and reducing burden on parents, and contributing to household income. All students in the group expected to do part-time work at university, though they worried about balancing it with studies. The student who already works hopes to attend Oxford and expressed concern that working wouldn't be possible. She said, "It is very hard to work there whilst keeping on top of the educational burden. I will need to get a plan in place as soon as possible for supporting myself since I come from a poorer background".

If students did secure a job whilst studying, there were varying expectations of where that income would go. For some, there was a clear expectation from families that it would contribute to household income whereas others were accustomed to having their own financial independence.

A London-based mentor shared that some students associate university with a decrease in financial independence, since they would work less hours than in sixth form. A mentor in the Midlands told us, "I think a lot of them have expectations from their families to contribute to the household income. But this exacerbates their worries as they worry about going to university and not being able to earn enough to support their families. They feel like deciding to go to uni might be a decision that leaves their family out".

Budgeting and the Cost of University

When asked if working part-time during Key Stage 5 helped students prepare financially for university, mentors were split, with 42% reporting that they were unsure. Although mentors shared that part-time work did help students learn about budgeting, they weren't convinced it increased their financial preparedness. Partly this was due to a lack of information about the true cost of university. Students clearly stated that existing information fell short, "Some of the existing resources on finance aren't easy to access and are hard to understand". They would like more case studies about daily costs, and mentors echoed this view, explaining that many resources present a range of potential costs rather than accurate examples. In November 2023, UCAS found that only 14% of applicants recalled receiving information about the cost of living from universities ahead of applying.

Moreover, mentors expressed frustration that information about scholarships, bursaries or grants was often difficult to access, "hidden" within university or charity webpages.

Mentors were unsure whether it was worth investing time in a scholarship application when amounts have not increased with the cost of living and success rates are low. Often, they found that eligibility for support relied on applications to student finance, an option not available to students who don't take loans. Mentors advise these students to apply for a loan of £0 to be eligible for grants and bursaries. However, this can cause anxiety for these students and their families, particularly first-generation applicants and those from refugee or non-English speaking backgrounds who must lead complex conversations about money, religious beliefs and university with their parents or carers.

Fundamentally, mentors explained that it is becoming harder each year to support students from under-resourced backgrounds to feel financially prepared, and to explain the growing gap between costs and support. Blackbullion (2024) reports that on average, students need £621 per month in addition to current support to feel confident that they will complete their degree. This shortfall has increased by 89% since 2021 and is worse for female students. Save the Student reports that the average maintenance loan is £582 less than average costs (Murray 2023). The maintenance support on offer simply isn't covering the costs of university, and for those who cannot or do not want to take on debt from maintenance loans due to religious, cultural or personal reasons, the situation is particularly challenging. This is partly why students are turning to part-time work, but it is clear that such income is unlikely to make a dent in the soaring costs caused by the cost of living crisis. Mentors explained that working more to plug growing gaps risks students' studies, decreasing the chances of achieving a good outcome or even completing their degree, potentially leaving students with debt and no tertiary qualifications.

HEPI and Technology One's 2024 report showed that students need £18,632 outside of London and £21,774 inside of London to have an acceptable minimum standard of living. The current support on offer is nowhere near this figure (Hill et al. 2024).



The Access Project students on a school trip to the University of Leeds, May 2024

Advice and Guidance

As discussed in our previous report on [Impactful Mentoring](#), our programmes are rooted in bespoke, expert mentoring to support young people. Our research into the cost of living crisis has highlighted the importance of this support and the support of families, teachers and peers as students navigate complex choices. In particular, we explored the role of family support and experience of higher education and the challenges that mentors face during this crisis.

Discussing University

The student focus group discussed a variety of in-person sources of advice and guidance, including parents, carers, other family members, peers, teachers and The Access Project mentors. For students with parental backgrounds in higher education, they felt more informed about what university would be like. “Probably the most influential thing on my university decision making was speaking to people about their experiences. I have asked people from my family background, especially those who did courses in London, and also some from other areas”. One student’s father had attended a British university at postgraduate level, saying, “the experience was a bit different, but I feel fortunate to have someone to speak about life at university”. It was evident that students from under-resourced backgrounds are actively discussing their university plans with their family and peers, but for some the looming costs caused by the cost of living crisis can inject more worry. One student in Cumbria, a first-generation applicant, explained, “None of my family members have gone to university, so I feel negatively impacted as they do not understand the process and are unsure about the pathway.

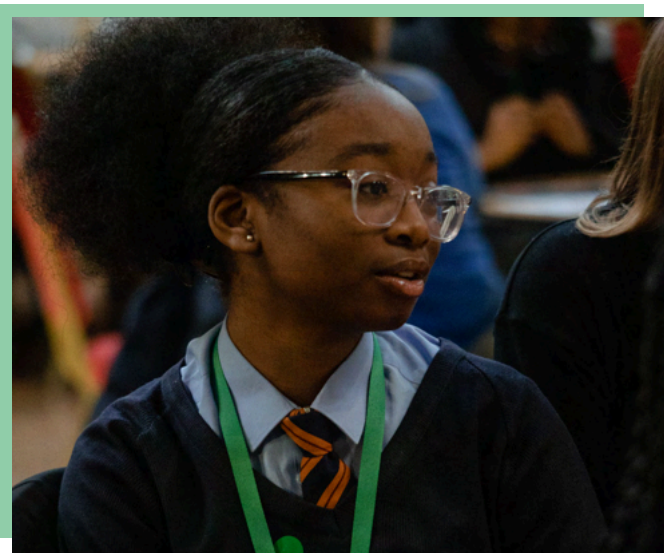
I don't feel very empowered...The cost is seen as an issue by my family, and myself to be honest”. Even when conversations were more supportive, costs appear to dominate, one student in London sharing, “Most of the conversations in my wider social circle are about saving money...These discussions are very scary, especially considering the financial literacy required. I'm trying to save now, I'm trying to prepare as much as possible, but I don't see any way to learn except by experiencing it firsthand”.

Mentoring Challenges

The Access Project mentors acknowledged the importance of wider discussions, particularly about finances and the cost of university, but they held concerns about the spread of misinformation or anecdotal evidence. Concerned that horror stories were the only things filtering through to young people online, they find themselves often fact-checking what students have shared and unpicking alternative advice. This places mentors in a difficult position, with one explaining, “Students who have parents that have gone to university can be helpful but also can be challenging, you often have to do more work to unpick misconceptions as the picture has changed so much now” and many others explaining that university costs have increased so much in the past few years that information quickly becomes out of date. For students like the one in Cumbria, their mentor may be the only non-teacher regularly encouraging them to apply to university, a burden for someone who themselves may have only been facing the same decisions just a few years prior.

It is evident that mentoring for university access is challenging in the cost of living crisis. Mentors face increasingly impossible questions about how students and families will make ends meet for an ultimately unknown outcome. One mentor who has been working at The Access Project for over two years said, "It's hard as I sometimes feel like I'm selling a lie. When I went to university 5 years ago, I was on the maximum loan, and I worked part-time and I was in a pretty decent situation and I could pay off my accommodation through this, but I just know this isn't the case anymore". Another said, "I feel like I'm failing my students and that I'm letting them down, as I don't have good news to give them and it's very difficult to frame this whole aspirational discussion in a way that feels achievable for them".

What keeps mentors going is the ever-present determination of their students to attend university, pushing them to go above and beyond each day to support young people in achieving their goals. Despite numerous barriers in their way, the student from Cumbria concluded the focus group discussion by saying, "During university, if I want it to happen it can happen. I'm not going to cancel off any of my wanted university choices for financial reasons. If I try hard enough, everything will turn out okay". As a research team, we were inspired by the passion and belief that students and mentors had in the power of university to change lives for the better. However, the cost of living crisis is clearly placing this passion at risk and undoing years of work in widening access to higher education. In our conclusion, we present recommendations on how government, policymakers, universities and the wider sector can do more to support students from under-resourced backgrounds.



The Access Project student on a school trip to Queen Mary University of London, March 2023



The Access Project students on a school trip at the University of Oxford, March 2022



The Access Project students on a school trip at the University of Leeds, May 2024

Conclusions and Recommendations

Our research has illuminated the nuance and complexity of university applicant decision-making and the impact of the cost of living crisis on which universities they choose, the subjects they study, the role of part-time work and the importance of advice and guidance from adults and peers. We have centred student and mentor voice to report from the frontlines of university access and found that students with The Access Project are highly motivated and aspire to achieve successful careers and high-quality lives. Most of them see university as the key to doing so, and to fulfil this ambition, they are willing to make very significant sacrifices, such as forgoing their passions, the opportunity to live away from home, and compromising on their quality of life. However, they shouldn't have to.

The rising cost of living is affecting all aspects of life, impacting the least resourced the most. Fundamentally, the support for young people and families from these backgrounds must increase and the cost of living must come down. This crisis makes paths ahead uncertain and frightening for young people from under-resourced backgrounds, and the current situation needs to change if they are to thrive at university rather than merely survive. Therefore, based on the findings of our research, we have five key recommendations to clear the path ahead that would improve the journey to, and experience of, university.

1. Maintenance support for students must increase.

The current maintenance support on offer from the Department for Education and administered by the Student Loans Company does not meet the needs of under-resourced students and should match inflation.

The gap between costs and support cause concern that students will need to stay at home, work part-time or forego essentials to attend university. Moreover, the costs of student accommodation and transport have already risen to unmanageable levels, taking advantage of young people who aspire to attend university but live in regions where they have no option but to travel and leave home.

2. A Sharia-compliant solution to student loans.

Despite [plans to build a Sharia-compliant alternative finance solution](#) as part of the Lifelong Loan Learning Entitlement, the extended consultation and unclear timings from the Department for Education are frustrating and unacceptable. Students from Muslim backgrounds are still waiting over ten years since an initial proposal. The process for creating an alternative finance system must be accelerated. Moreover, the complications of applying for £0 value loans to access bursaries and scholarships should end, or institutions should provide specific support for parents and carers to understand the technical complexities of the system.

3. Increase scholarships, bursaries and hardship funds and their transparency.

The higher education and charity sectors must do better to bolster support to match the cost of living and make it more transparent and accessible. Supplementary support is simply not enough to plug the gaps faced by young people and information about scholarships, bursaries and hardship funds should be front and centre on UCAS Hub. They can be the difference between a hard-working, ambitious student from an under-resourced background applying to a university or not.

4. More transparency about the true costs of university life.

Work by organisations like HEPI and Blackbullion have led strong efforts in deducing the real, day-to-day costs of university life, but university budget calculators and accommodation search tools need more precision. Students, families and advisers need accurate information to be able to judge how far their finances will stretch.

5. Stronger financial education for advisers, families and students.

We echo the importance of strengthening the financial literacy of young people and ensuring they have access to accurate information and resources. Changes to school curricula which improve financial literacy, specifically focused on managing finances at university are critical. However, this is not a solution to the cost of living crisis. It should not be the responsibility of individual students and families from under-resourced backgrounds to make things work in impossible financial circumstances. Many students are already managing their money and learning to budget, but they have had to learn this independently.



The Access Project student on A Level Results Day 2023

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