FREE GUIDE

UNIVERSITY AFTER 30

The Complete Guide for People Working in the UK Who Finally Want to Go to University

2026 Edition · London Training College

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A Word from Oana

For **nine years,** I've worked with people like you. People who wake up early, work hard, have families and responsibilities, and come to me with the same fear in their eyes and the same five or six questions. *"Is it still worth it for me?"* is almost always the first one.

I wrote this guide so you can find the essential answers in one place: **who can study, what routes are available, how the money really works, how much time it requires, and what comes next** in practical terms. I don't want to rush you, and I don't want to promise things I can't verify. I simply want you to understand the system well enough for your next decision to be made with a clear head, not out of fear or with the thought, "I'll look into it next year."

This guide shows you the full picture. It can't tell you on its own whether a particular route is right for you, because that depends on your exact situation. But by the time you reach the last page, you'll know which questions to ask and what is worth checking for yourself. And if you want to take the next step, it's a small one: simply a conversation about your situation.

Oana

About LTC

We are London Training College, and we have been doing this for more than fifteen years, long before dozens of "agencies" appeared overnight. During that time, we've guided **over 12,000 people** towards a university place in the UK, with an acceptance rate of **over 97%,** across **more than 550 programmes** and **15 campuses.**

But those figures don't really explain what we do. The UK university system is complicated, bureaucratic, and written in language that can discourage you from the very beginning. We translate it into a path that someone tired after work can follow without getting lost or making mistakes that cost time and money. We don't just help you "get into university", we help you open a door that most people like you don't even know they have the right to open.

You'll see Oana throughout our materials. She has worked here for nine years. She's not a "representative" or a salesperson. She's the person who has spoken with thousands of people in your situation and understands the process from the inside. We're not going to tell you that we're "the best", because that doesn't help you in any real way. **What matters more** is seeing how we think, what we check, and what we tell you even when the answer is not the one you wanted to hear. This guide is the first proof of that. It doesn't try to sell you anything on its pages. It gives you real information, including the uncomfortable parts that **others prefer not to talk about.**

Brief:
The Guide in 2 Minutes

Maybe you don't have time to read everything right now. That's okay. If you have two minutes, read this page, because it covers the things worth knowing before you tell yourself, "University is no longer for me."

Your age doesn't take you out of the running. University in the UK isn't only for 18-year-olds. Almost a quarter of students are mature students who work and have families. Viorel started at 44, and today he can simply say: "You can't do physical work for the rest of your life."

You don't necessarily need a British qualification, or even the Baccalaureate. There are several entry routes, depending on what you have done so far. The question is not, "Do I have all the perfect documents?" but "Which route is right for me?"

You can start without paying the tuition fee from your own pocket. If you're eligible, a government loan covers the tuition fee and goes directly to the university. You don't need to have almost £10,000 saved up.

Student Finance is not repaid like a bank loan. You pay 9% only on what you earn above £25,000 per year. Below that threshold, you pay nothing. If you never reach it, you pay nothing, and the debt is written off after 40 years.

Brief:
The Guide in 2 Minutes

At the end, you don't just have a degree. A nurse can start in the NHS on around £31,000 per year.

The lifetime difference in earnings between someone with a degree and someone without one in the UK is estimated at hundreds of thousands of pounds.

University can fit around your job. Many programmes require around two days per week, and more than two thirds of students work while studying.

Yes, you've probably heard about the **student loan scandal.** We explain exactly what happened and why genuine study at a real university is the opposite of that fraud.

The system is changing in 2027. Anyone who starts their course before 1 January 2027 stays on the current rules throughout their degree.

Your exact route can't be guessed from an internet page. It depends on your education, experience, and personal situation. You can find it out through a short conversation, without paying anything.

If this is all you read, you have already read the things that matter. The rest of the guide gives you the detail you need to take action with confidence.

CHAPTER 1:

Why You Really Want This

What you'll learn here: *why the thought of going to university keeps coming back, even if you are over 30 or 40, you work, and you may have told yourself ten times that "it's not the right time".*

It’s just after five in the morning and it is still dark outside. You make your coffee quickly, put on your coat and leave, maybe for a construction site, a warehouse, a hotel, a restaurant, a delivery van, or a cleaning job. At first, you don’t even think about it anymore. You do what needs to be done, just as you did yesterday and will probably do tomorrow.

But after a certain age, your body starts to feel every sleepless night and every year of physical effort. Your back hurts, your knees hurt, your hands hurt, and the tiredness no longer disappears after one night of sleep. At 25, you could sleep for five hours and start again. At 40, you begin to feel every year. Viorel, one of the people who went through our process, said it more simply than we ever could: “You can’t do back-breaking work for the rest of your life.”

There’s no shame in this kind of work. It is how you paid your rent, maybe raised your children, maybe sent money home, and built a life in the UK.

But every now and then, a question comes up that you do not really want to hear: “How much longer can I keep doing this?” It comes when you see someone younger with a better job, or someone who doesn’t seem smarter than you but has a different schedule and a different salary, and you think, “I could have had that too.”

Then, if you are honest, another thought follows: “Maybe I still can.”

This is where the conversation about university really begins. **Not with a degree on the wall or with which university you choose, but with one question:** if you change nothing, do you want the next ten years to look like the last ten?

If your answer is yes, that is perfectly fine. But if you felt a knot in your stomach while reading that question, then university is probably not what attracts you most. It's what could come after it: **a better job, more stability, less physical work, a salary that grows with your experience,** not just with the number of hours you work.

And perhaps the feeling that you didn't come to the UK only to survive from one payday to the next.

The fears you don’t really want to tell anyone about

Before we go any further, let us put them on the table, because everyone has them and no one says them out loud.

“I’m too old. I have missed my chance.” This’s the most common one, and it’s not true. Almost a quarter of students in the UK are mature students. At 44, you have something a 19-year-old does not: you know what real work looks like, and you know exactly why you want a change. No one looks at you strangely in the classroom. If anything, younger classmates listen to you.

“Who do I think I am, starting university now?” This is the fear that you don’t belong there. But university is no longer what you remember from your teenage years. It’s full of people who work, have families and started later in life, just like you.

“My English isn’t that good.” We hear this often, almost always from people who manage well in English at work every day. Everyday English is often a good starting point. We’ll return to this in more detail later.

“What if I don’t make it?” This is the fear of embarrassing yourself. But the support available is designed specifically for someone who hasn’t been in a classroom for a long time, so that you’re not left alone to face the process.

“I’m not allowed to spend time and money on myself.” Especially if you have children, this guilt is real. But this is not spending money on yourself. It’s an investment in what you can offer your family from now on.

“What if it’s a scam?” You have every right to be suspicious, especially after the headlines in the press. That’s why we have dedicated a whole chapter to the second thought, “How It Really Works”, where we put all the facts on the table.

And there is one more, the most dangerous of all, because it does not sound like fear. It sounds like reasonable postponement: *“I’ll do it next year.”* The problem is not postponing it once. The problem is that “next year” becomes a habit. One year passes, then another, the children grow up, and it’s still not the right time.

The real cost is not that you didn’t go to university. It’s that, **five years from now, you’re in exactly the same place,** with the same back pain and the same thought coming back again.

It's not the degree that changes your life, but the door it opens

To be specific, let us talk about what comes after. **In nursing,** a nurse can start in the NHS at Band 5, on around £31,000 per year, rising towards £37,800, with working hours, holiday entitlement and conditions that a warehouse job rarely offers. **In teaching,** a teacher starts on around £31,650 and can earn towards £38,700 in London. **In IT,** project management or business, after a few years you can easily earn more than £40,000. And beyond the starting salary, research shows that the lifetime difference in earnings between someone with a degree and someone without one in the UK is measured in hundreds of thousands of pounds. Put those numbers next to your life today. Not as a criticism, but as a mirror.

There's another reason too, one that many people do not talk about but that often matters the most. Your child does not only listen to what you say. They look at what you do. One of the mothers who went through the process told us how, at her graduation ceremony, her child said on their own, without anyone asking them, that they would go to secondary school, college, university and then do a master's degree too. That's the example you set when you want a better life and decide to do the work.

Your small next step: no one needs to convince you of anything right now. Keep reading and, at the end, if you want, you can find out what options are available to you.

CHAPTER 2:
How It Really Works

What you'll learn here:
where the money comes from, why it is free for you, and the truth about the scandal reported in the press.

The most natural question, if you're someone with common sense, is this: *"If it's free for me, how do you make money?"* Let us answer you directly, because this is where trust begins.

There are two completely separate streams of money. The first is the university tuition fee, which is covered by a government loan and goes directly from Student Finance to the university. You never see or touch this money. The second stream is us. LTC is paid separately by the university, from its recruitment budget, after you have successfully enrolled.

Universities in the UK urgently need students, many are operating at a loss, and this is why they pay someone to bring them suitable applicants. "Free for you" does not mean that no one pays for the service. It means that the payment is between the university and the agency, not between you and us.

Yes, the scandal happened, and you deserve to know exactly what happened

You've probably seen the headlines: *"Romanians involved in hundreds of millions of pounds of student loan fraud."* We're not going to pretend it doesn't exist, because you deserve to understand exactly what it was about.

What happened, in short and based on the facts, is that some satellite colleges, called "franchised providers" in English, enrolled people who had no intention of studying. Those people took out the loan, didn't attend classes and disappeared. The press began referring to them as "cash machines". The National Audit Office documented the fraud in 2024, a major investigation was published in 2025, and the Education Secretary called it one of the biggest financial scandals in the history of the university sector.

And yes, Romanians appeared frequently in the story. The number of loan applications **from Romanian citizens rose from around 5,000 per year to more than 80,000 in eight years,** and at some of these colleges, half of applicants were Romanian. This is why the community is understandably worried. It's not paranoia. It is a real issue that has been reported on.

But this is where two completely different worlds need to be separated. That fraud involved ghost students at providers that were not properly registered. Genuine study at a real, registered university, where you actually attend classes and earn a recognised qualification, is the exact opposite. It 's precisely what the funding system was created for.

Where does LTC fit into all of this? We work with real universities, support people who genuinely study and complete their courses, and check each person's eligibility, documents and English level before anything begins. This checking process is the very opposite of the pattern of fraud. And to be very clear: if anyone promises you loan money to enrol on a course you do not intend to attend, walk away. That's fraud, and you would be the person legally required to pay the money back.

We're telling you all this instead of hiding it for one simple reason. **A suspicious intermediary would never mention the scandal.** We put it on the table because we have nothing to hide and because we want you to judge someone by how they think, not by how they sound in an advert. Someone who wants you as a long-term client **tells you the uncomfortable parts too.** Someone who only wants you once does not.

Your small next step: when you assess anyone who says they can help you, look at what they check and what they openly acknowledge, not at what they promise.

CHAPTER 3:

What You Can Study and Where It Can Take You

What you'll learn here: *what you can study, which doors each direction can open, and how to choose without simply following what others do.*

You don’t need to jump straight to the word “university”, which can sound intimidating. Think of it more as a staircase, with steps you climb one at a time, at your own pace.

The first is Level 3, the preparation stage that can lead you into higher education. This includes Access to HE and A-levels. Next come Level 4 and Level 5, the first stages of higher education, which include qualifications such as an HNC, HND or Foundation Degree. Level 6 is bachelor’s degree level, and Level 7 is a master’s degree.

The good news is that you don’t need to know today how far you want to go. You only need to know which step you are starting from, and that can be checked.

Don't Choose a Course. Choose the Door You Want It to Open.

The areas that matter most for people like you are the ones that lead somewhere concrete**. In nursing** and health and social care, demand is very high, and a nurse can start in the NHS on around £31,000, with real stability. **Business** and management can open up coordination roles, with salaries that grow quickly with experience. **In IT,** you can earn over £40,000 after a few years, with office-based work and strong demand in the job market. **Project management** is a highly sought-after role, especially suitable if you come from construction or logistics, because you already know what a project looks like on the ground. **Teaching** makes sense for those who want to be a role model, with starting salaries of around £31,650.

And construction management or engineering are natural paths for someone from the construction industry who wants to move from practical work into coordination.

The important point is that a good university route doesn't always force you to start from zero. If you already have experience or partial qualifications, you can often use them rather than throw them away. <u>**Your years of work do not disappear**</u> when you enter the classroom. On the contrary, they often count.

What University Means in Your Real Life

The study format matters just as much as the subject, especially if you work. **Full-time** means a more demanding schedule, close to a full-time commitment. Part-time is specifically designed to fit around a job, and many programmes require around two days per week. **You can study in person, fully online, or through a blended format** that combines the two. Don't assume that every course is delivered in the same way, because for someone who works, this difference can sometimes matter more than the subject itself.

There is another choice that's not only about distance: London or outside London. Where you study affects your living costs and, in some situations, the level of maintenance support you can receive. **It's a budgeting decision,** not just a transport decision.

So how do you choose in the end? Not because *"my friend did it too"*. Start with four simple questions. What could I do for a few years without hating every day? What do I want my life to look like afterwards? What do I already have that I could use? And which door do I want to be able to open at the end? Choose the direction that makes sense for your path, not the course someone else has heard about.

CHAPTER 4:

Money While You Study

What you'll learn here: *the three things people often confuse, what repayment really looks like, and one rule that very few people know about.*

There are three different things here, and if you mix them up, everything can seem suspicious.

The first is the university tuition fee, paid by Student Finance directly to the university. The second is maintenance support, which may be paid to you. The third is LTC's commission, paid separately by the university. **Once you see them as three separate streams, the picture becomes simple and nothing feels hidden anymore.**

There are two loans you may be eligible for. The Tuition Fee Loan covers the tuition fee, around £9,790 per year for 2026/27, and goes directly to the university.

You never see this money. The Maintenance Loan is for everyday living costs. In London, it can reach around £13,500 per year, is paid in three instalments, and varies according to your situation. It's not a guaranteed amount and it's not a monthly salary, so it is important to budget it carefully across rent, transport and food for all the months of the year, including the months between instalments.

Why Student Finance does not work like a bank loan

This is where the biggest fear lies: “In a few years, I’ll owe tens of thousands of pounds.” On paper, the amount borrowed can indeed be large. In reality, the way you repay it has nothing to do with a bank loan.Repayment is linked to your income. You pay 9% only on the part of your salary above £25,000 per year, not on your entire salary.

If you earn £30,000 per year at some point, you repay around £37.50 per month. At £50,000 per year, it rises to around £187 per month. Below £25,000, you simply pay nothing. Yes, there’s interest too, and it is right to say that directly. It’s linked to inflation, currently around 3.2%, rising towards 4.1% from September 2026. After 40 years, any remaining balance is written off. Don’t turn this into “the debt does not matter”, because that’s not what we are saying. We’re simply saying that the system is designed not to overwhelm you.

There are a few questions people usually ask only after they have enrolled, and it is better to know the answers now. **If you drop out, the loan you used up to that point does not disappear,** but you repay it under the same rules: only if and to the extent that you earn above the threshold.

If you never earn much, you pay nothing, and the remaining balance is written off at the end anyway.

As for your credit record, Student Finance doesn't work like a normal loan and is not treated in the same way in mortgage assessments, although it's always wise to check the details at the right time.

A very helpful rule if you need a preparation year

You may be thinking, "This sounds good, but I can't even go directly to university."

If you enter through Access to HE, the preparation year for adults returning to education, it is also funded by a loan called an **Advanced Learner Loan.**

What few people know is that this loan is written off in full if you continue and complete university afterwards. In other words, the preparation year effectively becomes free if you see the process through to the end.

It's one of the best rules in the whole system, and almost no one tells you about it.

CHAPTER 5:

The Most Common Obstacles

What you'll learn here:
one by one, the things that make people postpone or give up, and what is actually true about each of them.

“Can someone like me do this?”

There’s no upper age limit that automatically takes you out of the running. Where you are starting from and where you want to go matter more than the age on your ID.

Your residency status is also part of the discussion, and this is where the details matter.

With Settled Status and three years of residence in the UK, you would usually look at tuition fee support plus maintenance support.

With Pre-Settled Status, the situation may be different, and Migrant Worker status can change the assessment.

There are also routes for refugees and people with other forms of protection.

None of this is a verdict you can give yourself from an internet page, but all of it is worth checking instead of ruling yourself out from the beginning.

"I don't have the documents I need"

This is where many of the doors people think are closed are actually open.

If you have a Romanian Baccalaureate diploma, it isn't useless simply because it's not British.

It can be recognised through a document called a Statement of Comparability, issued by UK ENIC, which shows the equivalent level of your studies in the UK.

It costs around £60 and takes two to three weeks.

If you don't have the usual qualifications, there is Access to HE, a preparation year designed specifically for adults returning to education.

At the end, it is equivalent to three A-levels and opens the path towards a bachelor's degree.

As mentioned earlier, it is funded through a loan that is written off if you go on to complete university.

If you don't have the right documents for direct entry, including qualifications from your country of origin, a Foundation Year may be your route.

It’s a preparation year that can lead to a bachelor’s degree when existing qualifications don’t meet the requirements for direct entry.

If you already have partial university studies, you may not need to start from zero. Through a Top-Up, you may be able to complete a degree you have already started.

As a guide, this is often considered when you already have around 240 credits.

And in certain situations, your work experience may count when your entry route is assessed.

It isn’t a universal rule and doesn’t replace every qualification, but it’s worth checking before you assume you have no options.

To see the picture at a glance, here's what you may be starting with and what is worth checking:

What you have now	What is worth checking
Romanian Baccalaureate diploma	Recognition through UK ENIC, depending on the course
No Baccalaureate diploma or A-levels	Access to HE or a Foundation Year
No recognised qualifications from your country of origin	Foundation Year
Partial studies or credits	Top-Up
Strong professional experience	Routes that may take experience into account

"Not having perfect documents" is not the same as *"there is no route"*. But your route can't be guessed. It needs to be checked.

“My English is not that good”

What level do you actually need? Usually, it’s around IELTS 6.0 or the university’s own test, but requirements differ from programme to programme.

For you, this means that the English you use every day at work is often a good starting point, even if it’s not automatically enough for every course.

Your level is demonstrated through tests or assessments, and which one applies is decided once you know the programme and university. If you’re below the required level, it’s not the end of the road, because LTC includes English sessions as part of the process, at no cost. The point is not “it’s good enough anyway”, but finding out exactly where you are and what you need to improve.

It’s worth noticing the connection with the earlier scandal. There, screenshots from language-learning apps were accepted as evidence of English ability, precisely because no one cared whether the student could actually follow the course.

At a real university, English genuinely matters, and it’s good that it does, because it’s in your best interest.

What to watch out for before you say yes

There are a few real risks, beyond agents. You may choose the wrong level or route and lose time, which is why checking things first is more valuable than "I'll apply and see what happens".

You may be accepted but not be able to keep up with the programme if you overestimate the time you have. You may end up dropping out, and that comes at a cost. And there are also promises that sound too good to be true.

The warning signs with an "agent" are clear.

You're asked to pay money upfront simply for enrolment or guidance. You're promised guaranteed amounts from Student Finance before anyone has checked your situation. You're promised "guaranteed acceptance". You're told that "everyone can apply", regardless of residency status or education. These are all **bright red flags.**

At LTC, you pay nothing for advice, documents, the application, interview preparation or English sessions, because we are paid by the university after you enrol. What we do is a diagnosis, not a verdict. The purpose of **the assessment is not to reject you, but to see which route makes sense for you.**

CHAPTER 6:
Time and Real Life

What you'll learn here:
how university can fit around work and family life, without pretending that it is easy.

“When am I supposed to find time for this as well?” It’s one of the most normal questions, because work, children and everyday life don’t disappear when you start studying.

This is exactly why the format matters so much.

And watch out for one trap, because one of the most dangerous phrases is: “I’ll manage somehow.” You don’t manage through thin air. You manage with a plan.

Let us look at what a real week can look like. On a part-time programme, with around two days per week as a guide, you set aside two days for classes and study, while the rest of the week remains for work, family and rest.

Things usually fall apart not because there is no time, but because there is no plan: because you haven’t decided in advance which two or three time slots you’ll protect every week.

If you work shifts and don’t know your schedule from one week to the next, it can still be possible.

But this is where we don’t want to automatically tell you yes. We want to look at your real timetable together.

How long it takes depends on the route. A bachelor's degree is usually discussed as a three- or four-year journey.

A Foundation Year plus a bachelor's degree, Access to HE, a Foundation Degree, a Top-Up or a master's degree all have different structures.

The route matters, not just the number of years, because where you start changes the whole journey.

Yes, you can work while studying. A great many people do: more than two thirds of students work at the same time.

This doesn't prove that it's easy for everyone. It simply proves that **it can be done with planning.** And if you have a family, don't make the plan alone. Put the calendar on the table at home, talk about which days are blocked, and who'll take care of certain things during busy periods.

For many people, studying also becomes an example for their children, but the main reason still needs to be your own.

CHAPTER 7:

How to Start, Step by Step

What you'll learn here: *what the journey from "I'm thinking about it" to becoming a student looks like, how LTC takes the complicated parts off your shoulders, and what changes from 2027.*

The process can seem long when you see it as one big pile, but it is a logical sequence of steps. You tell us who you are and provide the basic information. Your eligibility is checked. The right direction and level are identified. Your documents are checked. The application is prepared and submitted. If required, an English assessment or interview follows. You receive the university's decision. **You apply for Student Finance.** Any remaining conditions are resolved. You complete your enrolment and, finally, you begin.

<u>The important part</u> is that you don't have to carry this whole pile by yourself. You come to us with your situation, and we take care of the complicated part, using one simple rule: first we check, then we choose, and only then do we apply. We check whether you have a route and which one it is. Together, we choose the university, course and format that suit you. Only then do we prepare and submit your application. You answer a few questions, and we handle the rest. That is why it can work even for someone with a shift job and two children at home.

One thing worth remembering is that the financial side takes time. Student Finance processing can take six weeks or more, so "I'll deal with it just before the course starts" is a bad idea that only creates unnecessary stress. **The good news** is that, under the current system, you can start the process early, even before your final place has been confirmed. Starting early doesn't mean panicking. It simply means giving yourself time for documents and clarifications.

What changes from 2027 and why September 2026 matters

From 1 January 2027, a new system called the Lifelong Learning Entitlement will come into effect. It is a completely new, credit-based system that has already been delayed several times, so it hasn't yet been tested in practice. The rule you need to know is simple: anyone who starts their course before 1 January 2027 remains on the current system for the full duration of their degree. Anyone who starts afterwards automatically enters the new one.

This doesn't mean that the new system is bad for everyone, and we don't want to scare you with it. In fact, the repayment conditions remain broadly the same, so this isn't about the threshold suddenly getting worse overnight. The real difference is that you move from a system people have known for years to one that is new and still untested. The advantage of starting in a 2026 intake is that you make your decision under conditions you know today, rather than conditions that are still taking shape. That's all. No countdown and no promises that anyone automatically loses their eligibility.

Your small next step: if you're thinking about a 2026 intake, the useful question is not "Am I rushing?", but "In my situation, if I want to start now, is there a route available?" You find that out through an assessment, not an assumption.

CHAPTER 8:

Questions Everyone Asks

What you'll learn here: *short, straightforward answers to the questions that come up most often.*

- **Do I need to pay LTC money upfront?** No. Our model means that the university pays us, not you.
- **Do I need to have almost £10,000 to get started?** No, if you're eligible for a Tuition Fee Loan. The tuition fee is covered and paid directly to the university.
- **Will I receive money in my bank account?** You may receive a Maintenance Loan if you're eligible, paid in instalments. Don't treat it as a monthly salary, but as support that needs to be budgeted carefully.
- **Will I be in debt for life?** No. You only repay above the income threshold, and any remaining balance is written off after 40 years.
- **Will it affect my credit rating?** Student Finance doesn't work like a normal loan and isn't treated in the same way in credit assessments.
- **I'm over 40. Can I still do it?** Yes. Your age doesn't take you out of the running. Many people start after 40.
- **I don't have the Baccalaureate diploma. Is it still possible?** There may be a route through Access to HE or a Foundation Year. It needs to be checked.
- **I have Pre-Settled Status. Can I receive Student Finance?** You may be eligible, but the answer isn't the same for everyone. It depends on your situation.

- **I have Settled Status. Does that mean I definitely qualify?** Not automatically. Your three years of residence and other details also matter.

- **I started university but didn't finish. Does that count?** Yes, often in a positive way, through a Top-Up. It's worth checking what you have completed.

- **How long does it take from completing the form to attending my first class?** It depends on the case, which is exactly why the financial side should be started early.

- **Can I apply for Student Finance if my place isn't confirmed yet?** Yes. Under the current system, you can begin before you receive your final offer.

- **What happens if I fail an exam?** Failing an exam doesn't automatically mean you lose your university place. There are usually solutions.

- **Can I work while studying at university?** Yes. Many students do. It's not easy, but it is possible with a plan.

- **How do I know it's not a scam?** Not by what an advert says, but by checking how the person speaking to you thinks and what they openly acknowledge.

- **Can you guarantee that I'll be accepted or tell me exactly how much I'll receive?** No, and no serious organisation should guarantee that before checking your situation. We can explain the rules and what may be possible.

CHAPTER 9:

Glossary and the Next Step

What you'll learn here:
the terms you'll see most often, explained simply, and what to do next.

Term	What it means
UCAS	The platform used in the UK for university applications on certain routes
Home Student	A UK tuition fee and support category, based on residency and other criteria
Settled Status	A residency status that may be relevant for access to education and funding
Pre-Settled Status	A residency status for which funding rules may differ
Foundation Year	A preparation year that can come before a bachelor’s degree and may be an entry route
Access to HE	A preparation programme for adults, equivalent to three A-levels
Top-Up	A route through which you complete a degree you have already started
HNC / HND	Higher education qualifications, usually at Level 4 and Level 5
Levels 3–7	The levels within the system, from entry routes through to a master’s degree
Tuition Fee Loan	The loan for tuition fees, paid directly to the university
Maintenance Loan	Support for living costs, paid in instalments
Student Finance	The financial support system for higher education
Advanced Learner Loan	The loan for Access to HE, which is written off if you complete university
UK ENIC	The organisation that compares overseas qualifications with UK levels
Enrolment	The formal process of becoming a student after completing the required steps
Conditional / Unconditional Offer	An offer with or without conditions that must be met before enrolment
LLE	Lifelong Learning Entitlement, the new system from 2027

The guide has come to an end, **but your question only now becomes simple.** It's no longer, *"Can I still go to university in the UK?"*, because you now know that, in most cases, there's a route. The real question is: *"Which route is mine?"*

And the guide cannot answer that on its own, no matter how complete it is. Two people of the same age can have completely different residency status, education, documents and goals. A guide can explain the rules. It can't replace an assessment of your own situation.

That's why the next step is small and free. After you complete the form with your basic information, then we'll have a short conversation about your situation, where we look together at the options available to you. **First we check, then we choose, and only then do we apply.**

Let's talk about your situation. Contact us to find out which path is available to you.

Check here

This is an information resource and does not constitute financial advice. External figures are checked against their original sources, including gov.uk, the House of Commons Library, IFS, the National Audit Office and NHS Employers, and may change over time. Check the information that applies to your own situation and the relevant date.