

Funding University Education for Muslim Students

(2nd Edition)

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Introduction

I begin by Praising Allāh ﷻ, Lord of the Worlds and sending Peace & Salutations to our beloved Prophet Muḥammad ﷺ.

Islām places a lot of focus on education. When Allāh ﷻ created Ādam ﷺ, he taught him the names of all things. The first words revealed to our Prophet Muḥammad ﷺ were ‘Read’. Our Prophet Muḥammad ﷺ mentions in a Ḥadīth that “Seeking of knowledge is obligatory upon all Muslims”.

The education we receive is of two types, religious and secular. Our pious predecessors came to this country and established many Madāris and institutes of higher education which aid us in our search for religious knowledge. For our secular education, the natural progression from 6th forms and colleges is onto Universities.

With the grace of Allāh ﷻ, I graduated in 1995 from the University of Westminster with a BSc (Hons) in Computer Systems Technology. In those days, all University Fees were paid for by the Government and students would also get maintenance grants which would fully fund their upkeep.

Over the years I have seen this system slowly erode. Within 20 years, the whole cost of University Education has now been transferred from the Government to the Student themselves. We can argue that this is unfair but it is the reality of today. If we decide we want to go to University, then we need to find methods to fund our education.

I come from a family where University Education is seen as the norm. My grandfather was a head teacher in India and many of his students are all around the world today. The focus in our household has always been to educate ourselves to the highest of our potential and in a vocation which will help other people i.e. teaching, medicine, pharmacy etc. and these are the qualities I try to instil in my children as well. I always say to them, get a job where you are helping other people and playing a positive role in society.

There are so many roles and vocations where we can benefit our own and the wider community, if we obtain the relevant qualifications. Taking up roles as midwives, nurses, doctors, teachers, the list goes on. Insha'Allah by taking up roles like these, it will be spiritually rewarding as well as beneficial to society.

People from the wider society will see Muslim people as how they should be seen, as people who help others, benefit others, and put the needs of others before their own. There has never been a time since our parents migrated to this country, in some cases over 50 years ago, where we as a community need to be seen as being positive rather than negative. Educating ourselves and our coming generations will play a very big part in this.

With the grace of Allah I was blessed with the opportunity of also graduating from Darul Uloom Bury as a mature student and have seen how so many of our young 'Ulamā who have recently graduated from our Madāris, are also financially challenged when trying to get into University. During my final year, I took a sabbatical from my employment which involved strict budgeting in order to maintain a household on reduced income. The fact that Allāh ﷻ made it possible and furthermore made things affordable shows that it can be done if a person concentrates their efforts on achieving their goal with the pleasure of Allāh ﷻ in mind.

My own children are now at a stage where they are at University and others will be attending soon Inshā'Allāh. For the last few years we have been planning on the best way to fund the education without taking Student Loans. We have spoken to many other parents about how they will fund their children's education, and we have been surprised about how easily many have already decided to take out Student Loans which are impermissible.

I discussed this matter with many ‘Ulamā, friends, parents and colleagues. Many excellent ideas were presented on how we as parents can help fund our children’s education as well as giving them ideas on helping them contribute as well. I then decided that I needed to share these ideas with others so they may also benefit.

I have written this article in a ‘question and answer’ format to enable to reader to try and ‘think out of the box’. We can easily get deterred when we are presented by large sums detailing the cost but with a little effort, some dynamic thinking and lots of supplication, it can be possible for each and every one of us.

Alḥamdulillāh, since the initial release of this booklet, many parents who had originally considered the Student Loan read the booklet and decided to fund their children’s education. There have also been some changes with regards to scholarships and bursaries, as well as the availability of degree apprenticeships, so I decided to update the booklet. I have also included a personal anecdote which will Inshā’Allāh explain my personal connection with this issue.

I pray to Allāh ﷻ that he guides us all and gives us all the opportunity to attain the best education for ourselves and our coming generations within permissible means. I pray that he grants Barakāh in our earnings and saves us all from committing any actions which will remove this blessing. Āmīn.

Ebrahim Noor 12th Dhul Ḥijjah 1449 AH (14th August 2019)

(2nd Edition)

Who needs to read this article?

This article is aimed at students who wish to go to University and their parents or guardians who may be in a position to help with funding their education. It is also beneficial for people who help in making funding decisions.

If you are parents, it doesn't matter if your children are still young yet. It also does not matter whether you have any children at all. This article will give you some ideas, so you can plan ahead and make the best decisions going forward.

If any students have already taken out loans, then they should also read this article to give them ideas or how to fund the rest of the course. Get your alternative funding in place and then cancel the loans for the following years.

Why do I need to read it?

University Education is something many people aspire to attaining. As parents, we all want what's best for our children. We want them to get the best jobs, earn lots of money, and make a positive contribution to society. We all want our children to lead comfortable lives. We support them, nurture them, and advise them.

As Muslims, we should encourage ourselves and our children to work to the best of our potential, in both secular and religious education. As British citizens, we have a positive role to play in our society and to get into certain positions, will require a University Education.

This article will help you think about the very important decisions you will have to make in funding the Education and how to do it in a way which will be permissible and pleasing to Allāh ﷻ.

The decision on which course you take, which University you go to should be done together by the students and their parents. The investigation into this should start as soon as the student starts 6th Form or College and has an idea of what field they would like to go into.

Go to the University Open days, look at the courses, the cost, the location and the funding available and then choose one which is affordable and appropriate.

And finally, have different plans in place in case you do not get the required grades or if you do better than expected. If you haven't managed to secure a place on your preferred course, check on results day to see if it is in clearing. If it is and you have met the requirements, or are even close, then apply again.

The available clearing courses will be displayed on each University Web Site, sometimes the day before the A-Level Results come out. So make a note of

the courses, find out what times the lines open and note down the telephone numbers.

On results day, collect your results at the earliest opportunity so if you need to go through adjustment or clearing you have the maximum time available. Many courses in clearing which are in high demand, will get taken up very quickly so you need to give yourself the best opportunity to be able to secure them if needed.

If you are interested in multiple courses, then you may need assistance in calling the Universities as the lines will be very busy. So get your parents, siblings and friends to help you as well.

I just wanted to share a personal experience on this matter. My daughter had initially applied for a Degree in Midwifery. At the time, the course was fully funded by the NHS so there would be no need to take a loan. Unfortunately she was unable to secure an offer so as you can imagine, this was very disappointing.

Our next plan was for her to do a Degree in Biomedical Science at Coventry University, which would enable her to do a post grad as a Physician's Associate. This would mean paying 5 years of fees, but it would enable her to achieve her aspirations of working in the Medical Field. As a family we had decided to work together to fund the education and under no circumstance would we take the Student Loan.

We were very fortunate that we had been given amazing advice from her teacher who we shall be forever indebted to. We were advised to check on results day, if Midwifery Courses are available in clearing and if so to apply again.

We got up early on results day and checked the various Universities to see if it was. As it happened, there were no places available for Midwifery, however 2 more course which were fully funded by the NHS were,

Physiotherapy in Coventry University and Nursing at the University of Birmingham.

My daughter received an email from Coventry University confirming her place on the Biomedical Science Course, so this was a good sign that she had at least secured a place and she had done well in her examinations. She then went and collected her results and with the blessing of Allāh ﷻ, she had exceeded her predicted grades so now she was able to go through adjustment.

We called both Universities which had the fully funded NHS courses in clearing and were informed that the Physiotherapy Course at Coventry was now full. She did however manage to secure an interview for the Nursing Degree at the University of Birmingham. There was some initial hesitance as it wasn't the Degree she had originally wanted to do, and it would mean commuting every day to Birmingham as well. I advised her she had nothing to lose so she applied.

The following day, she attended the interview and with the Grace of Allāh ﷻ, she was offered a place. I still remember when I got the call, I couldn't believe what had happened. We had gone from a position where we were willing to pay 5 years of tuition fees to not having to pay anything at all. Furthermore, the University of Birmingham was part of the prestigious Russel Group. And to top it all, it was literally next to my place of work at the time, so I would be able to take her early in the morning whenever she had to go on placement at the Hospital.

Allāh is Great! We plan and Allāh plans. The initial disappointment we had, all the heart ache, all the uncertainty was now gone. Allāh ﷻ had something better waiting for her, we just needed to exercise patience and see how events unfolded. As I write this, tomorrow will be the final day of my daughters Degree, with the Grace of Allāh, she will be soon be a qualified Nurse and be able to Inshā'Allāh help many people.

I pray that Allāh ﷻ makes her a means of people coming closer to Islām, for people to understand the true caring nature of our Faith and to change the negative perception which many people have of our community.

So you can see, sometimes things might not go according to our plans, but it could be that Allāh ﷻ has planned something better for us. We need to ensure our intentions are correct, that we will not compromise our Islamic values, and above all remember that Allāh ﷻ is the Sustainer.

We need to keep our options open, prepare for all possible scenarios, both good and bad, and Inshā'Allāh we will get the best possible outcome.

So many people have written about this issue, so why write about it again?

With the grace of Allāh ﷻ, many of our ‘Ulamā have spoken at length about the impermissibility of Student Loans within Islām and offered many alternatives. Unfortunately, we still find people not heeding the advice. The rules are not made by the ‘Ulamā, but by Allāh ﷻ. There is no debate about whether Interest based loans in any form are permissible or not.

So why do we still see parents allowing and in some cases encouraging their children to take Student Loans? In many cases the children do not want to take the Loans but the parents offer them no alternative even when they are in a position to help.

Why has it become so easy to do something which is impermissible with, no ifs, and no buts?

What is the justification? Some of the excuses are:

- Everyone takes loans, it’s the norm.
- You only need to pay it back after you earn over £26,575 a year and we don’t plan to earn that much.
- I don’t need to pay it back now, and I won’t realise it when it comes out of my wages automatically.
- I want my child to get the best job, and for that they need to have a degree but we cannot afford to pay their fees, so we have no choice but to take a loan.

Inshā’Allāh by writing this piece, I want to show that there *are* alternatives to the Student Loans, and we *can* fund our children’s education with careful planning and asking for Allāh ﷻ help.

A few points for Parents to consider

As parents, every one of our actions are seen by our children. Many children will emulate the actions of their parents when they are older. If they see their parents doing something, they will automatically think it is correct and in most cases that it is also permissible in Islām. Therefore, before we make any decisions, consider the following:

- What example are we setting for our children by encouraging them and letting them take out impermissible loans?
- Do we really want our children to be over £50,000 in debt before they even start their careers?
- How do we expect there to be blessing in their wealth when they will be paying interest for the majority of their working life?
- Is it a good idea to get our children into a habit of borrowing money even before they stand on their own feet? This could lead them on to a slippery slope to the world of credit.

As parents we have to lead by example and think about the repercussions of the decisions, we will help our children make. This is one such decision which will have a direct effect on them for many years to come, in some cases even after we have passed away. So advise them, help them, keeping the commandments of Allāh ﷻ in front of us and do not encourage them to do anything impermissible which may be regretted later on.

Let's start by correcting our Intention as to why we want to educate ourselves

Our Prophet Muḥammad ﷺ mentions in a Ḥadīth that all actions depend on intention. If our intention is to please Allāh ﷻ then he will help us and do whatever is best for us and our children.

We need to remember that Allāh ﷻ is the Sustainer; he is the one who is responsible for our sustenance. We can earn a very high wage, but without Barakāh, blessing in our wealth, we could struggle to make ends meet. On the other hand, a low wage can have so much blessing in it, that there is always money left over.

The intention we should have is that the education will help us or our children get employment while earning a permissible wage through which a person can fulfil the rights of Allāh ﷻ and all the other people who have rights over us.

Imam Ghazālī ﷺ mentions in his book *Arbaʿīn* that there are 10 forms of ʿIbādah, worship and one of them is earning through permissible means. So even working is a form of worship which is rewarded by Allāh ﷻ if done correctly. Now if our education is going to be a means to gaining this permissible employment, shouldn't the education also be obtained through permissible means?

So read this article with an open mind and make the intention that Allāh ﷻ helps and guides you to the right course. I can bear testament to the fact that if our Intention is correct, Allāh ﷻ will help us and give us sustenance through means which we would never even dream of.

So how much does it really cost to go to University?

In the last few years, the challenges for Muslim Students trying to gain entry to University and funding their education have increased. A few years ago, the annual University fees were £3,000 per year. This was generally affordable however; the University fees were initially increased to £9,000 and soon after increased to £9,250 per year.

The main source of funding for students is through interest bearing Student Loans. The Loans can be used for paying the Tuition Fees as well as maintenance during the course. Many people take these loans without realising the true cost.

There are also a number of Students who pay for the fees up front, or in instalments, therefore incurring no charges after they graduate due to no Loans being taken.

Let's have a look at some figures taken from a recent study by the Institute of Fiscal Studies on how much University Education will cost in real terms for Students who take out Interest based Loans.

- The average debt, once a Student finishes a 3 year course will be over **£50,000**.
- Students from poorer backgrounds will have debt of an average of over **£57,000** due to the extra support they need.
- The students will have already accrued **£5,800** in interest charges by the time they graduate (This is for an average 3 year course).
- Higher Earners will pay an average of **£40,000** in Interest on top of the money borrowed. (That will be between **£90,000 & £100,000** in total)
- According to the Guardian, the current UK student loan debt is more than **£100 billion** and this figure is rising each year

What will the University Education cost me if I live away from home?

The cost of University Education is made up of Tuition Fees and the cost of Maintenance. Let's take a quick look at the average costs if a person lives away from home (not in London) and has to pay for their own maintenance (rent, food, etc.). All the figures below are estimates.

University Fees - £9,250 x 3 = £27,750

Cost	Yearly	3 year Total
University Tuition Fees	£9,250	£27,750
Rent (40 weeks at £80 per week)	£3,200	£9,600
Food (40 weeks at £30 per week)	£1,200	£3,600
Travel (40 weeks at £20 per week)	£800	£2,400
Misc. costs (40 weeks at £10 per week)	£400	£1,200
	£14,850	£44,550

Average total cost per year = £14,850

Total cost over a 3-year undergraduate degree paying basic rent and having an average food budget = £44,550

Note: University Halls of Residences charge anything between £83 and £157 therefore above cost would be even higher if a student wishes to live there.

If a person lives in London, they would be expected to pay even more due to the cost of living, so the total cost could be close to £50,000 over 3 years.

Note: If a person decides on a course which is longer than 3 years, i.e. medicine or pharmacy, then the total cost will increase, i.e. for a 4-year Pharmacy degree living away from home (not in London) the total cost will be around **£60,000** over 4 years.

So let's cut to the chase, how am I going to raise that much money?

First of all we need to try and find ways where we can reduce the cost of the Education, so the total amount we need to raise is drastically reduced. How can we do this? Here are some ideas below:

Study at a local University

From the costs detailed on the previous page, we can see that a lot of it is on Maintenance (rent, food etc.) when a person lives away from home. There are so many Universities nowadays, that there will always be one which is within commutable distance. Some may be local so there is no travel costs at all, while others maybe a short train journey or bus journey away. You will also not have to pay any rent or have food bills, by staying at home. So the now the total cost which needs to be raised is drastically reduced.

One of the excuses which a student might have is that the local University does not have the course they want to do. An answer to this is to try searching slightly further afield and the course will be offered in a University in a neighbouring city. For example if you are based in Coventry and can't find the relevant course at Coventry University or Warwick University, look towards Birmingham and Leicester which are both commutable and have many more Universities covering many more courses. Monthly & term travel passes can be bought at a cheaper cost as well for commuting.

So now the total cost of the degree falls from £44,800 to £30,000 if we are not paying maintenance and just paying for fees and travel.

Look for University Scholarships & Bursaries

Many Universities will offer Scholarships and bursaries for certain courses or all of the courses if you meet certain entry requirements. Again I will use Coventry University as an example. A friend of mine managed to secure a

Scholarship of £2,000 a year for his son due to his Academic achievement. Any student who gets more than 144 UCAS points will qualify for this. If a student gets between 128 and 143 points, they will qualify for £1,250.

For local students in Coventry who get more than 120 points, they will get £1,000 per year.

Have a look at the link below which shows the Bursaries & Scholarships that are available in 2020. Before you choose a course, take a look at them and then choose accordingly. If it is an academic achievement scholarship then we can see what grades we need to aim for. This will Inshā'Allāh give the students more motivation in studying and doing better in their exams.

<https://www.thecompleteuniversityguide.co.uk/student-advice/finance/university-bursaries-and-scholarships>

Many Students will qualify for low income bursaries, so again look to see where you will qualify, who offers the largest bursary and choose accordingly. This can be up to a massive £3,000 a year for low income families.

Look for non-University Scholarships

There are many other scholarships available from Charitable Trusts which can help towards the costs of the education. Again, you can find lots of information about these from the internet. The above link shows some of which are available. Again look hard and apply to as many as you can qualify for. There is no harm in trying, worst case you get a refusal. Best case, you get help towards your funding. Just ensure that the company/trust is not associated with anything which can be classed as impermissible in Islām. If you are unsure, consult a scholar.

Scholarships from Islamic Institutions

There are some Islamic Institutions which may offer help to students going to University if they meet certain conditions. As this list is quite fluid, I have omitted any links to particular organisations. Some students may even qualify as recipients of Zakāt. If you think you are eligible, then get in touch with the relevant Institution who will be able to confirm if you do qualify and then assist as necessary.

Calculate the Total Cost after initial deductions

Once a person has decided on the location of the course, the cost of travelling and fees can be calculated. They will be now be able to see how much money they need to raise over the duration of the course and per year. Let's take for example a student who decides to commute to University (annual travel costs taken at £1,000) and receives a bursary of £1,000 a year.

Costs

Item	Cost per annum	Total per course
University Fees	£9,250	£27,750
Travel	£1,000	£3,000
Total	£10,250	£30,750

Reductions

Item	Cost per annum	Total per course
Bursaries	£1,000	£3,000
Total	£1,000	£3,000

Net Total

Item	Per annum	Per course
Total Costs	£10,250	£30,750
Total Reductions	£1,000	£3,000
Net Total	£9,250	£27,750

From the above we can see that our target is raising £9,250 for 3 years, which is a total of £27,750 over the course of the degree.

Payment Options

Once we have calculated total cost, what options do we have to pay?

If a person has total funds available, pay in full each year

The first option is to pay the money in full each year. The fees can be paid in instalments. Many Universities will allow you to pay monthly or once per term to make it easier.

If you fall short, ask your Parents

As a Student you might not have the money but you may have parents who may be able to help. As parents it is our duty to ensure we provide our children with good education, both religious and secular. This would mean helping with the payments if we have the capacity to do so. The parents may be able to pay the whole amount, help towards some of it, or not be able to help at all due to their financial circumstances.

Full Amount Contribution

Firstly, we have to realise, that all the wealth we have is from Allāh ﷻ we can choose how we spend our money, and where we can spend it. This spending can be a means for reward or the opposite. As soon as person passes away, they will have no attachment left to wealth whatsoever so we need to detach ourselves from it and not love it to an extent where we find it difficult to part with. Even when it comes to giving it to the ones who we profess to love the most.

As parents, if we can help with the full amount then we should give the fees for them. This will be a very rewardable action as well as set a good example for our children who will understand our contribution. We can lead by example and show them how we can achieve our goals while staying within the boundaries of our Sharī'ah.

There may be some parents who have the means to help but refuse to do so, citing reasons like their children don't need to go to University or they need to learn to stand up on their own feet. Are these even valid reasons when it comes to pushing our children into impermissible actions?

If the money is so valuable to you, then give them an interest free loan which they can repay once they have completed their studies. This way you will not lose any money and they will be able to fund their education as well.

Part Contribution

If the parents can't pay the full amount but can contribute an amount each year then we can use this to calculate the deficit. For example, each year they agree to help with £3,000 towards the fees.

That reduces the amount we need to fund to £6,250 per year, or £18,750 over the course of 3 years. Work out the total funding needed now. Example below is for a Student commuting to University and getting a £1,000 bursary and £3,000 parental contribution.

Costs

Item	Cost per annum	Total per course
University Fees	£9,250	£27,750
Travel	£1,000	£3,000
Total	£10,250	£30,750

Reductions

Item	Cost per annum	Total per course
Bursaries	£1,000	£3,000
Parents Contribution	£3,000	£9,000
Total	£4,000	£12,000

Net Total

Item	Per annum	Per course
Total Costs	£10,250	£30,750
Total Reductions	£4,000	£12,000
Net Total	£6,250	£18,750

Saving Ideas for Parents

We should not leave it until the last minute to try and help our children find the funds for University. If we recognize that our children have the aptitude and can potentially go to University then we need to set the wheels in motion a lot earlier. Some of the saving ideas are as follows:

Family Allowance:

If we can afford to do so, keep the family allowance separate for each child. If they plan on going to University then whatever amount has been accumulated over the years can go towards the fees. Your first child will get over £20 per week. Other children will get £13.70 a week. If you average out the allowance over your children, and even put away £13 a week, each year the child will accumulate around £670. Over 15 years this would be over £10,000 so it would pay for the child's first year at University.

Education Saving pot:

Every month you could put a little money away per child into a pot for their education. The more you put in, the more they will have when it comes to the time they need it. Let's say as soon your children are born, you put away £5 a week for them. Over 18 years this would be over £4,500. If added to the family allowance, £15,000 would have been saved per child!

Budget, budget, budget!

We all love our little breaks and holidays. Our nice cars, eating out, console games, smart phones with unlimited data contracts and designer clothes. If we find we are in a position where we can't help as much as we would like to then look at ways how we can save money. You might think this is a drastic approach, but can anything be considered drastic if we are talking about our children's futures, especially when trying not to cross the line.

Calculate your monthly and annual outgoings and see where you can make savings. Use a spreadsheet, each month forecast your income and expenditure and how much money you could possibly save. There are general savings; yearly savings and monthly savings, here are some ideas. Remember every penny helps, so tighten the purse strings and set yourself a savings goal.

General Savings

Car

How expensive is your car? Can you get away with driving a cheaper car, if so, sell it and use the savings? Are you spending a lot on insurance and fuel? Get a more cost effective car so you can save on insurance, fuel and MOT costs. Potential savings could be in the thousands if you have an expensive car and sell it. If you buy a more efficient car, you could save hundreds on insurance, road tax and fuel bills each year.

Holidays

How much do you spend on holidays each year? For a few years don't go or cut down on the cost. Instead of going abroad, go somewhere locally. Potential savings could be from hundreds to thousands each year.

Yearly & Monthly Savings

Phone Contracts

How much are we paying for our phone contracts for everyone in the house? Do we really need unlimited data? Use the Wi-Fi when you are at home and limit your phone to a non-contract PAYG with limited data. You can get a decent PAYG sim with enough data, text and calls for less than £10 a month. If you calculate how many phones you have in your house and reduce all of them, the savings could be hundreds each year.

Entertainment & Internet

How much do we spend on high speed internet, sky & virgin media TV packages and paying for on demands events. Reduce your internet speed and you could save each month. Remove the TV packages and you could save a lot more. Call up your service provider and see what they can do to reduce your cost as much as you can.

Shopping

How expensive are our shopping habits? How much do we spend eating out every week? How much do we rack up in credit card bills each month on items we don't really need? Do we really need to 'taste the difference' or eat the 'finest'? There are savings to be had, if you eat out twice a week, reduce it to once a week. Stop buying items you don't need and you only bought because they were cheap or a bargain. Savings can be made every month.

Calculate how much you can contribute

After performing all your cost savings, you can now recalculate how much you will be able to save. Parents will be able to work out how much they can now contribute. Ensure you have a plan in place and if possible try and save a little extra wherever you can to help in case you fall short in the future.

The Final Balance after total deductions

So now we have calculated the cost of the course, cost savings and parental contributions, we are left with a final balance. Let's look at the example below, where the parents will contribute £3,000 a year and a total of £1,000 annual cost savings. If paying in instalments, we should be able to put the savings towards the fee payment in the latter stages of the academic year.

Costs

Item	Cost per annum	Total per course
University Fees	£9,250	£27,750
Travel	£1,000	£3,000
Total	£10,250	£30,750

Reductions

Item	Cost per annum	Total per course
Bursaries	£1,000	£3,000
Parents Contribution	£3,000	£9,000
Cost Savings	£1,000	£3,000
Total	£5,000	£15,000

Net Total

Item	Per annum	Per course
Total Costs	£10,250	£30,750
Total Reductions	£5,000	£15,000
Net Total	£5,250	£15,750

From the above example, our final balance is to raise **£5,250** each year.

What can I do to get the balance?

Don't leave it too late! Get a part time job

If we have calculated the cost of our course a year before we start, we can get a part time job and save everything we earn. Even if you get a Weekend or evening job and earn £50 a week, you can save £2,500 in a year. This will then reduce the balance you need to just £2,750 from the example on the previous page. The more hours you work, the more you can save.

During your course, maintain your job, try and work extra hours so your yearly balance is even less.

Best Case Scenario

From the previous examples, we have seen how we can reduce the cost considerably by getting a bursary, getting the parents to contribute as well as some cost savings.

The Scenarios factored in some travel costs and a small bursary. Now let's say a student has no travel costs. That the university is close enough to walk, or they can get a lift every day. Let us also consider that the student receives a larger bursary due to meeting certain criteria like Academic achievement or geographical location. Furthermore, the student has a part time job which gives them an annual income of £2,500. Let's see the figures now:

Costs

Item	Cost per annum	Total per course
University Fees	£9,250	£27,750
Total	£9,250	£27,750

Reductions

Item	Cost per annum	Total per course
Bursaries	£2,000	£6,000
Parents Contribution	£3,000	£9,000
Cost Savings	£1,000	£3,000
Income from Part time job	£2,500	£7,500
Total	£8,500	£25,500

Net Total

Item	Per annum	Per course
Total Costs	£9,250	£27,750
Total Reductions	£8,500	£25,500
Net Total	£750	£2,250

You can see now that the final total needed is reduced to only £750 a year now. These projections are realistic. It just takes some effort in finding the correct local course and getting the bursary/scholarships. Together with the parents help and the student showing some initiative by getting part time employment, the cost can be driven down.

Borrow the remaining Balance

Now if we ever go to borrow any money from anyone, the larger the amount, the harder it will be for them to give us the money.

Now that the amount is a lot less, ask family and friends if they can help you. Make sure the terms are written down, that the loan is interest free, that you will pay it back as soon as you can start full time employment after your course has finished and Inshā'Allāh you will find it easy to source.

If you can't get the amount off one person, ask multiple people until you can raise the money. If you have any items which you don't use, sell them and use the money towards the balance.

Ask your parents to see if they can borrow from their friends and family if needed. We should work towards creating a community where we all help each other in times of need.

I tried my best but couldn't raise the funds

Now let's say, you tried really hard, you couldn't get a bursary, your parents are in no position to help and you couldn't find a part time job. You needed to raise just the course fees of £9,250 but you were unable to do so. Or you managed to raise some funds but not the total amount. What can you do now?

There are 2 choices.

- Find an alternative course or employment
- Delay entry into University

Alternatives

So what else can you do?

Choose another course

There are many free courses you can do at colleges or ones which specialize in vocations and charge a lot less. Have a look at your local Colleges and Training Centres for more information. Look at specialising in a trade, there is great demand for electricians, gas engineers, plumbers etc. Having a trade can be very lucrative and gives you added flexibility, especially if you are self-employed.

Higher & Degree Apprenticeships

Higher and degree apprenticeships are available at levels 4 to 7. They combine work with study and may include a work-based, academic or combined qualification or a professional qualification relevant to the industry.

Higher apprenticeships go from level 4 to 7 and are equivalent to a foundation degree and above e.g. a professional qualification. Degree apprenticeships are available at levels 6 and 7 (full bachelor's and Master's).

You can search for available Higher & Degree Apprenticeships on the link below:

<https://www.gov.uk/government/publications/higher-and-degree-apprenticeships>

In August 2020, the UK Government announced an initiative for an extra 1,000 Nursing Degree Apprenticeships each year. Keep an eye on the NHS web site below for all vacancies.

<https://www.jobs.nhs.uk/>

Apprenticeships

Many Apprenticeships are available which will also allow you to continue studying while working and gaining skills at the same time. This will help you concentrate on a single vocation with excellent employment opportunities after, without the need of taking any loans whatsoever. Many Apprenticeships also pay a decent wage. You can search for available apprenticeships on the above link.

Employment & Part Time Degree

You could get a job and look for Degree courses which are part time. With a regular income you can fund your degree course, again without the need of taking any Student Loans. The cost of part time degrees is module based, so if you complete the degree over 5 years, the cost per year will average to about £5150 per year. (Figures taken from Coventry University)

Open University Courses

Another option is doing an Open University course. A Full time course costs an average of £5,000 a year with part time £2,500. You could also gain employment and do the course part time.

Find Employment & Delay Entry

Find a full time job for a year and save as much money as you can. It could be after a year, you have saved enough for one year's fees, or after 2 years,

you have saved for 2 years etc. Each year you spend working, even though you will graduate later, you will graduate loan free.

It could also be that you find employment suits you better and you work your way up very quickly and decide you don't need to go to University anymore. Many of my colleagues have qualifications in IT rather than a degree and they have progressed successfully in employment.

I've got more than one child, what can I do?

Many of us have been blessed with more than one child. We might be able to fund the first child but then what about the next one. Also what if the age gap between the two is less than 3 years so they have a crossover year in between?

If we take the first scenario where we have children but no cross over. The whole family should work together. As soon as the first child has graduated and gains employment. They should help contribute to the fees for the second child and so on. With this method, they will be less selfish with their wealth and it creates more love within the family, due to the mutual help.

If we look at the second scenario, where there is a crossover year between siblings, if both children cannot be funded in the same year, then the second child can take a gap year until the fees can be paid. The first child, as above can help contribute towards the fees of the second child.

Work together as a family.

The parents don't have to be the only ones who help with the students funding. They may have older siblings who can help, cousins, uncles and aunts, grandparents. Everyone can come together and help each other.

If the relationship is such that they will not give you the money, then borrow it off them in the form of an interest free loan and pay it back as soon as you can. We need to create an environment in our families where money can be collected and distributed to anyone who is need at the time. Lending other people money is a very rewardable action, especially when we are doing it with the intention of avoiding impermissible actions.

Summary

I pray that this article has helped you in realizing there are permissible alternatives to Student Loans. Times may be difficult for a few years while we are helping to fund the education, but this is infinitely better than spending years paying interest which is impermissible. Imagine graduating with zero debt, Subhānallāh. This is what we should be aiming for.

So let's summarize some of the important points.

- Go to a local University so no maintenance needs to be paid
- The more local you are, the less travel costs you will have to pay
- Reduce the cost of the fees, find a course and University which offers bursaries and scholarships to help reduce your yearly fees. This can be up to £3,000.
- Start working at least a year before you plan to go University, get a part time job and save some money to help towards the fees.
- Calculate the final balance you need to get to pay for the fees on a yearly basis.
- Ask your parents to help pay or at least give you an interest free loan.
- Check your outgoings and reduce them wherever you can.

Advice for parents:

- Help your children choose a course which is affordable and relevant with employment potential.
- Parents can also do lots of cost savings. Look at your income and outgoings. Save wherever and whenever you can.
- Cut down on holidays, expensive cars and eating out. All the 'nice to haves' can be delayed for a few years.

- If you get the opportunity to work a little extra, then do so, to help with fees.
- Plan early, have saving pots for the children in case they want to go University. If one child does not want to go, the savings can be transferred to another child who does want to go.

At the end of the day, do we want to encourage our children to take impermissible loans which they will end up paying for years to come? Or do we want to do the right thing and help them with making the right decision.

The unfortunate fact is that even today, people do not take the impermissibility factor of the loan seriously citing reason after reason. Shouldn't the fact that it displeases Allāh ﷻ be enough?

How can we expect Allāh ﷻ, help when we carry on leading our lives performing prohibited actions and then wondering why we are faced with problem after problem? We need to analyse every aspect of our lives and correct whichever actions are incorrect. We need to enjoin the good and forbid the bad. Once we bring our lives in line with the commands of Allāh ﷻ, and following the Sunnah of our beloved Prophet Muḥammad ﷺ then we will see a change in our lives. We will see the Barakāh in our earnings, in our children and our wealth.

May Allāh ﷻ give us the ability to only do what is correct. To give us patience if our financial situation becomes difficult and grant our children the ability to gain the best education both religious and secular so they can play a positive part in today's society helping to incline people towards our beautiful religion of Islām.

Addendum

Following the release of the first edition, I received a lot of positive feedback from parents who suggested more ideas as follows:

- Join Pressure Groups to reduce/abolish Student Fees
- Encourage Community Members with Financial Expertise to explore funding options
- Approach Islamic Institutions and Shariah compliant Banks to award bursaries/scholarship's and interest free loans.
- Approach Companies and Businesses to help fund student fees
- Options of Islamic remortgages



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