

A financial carrot from the Vegetarian Charity

The average student will now leave university with debts of more than £44,000, according to research conducted by The Sutton Trust, an education think tank. This means that undergraduates will have to look for additional sources of money to fund their way through higher education.

Most universities offer bursaries to students who are suffering from particular financial hardship. Unlike student loans, which may take until the average graduate is in their 40s or 50s to pay off, bursaries do not have to be repaid. The amounts and rules about who qualifies vary considerably between institutions. A useful source of information is the Scholarship Hub (thescholarshiphub.org.uk).

Beyond the universities, there are a surprising number of bursaries and scholarships available to individuals, some of them with unusual conditions attached.

If your parent or spouse is a grocer, chemist or commercial traveller, then the success of household brands such as Lifebuoy and Pears soaps and Vim in the early 1900s can indirectly help you through higher education. The Leverhulme Trade Charities Trust was set up with a bequest from William Hesketh Lever, the industrialist who founded Lever Brothers. It offers bursaries of up to £3,000 towards undergraduate study if your parents are in those trades.

Meanwhile, the Vegetarian Charity gives bursaries of up to £500 to vegetarians aged under 26 for support with educational courses. You must provide two references to back up your claim that you do not eat meat.

How is your golf? If you have a handicap of at least +1 for a man, or 3 for a woman, you could be in line for a share of more than £250,000 that the

R&A Foundation, a charitable trust set up by golf's governing body, gives to universities and undergrads each year to promote the game.

Several of London's livery companies also fund bursaries. The Worshipful Company of Cordwainers, for example, gives awards of up to £1,500 to one student on the BA Footwear course at the University of Northampton. The Worshipful Companies of Framework Knitters and Makers of Playing Cards also make annual awards, the former to those studying in the knitting industry, while the latter has now broadened out from its original remit to cover anyone aged under 25.

The William Salesbury Scholarship, worth £5,000 over three years, is awarded to an undergraduate who intends to undertake their entire course in Welsh. In Scotland, the Glasgow Housing Association offers bursaries of up to £1,500 for those under 17 living in one of their properties and who intends to start at a Scottish university in the next academic year. The Megaw Scholarship, worth £900, is awarded to the son or daughter of an Ulster farmer.

Players of less popular instruments, such as the oboe or bassoon, can get help: Leeds College of Music awards six Endangered Species Scholarships of £1,500 each year where there is a recognised shortage of professional players.

A fund has also been set up by Oxford's Somerville College to help a group of students each year in the name of one of its most famous alumna. The awards will be made "without political prejudice", but the number of students who will willingly become Thatcher scholars is as yet unclear.

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