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**Abstract**

Since the recent changes in the system of student finance in England, studies focusing on the impact of increased debt and the effect of the bursary system have concluded that the chances of achieving stated policy objectives in relation to widening and increasing levels of participation have been reduced. This study considers the full financial package rather than particular elements, using survey data collected soon after students are expected to apply to university. The study finds that many students do not take into account the 'financial package' when making decisions on whether to apply and which university to apply to. They appear to be just as ignorant of grants and loans as bursaries; a large proportion of students with a perceived family income that would have entitled them to a full or partial maintenance grant did not consider themselves eligible (42 and 53% respectively). Students seem to have got the message that going to university is costly and will leave them in debt, but in many cases they do not have the information on what may moderate the costs for them. It will only be possible for policy to work if support can be provided that effectively influences the decision

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