



MAKE
—
HAPPEN

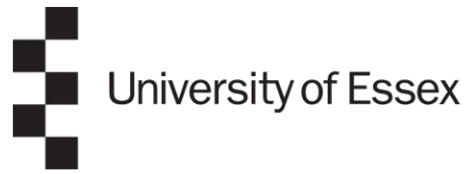
MAKE
YOUR FUTURE
HAPPEN.





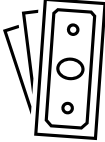

UCAS and Student Finance

Student and Parent/Carer Session

MAKE
HAPPEN



Today's Session

- Benefits of university 
- UCAS and applying 
- The student finance package 
- Paying it back 
- Ask questions ?

Why go to University?

Pros	Cons

Benefits of university



Chance to study a subject they're passionate about



Achieve a qualification that could lead onto their chosen career



Learn valuable transferable skills and life skills, grow in confidence and make lifelong friends



Better job prospects and higher earning potential

Career Benefits

Compared to non-graduates, university graduates are more likely to be:

- Employed- *around 60% of graduate employers will recruit graduates from any degree discipline*
- In a high-skilled job
- Earning significantly more

Average salary (2020) =

£25,500

Non-graduate

£35,000

Graduate

How and when do you apply to university?



Universities and Colleges Admissions Service

- Online application service everyone applies through
- 348 universities and colleges across UK
- 34,000+ courses for 2023-2024 application cycle.
- Not just an application form – search tool, ideas, advice and support. Covers apprenticeships too!



Search

Courses, apprenticeships, information guides and more



Hub



For you



Favourites



What to do



Where to go



Search



law



< Search all | 1805 courses from 163 providers

List



Grid



Sort by: Best match

Filters

Undergraduate

2023-2024

Clear filters



Law

Aberystwyth University

Main Site (Aberystwyth)

BA (Hons)

3 years

Full-time

25/09/2023



Law

Anglia Ruskin University

Multiple Locations

LLB (Hons)

3 years

Full-time

11/09/2023



Law

ARU London

Main Site

LLB

3 years

Full-time

09/2023



Law

Bangor University

Main Site

LLB (Hons)

3 years

Full-time

18/09/2023

Search for apprenticeships, graduate jobs and internships





UCAS Tariff Points

Grade	Tariff Points
A*	56
A	48
B	40
C	32
D	24
E	16

Grade	Tariff Points
D*D*D*	168
D*D*D	160
D*DD	152
DDD	144
DDM	128
DMM	112
MMM	96
MMP	80
MPP	64
PPP	48

UCAS Tariff Points



University of Brighton

Degree level: **Undergraduate**

GEOGRAPHY

 Start date
27 September 2021

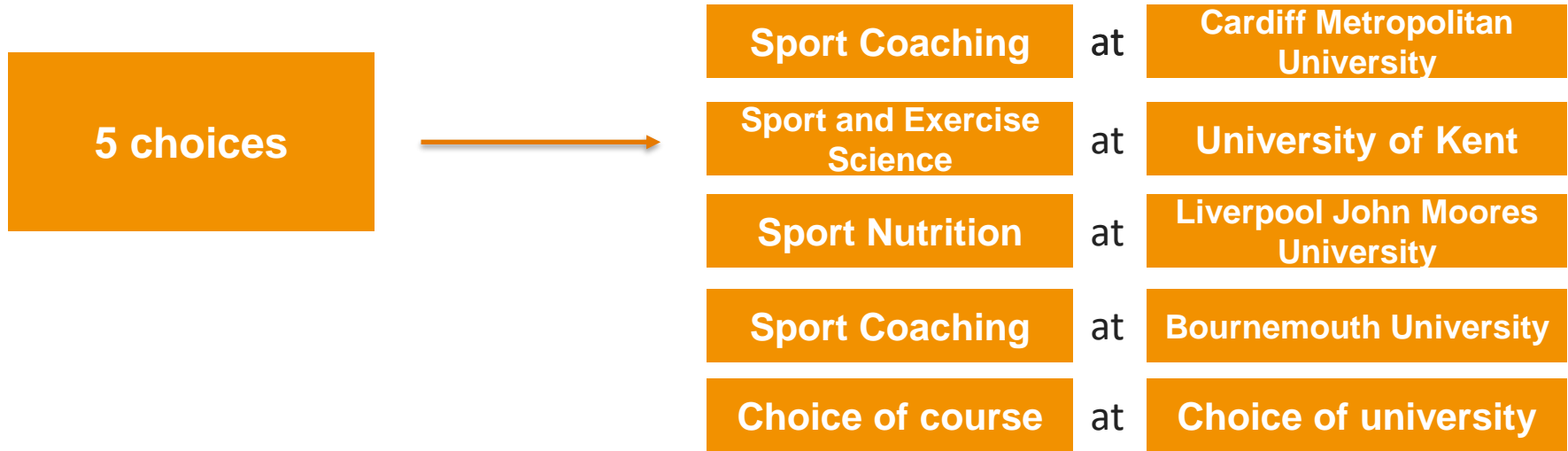
 Study mode
Full-time

 Duration
3 years

Qualification requirements

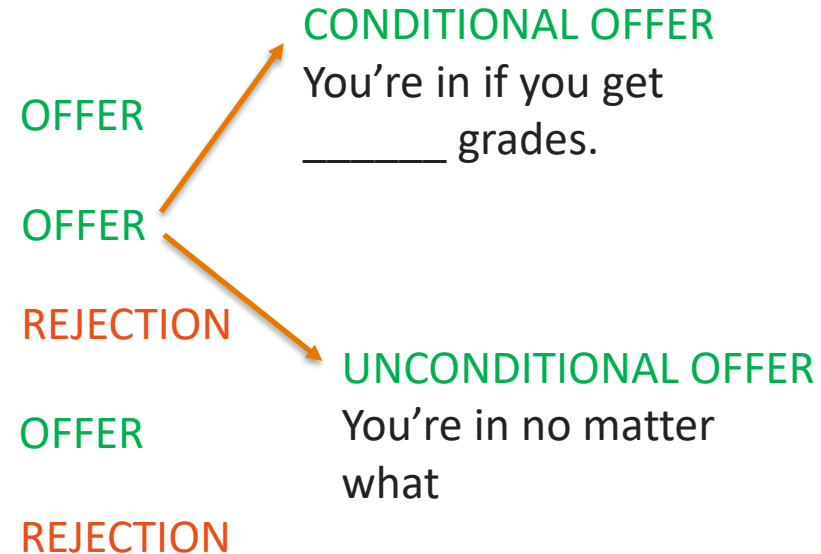
- ▶ UCAS Tariff - 112 - 96 points
- ▶ A level - CCC - BBC
- ▶ Pearson BTEC Level 3 National Extended Diploma (first teaching from September 2016) - MMM - DMM
- ▶ Access to HE Diploma - M: 24 credits

How many choices do you get?



What happens next?

Biological Sciences	at	Nottingham University
Biological Sciences	at	Manchester University
Biological Sciences	at	Liverpool University
Biological Sciences	at	Essex University
Biological Sciences	at	Derby University



Biological Sciences

at

Nottingham University

OFFER

Biological Sciences

at

Manchester University

OFFER

Biological Sciences

at

Liverpool University

REJECTION

Biological Sciences

at

Essex University

OFFER

Biological Sciences

at

Derby University

REJECTION

Biological Sciences

at

Nottingham University

OFFER



Firm Choice

Biological Sciences

at

Manchester University

OFFER

Biological Sciences

at

Essex University

OFFER



Insurance
Choice

UCAS Application

- ✓ Register with UCAS Hub
- ✓ Input general details
- ✓ Education and Employment history
- ✓ University choices – 5 choices
- ✓ Personal statement – 4000 characters – why you want to study the course and what makes you a great candidate.
- ✓ Reference from college/sixth form
- ✓ £27.50 application fee

UCAS Timeline

Autumn and Spring term

- Workshops in school
- Careers events
- Research



Summer term

- Register to UCAS Hub
- UCAS Fair
- Narrowing choices
- Drafting personal statement



Sixth form deadline

- Tutors look over draft and write references



UCAS application deadlines

Oct of year 13
for early entry
courses

Jan of year 13
standard
deadline



UCAS reply deadlines

Once you receive all 5 responses, you will be given a deadline to reply by on UCAS track



**BUT ISN'T UNI
REALLY
EXPENSIVE?**



?

**How much does
university cost per year?**

£9,250

sfe

student finance england



Student Loans Company

**Student loans are provided by the
government through
Student Finance England.**

| The Student Finance Package

Means tested by household income

MAINTENANCE LOAN
(for living costs)

TUITION FEE LOAN

Maximum amount

(check what you would be entitled to at gov.uk/student-finance-calculator)

Minimum amount

Straight to the uni

Up to £9,250

| Maintenance Loan

Two factors determine the amount of maintenance loan your child will be eligible for:

- Where they live whilst at university
- Your household income

Maintenance Loan - Location



Living at home

Up to £8,400



Living away from
home, outside London

Up to £9,978



Living away from
home, in London

Up to £13,002

*Max. loan amounts for 2023/2024

Maintenance Loan – Household Income



£25,000 and under*



Household income



£9,978*



Maintenance Loan

*Full-time student living away from
home outside London (2023/2024)

Maintenance Loan – Household Income



Household income



Maintenance Loan

*Full-time student living away from
home outside London (2023/2024)

Maintenance Loan – Household Income



Household income



Maintenance Loan

*Full-time student living away from home outside London (2023/2024)

Maintenance Loan – Household Income

Full-time student living away from home outside London.

Household Income	Max. loan for 2023/24
£25,000 and under	£9,978
£40,000	£7,839
£50,000	£6,412
£65,000 and over	£4,651

Parental Contribution

Where there is a shortfall in the maximum loan, it is *implicitly* expected that parents make up the difference – but this isn't clearly communicated!

Household income	Max. loan for 2023/24	Recommended parental contribution
< £25,000	£9,978	£0
£40,000	£7,839	£2,139
£50,000	£6,412	£3,566
£65,000 +	£4,651	£5,327

Additional financial support

- When applying for Student Finance, extra financial help could be available under these categories:
 - Students leaving care or independent student
 - Childcare grant
 - Parents' Learning Allowance
 - Adult Dependents' Grant
 - Disabled Students' Allowance
 - Medical, social work and teacher training students
 - Studying abroad

[gov.uk/student-finance/extra-help](https://www.gov.uk/student-finance/extra-help)

When do I get paid?

- **Tuition fees** are paid straight to the uni
- **Maintenance loans** are paid in to your account at the beginning of each term (3 times a year)
 - 1st payment: September
 - 2nd payment: January
 - 3rd payment: April



Any questions so far?



REPAYING STUDENT LOANS

Repayments

Let's add up the student loans you've built up...

Student loan	Each year	Over 3 years
Tuition fee loan	£9,250	£27,750
Maintenance loan	£9,978	£29,934
Total student loan	£19,228	£57,684

What impact will this have on their future?

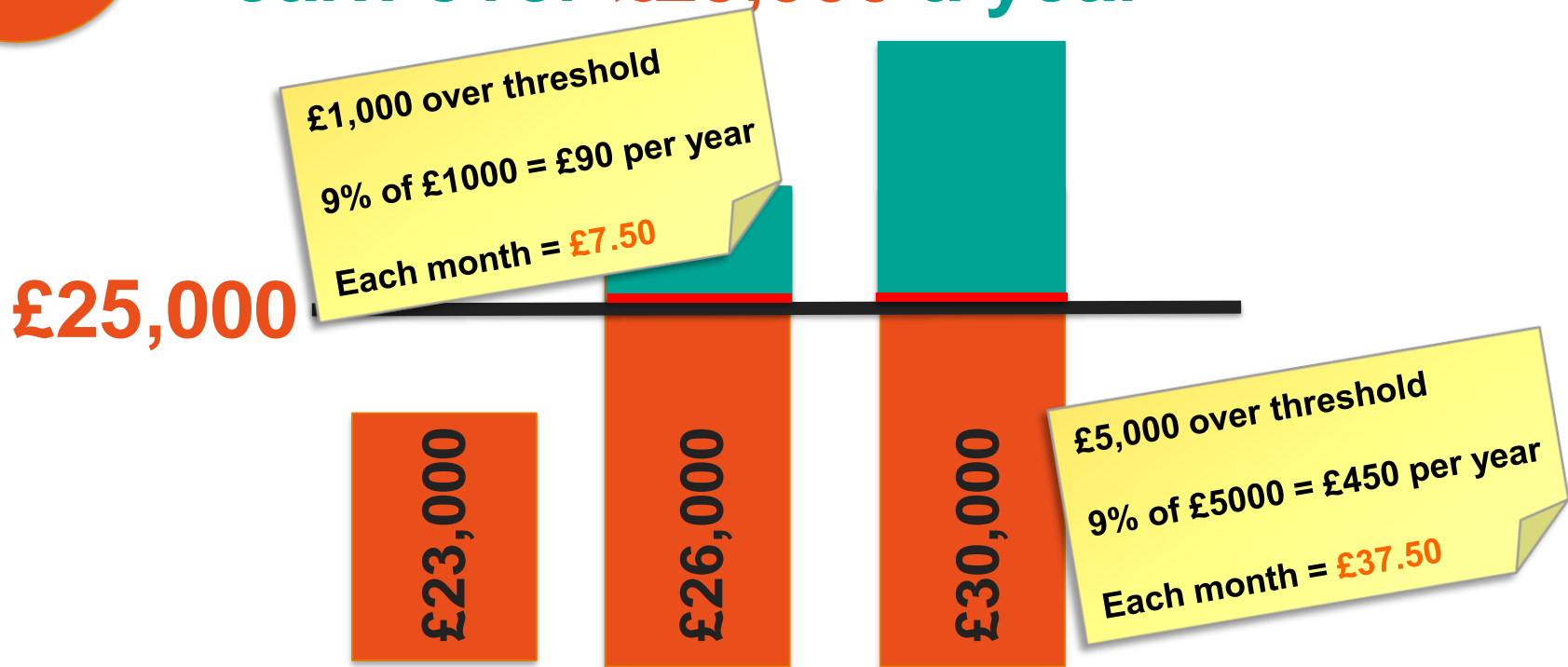


GOLDEN RULES

For repaying student loans

1

You only repay 9% of anything you earn over £25,000 a year



Monthly payslip – how you repay

Employee No.	Employee			Date	National Insurance No.	
001	Beatrice Borbon			25-Sep-2018	AA 12 34 56 Z	
Payments	Units	Rate	Amount	Deductions	Amount	
Basic Pay			£2625.00	Income Tax	£331.00	
Total Payments			£2625.00	National Insurance	£227.61	
				Student Loan	£46.00	
				Total Deductions	£604.61	
Beatrice Borbon 38 Finsbury Square London EC2A 1PX			Totals This Period		Totals Year To Date	
			Total Payments	£2625.00	Taxable Gross Pay	£5250.00
			Total Deductions	£604.61	Income Tax	£662.00
					Employee NIC	£455.22
					Employer NIC	£724.50

The size of your loan doesn't decide how much you pay back

2

Owe £20,000, earn £30,000 = £37.50 a month

Owe £60,000, earn £30,000 = £37.50 a month

Owe £100,000, earn £0 = £0 a month

| After 40 years any remaining debt is wiped...

3

Only 52 % of graduates are likely to fully repay their loans by the time they are written off

Martin Lewis, Money Saving Expert

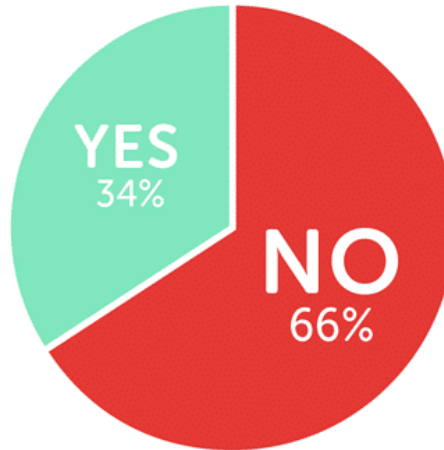
“Working-life-long graduate tax”



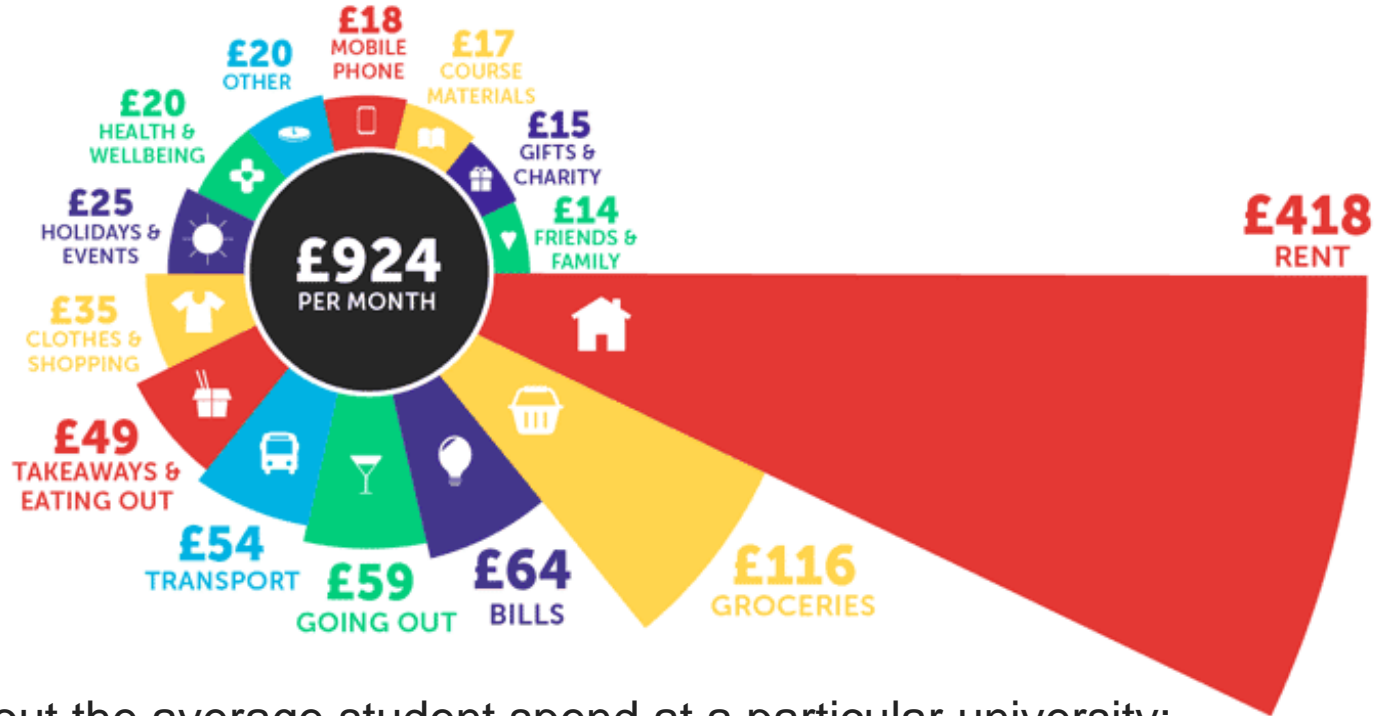
Any questions so far?



National Student Money Survey 2022: Are maintenance loans enough to live on?



How much does the average student spend?



Find out the average student spend at a particular university:

ucas.com/finance/managing-money/budget-calculator

| Additional Income

- Part-time work
- Help from parents/carers
- Savings
- Scholarships, bursaries and grants
 - Through Student Finance
<https://www.gov.uk/student-finance/extra-help>
 - Through your specific university



Bursaries, Scholarships and Grants



Bursaries

- Some unis offer **bursaries** for students from **lower income families**
- For some you need to apply, for others you just '**consent to share**' your household income with your university at the end of your student finance application

University of Exeter offers a bursary of up to £3650 over 2 years for students with a household income below £25,000

Anglia Ruskin offer a bursary of up to £300 a year for students with a household income of less than £42,875

Universities offer a variety of grants to support...

- Care leavers
- Students from low income households
- Students from a certain ethnicity
- Travelling/studying abroad
- Parental occupation
- Hardship

You can also receive grants for certain courses such as:

- An NHS grant for nursing, medicine and dentistry
- Teaching grants – particularly for subjects that are in demand e.g. Physics and Maths
- NHS social work grants for approved health and care courses

Scholarships

- These are usually offered for academic achievement or extracurricular activities. Examples include:

Anglia Ruskin University offers the Merit Scholarship of £1,000 for achieving the equivalent of 120 UCAS points (BBB at A level)

University of East Anglia offers £1,000 a year to students who can display musical talent

University of Bournemouth offers up to £5,000 for students who are high performing sportsperson with the desire to continue to develop in the sporting arena, as well as academically

Examples

Aston University offer £500/yr to students who achieve BBB or higher at A level

Durham Inspired Music Scholarship: £4000/yr to students with Grade 8 level in any instrument (or vocal), and household income less than £42,875

Santander Universities Scholars Programme: £30,000 over 3 years. Must be attending partner university & identify as being in one of underrepresented groups, and not receiving more than £1,500 in other sponsorships. 100 available by application

Access Edinburgh Scholarship: between £1000-£5000/yr for students who have experienced care, are estranged from family, or have household income below £34,000

University of Roehampton offer £1000/yr to male students studying BA Primary Education who receive the maximum maintenance loan

Bangor University offer £1000/yr to students who provide unpaid care to a friend or family member who depends on their support due to illness or disability

Sheffield Hallam Women in Engineering Scholarship: £9000 over 3 years for students who identify as female, with household income <£42,875, studying Engineering

Society for Underwater Technology Educational Support Fund: £2000/yr for students studying a degree relevant in some way to marine science, underwater technology or offshore engineering. Requires reference from headteacher or head of university department

University of Nottingham Sports Scholarships: £1000+ /yr towards training and competitions for students at academy/national/international standard in a BUCS sport or Olympic/Paralympic/Commonwealth sport

How do I find Grants, Bursaries and Scholarships?

- **The university's website** will have a section with all the Grants, Bursaries and Scholarships that they offer, which is the best place to look first.
- thescholarshiphub.org.uk/
- grants-search.turn2us.org.uk
- gov.uk/student-finance/extra-help



IS IT WORTH IT? AN INVESTMENT IN YOUR FUTURE





Any questions?



Useful links

- gov.uk/student-finance
- moneysavingexpert.com/students/
- thestudentroom.co.uk/student-finance/
- savethestudent.org - [Student Money Survey](#) and [Student Accommodation Survey](#)
- themoneycharity.org.uk/student-moneymanual/

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