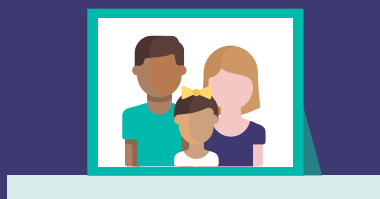


TAKE YOUR PLACE

THE LOW DOWN

A guide to Higher Education
for parents & carers



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ABOUT TAKE YOUR PLACE

As a parent or carer, the guidance you provide will have a significant impact on your young person's educational achievement and their long-term future.

Take Your Place understands the importance of wanting what is best for your young person. You are an integral part of their education and learning. We are here to help you get up to speed on the world of Further and Higher Education. This guide is designed to equip you to support your young person to make an informed decision about their future.

Take Your Place aims to support those considering their higher study and apprenticeship options after school or college. We also offer free and impartial information, guidance and practical advice for parents and carers as you support your young person to explore their options. We work in Norfolk, Suffolk, Cambridgeshire and Peterborough. Our partners include all the universities and Further Education Colleges in East Anglia.

NEACO PARTNERS:



**Department for Education, Graduate Labour Market Statistics 2022 – published June 2023.*

Graduates earn on average

£11,500

more per year than non graduates*



WHAT IS HIGHER EDUCATION?

Higher Education (HE) is any study and qualification at Level 4 or above. After your young person's Level 3 courses, such as A-Levels, BTECs or T-Levels, they have the opportunity to progress to a higher level of education. Higher Education is not compulsory, but it enables them to continue to grow their knowledge and expand their future opportunities.

When thinking about Higher Education most people will picture a university, but there are other institutions, such as, Further Education Colleges (FECs), that can facilitate Higher Education.

People are motivated to go to university for a variety of reasons, the most obvious being to gain a degree, study a subject they are passionate about and widen their career choices. It's possible to study for a degree either full time or part time.

Higher Education can also be accessed through a degree apprenticeship, it is where learners work and study at the same time. Many large employers are now offering these competitive schemes which are a great way to earn money and gain experience whilst completing a degree.

Higher Education can be a great opportunity for self-discovery; to develop knowledge, make friends, have new experiences, live independently and gain important life and work skills. It is an opportunity to better explore and understand passions and interests, and develop specialisms and expertise.

There are different pathways into Higher Education for different learning styles, that can equally challenge and reward students. It is important to note that your young person does not have to go to university at 18; these pathways are still available to them later on in life and there are opportunities to move between pathways to get to where they want to be.



POST-16 STUDY OPTIONS

A-LEVELS

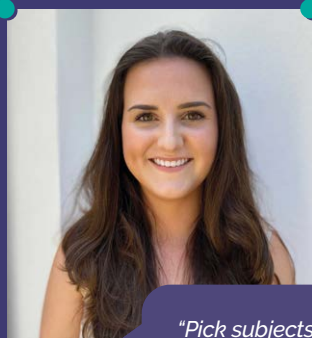
WHAT ARE A-LEVELS?

- A-Level is short for 'Advanced Level'
- More complex and harder to achieve than GCSE subjects
- Great preparation for all universities and courses - a good way to keep future options open
- Typically three or four A-Level subjects studied

Some degree courses require certain A-Level subjects. For example, you will usually need A-Level Maths to study a degree in Engineering. You can find A-Level requirements for courses on university websites.

Usually you need GCSE grades 5-9 to study at A-level.

WHAT IT IS LIKE TO STUDY AT A-LEVEL?



"Pick subjects you love and you won't find the work a chore! If you find yourself on a route to studying something you don't enjoy you'll be more likely to feel unmotivated and find yourself struggling to keep up."

Olivia – Student

WHAT A LEVEL SUBJECTS SHOULD MY YOUNG PERSON CHOOSE?

If your young person wants to go to university but wants to keep their options open about the subject they plan to study, they will be thinking carefully about their A level choices. There is lots of help out there, including www.informedchoices.ac.uk. This website gives information about degree courses as well as letting your young person select A level subject combinations to see what courses could be open to them.

VOCATIONAL OPTIONS

Vocational qualifications Vocational qualifications offer practical learning programmes that relate to specific job roles or employment sectors.

They are designed to help young people gain the skills they need to start a job, progress in a career or go on to higher levels of education.

Students gain valuable **transferable skills that employers look for in the workplace**, such as, problem solving, teamwork, initiative and communication.

Subjects offered with vocational and work based pathways

- Media and publishing
- Music production
- Games design
- Law
- Accountancy
- Aerospace
- Banking
- Life sciences
- Cyber security
- Ambulance services
- Aviation
- Civil engineering
- Human resources
- Nuclear engineering
- Veterinary nursing
- Business
- Agriculture
- Food technology
- And many more....

ACCESS TO HIGHER EDUCATION (HE) DIPLOMA (ALSO KNOWN AS “ACCESS COURSES”)

The **Access to Higher Education (HE) Diploma** is a U.K. qualification which prepares students — usually 19+ — for study as an undergraduate at university. The diploma is designed for people who would like to study in higher education but who left school without attaining a Level 3 qualification, such as A-levels. The access diploma is held in the same standing as 3 A-Levels, allowing holders to study for BA degrees, BSC degrees, HNCs, HNDs, LLBS and other undergraduate degrees.

There are over 1,000 different Access to HE Diploma courses, these are available in most Further Education Colleges in England and Wales. Access courses are generally tailored as pathways; that is, they prepare students with the necessary skills and imbue the appropriate knowledge required for a specific undergraduate career. For example, there are 'access to law', 'access to medicine' and 'access to nursing' pathways that prepare students to study law, medicine and nursing at undergraduate level, respectively.

To search for a course visit [Course Search \(accesstohe.ac.uk\)](https://www.accesstohe.ac.uk)

Qualifications explained

T-Levels

- Two year courses that mix classroom learning with practical experience in a real workplace
- They have been developed with employers to prepare students for a particular type of work
- They are equivalent to three A-Levels
- Most universities accept T-Level qualifications for entry, but not all do, so it is worth checking

Business and Technology Education Council (BTECs)

- Level 3 BTECs (A-Level equivalent) usually take two years to complete
- Wide choice offered at school/colleges and through apprenticeships
- BTECs are continually assessed through coursework and practical projects
- Examples of subjects: Business, Health & Social Care, Applied Science, Sport and Information Technology
- The amount of A-Levels a BTEC National is equivalent to depends on how many modules you study:
 - BTEC Level 3 National Extended Certificate is worth one A-Level
 - BTEC Level 3 National Diploma is worth two A-Levels
 - BTEC Level 3 National Extended Diploma is worth three A-Levels

Most universities accept BTEC qualifications for entry, but not all do, so it is worth checking

National Vocational Qualification (NVQ)

- NVQs test abilities in the workplace
- Students complete training and are then assessed on work related tasks:
 - Portfolio Assessment – build up evidence of what you have done at work
 - Observation – an assessor watches and checks that required tasks can be done
- Levels are based on national standards of the job, and each unit is signed off as and when standards are met
- Does not have to be completed in a specific amount of time

Please note:

NVQs are not widely accepted by universities for entry. It is worth checking with them individually as universities view NVQ qualifications differently.

WHY DID YOU CHOOSE TO STUDY A BTEC INSTEAD OF A-LEVELS?

Kavitha Thomas studied a BTEC in Business Studies, Administration and Management at college before going on to study International Business Management at Coventry University.

You can read more about her experience of studying a BTEC

<https://www.whatuni.com/advice/applying-to-uni/are-btecs-as-valuable-as-a-levels/48605/#What%20is%20a%20BTEC%20level%203%20equivalent%20to?>



"It involved more coursework than exams, and I was good at coursework and practical work. You also interact more with your teachers and fellow students, so it was a more relaxed atmosphere. I'm really glad that I did a BTEC rather than A-Levels."

Kavitha – Student



"When writing about your BTEC in your university application, it is important you highlight the experiences that you had with real-life practical tasks and work placements. This will help you to stand out when compared with students who study A-Levels, who don't usually have this element in their studies."

Poppy, UEA student studying BA Sport after completing BTEC in Sport

[UEA_BTEC Stars of the East_Blog_Poppy_V5.pdf](#)
[click here](#)

WHAT ARE THE PATHWAYS TO HIGHER EDUCATION?

Planning any journey is always going to be difficult if you are not sure of the destination. The same can be said when planning for the future. For the few young people who know where they want to end up, the planning is logical; for those that don't it's more difficult.

When it comes to making big decisions, such as choosing GCSEs, A-Levels or whether to take the route of an apprenticeship or a degree, offering guidance can be difficult.

Higher Education qualifications can help young people progress into successful careers and stable jobs in East Anglia and beyond. The different paths fall into three broad categories; academic, vocational and work-based.

What is right for one young person is not always the best option for another. To make sure your young person gets the most from their experience it is important to find the path that best suits them. It is a good idea to start considering the options well in advance.

Qualifications at the same level are of a similar difficulty, but vary in content, learning style and assessment.

VOCATIONAL PATHWAYS

Vocational pathways are focused on developing work-based skills while studying. Vocational qualifications can offer a pathway to a full-time degree course in the same way that A-levels do (See page 6).

Higher National Certificate (HNC)

- Takes a year to complete
- Equivalent to the first year of an Undergraduate Degree
- Leads to a Higher National Diploma

Higher National Diploma (HND)

- Takes two years to complete (or one with a Higher National Certificate)
- Roughly equivalent to the second year of Undergraduate Degree course
- Workplace based style of learning
- A route to university (can be the first two years of a degree)

Access to HE Diplomas

A level 3 course for people wanting to return to education and progress on to a university level course who don't have traditional level 3 qualifications (such as A-levels). (See page 6).

WORK-BASED PATHWAYS

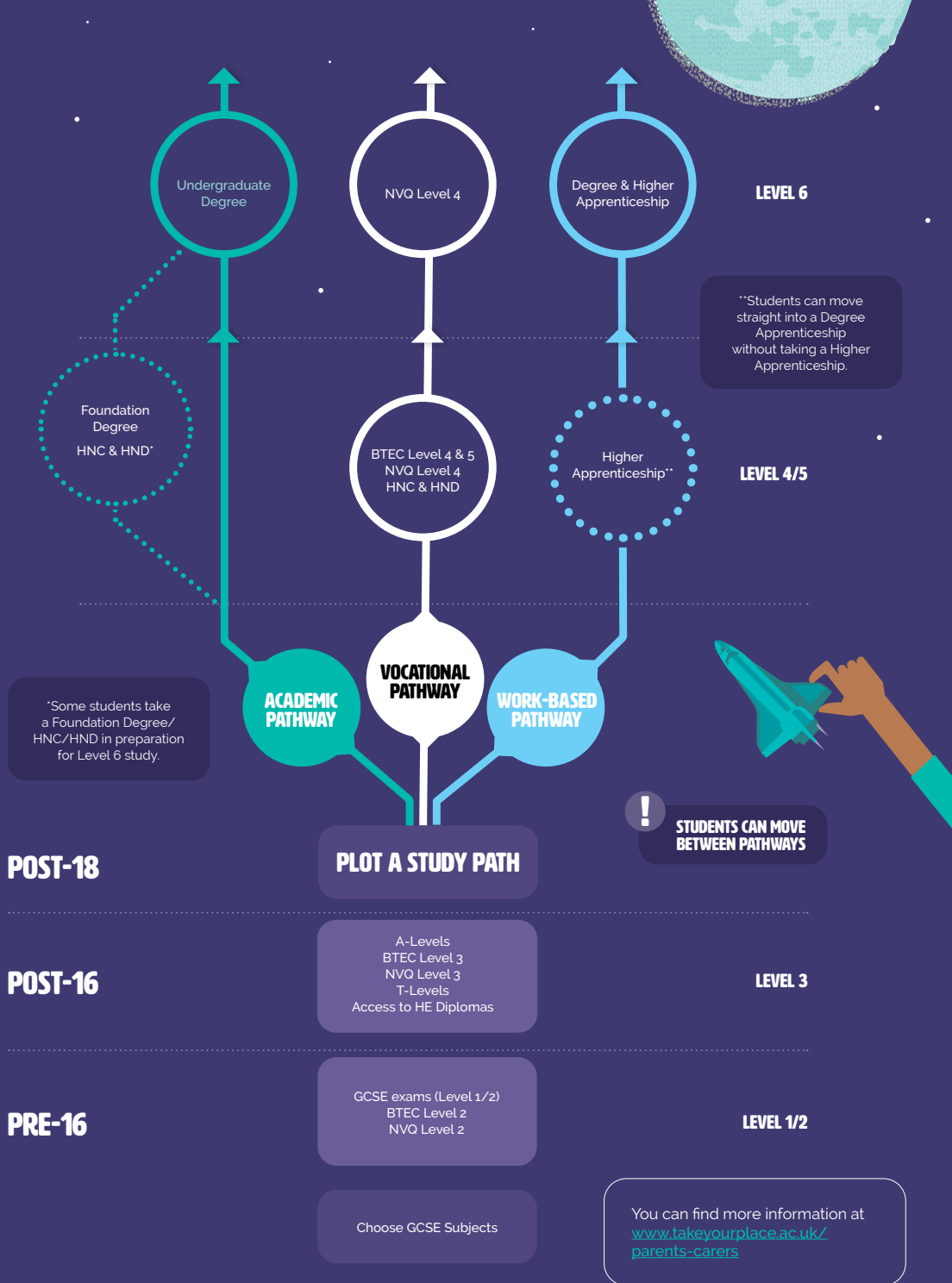
Higher Level Apprenticeships and Degree Apprenticeships suit students who want to be employed while studying. They are open to anyone over the age of 16 and can take anything from one to four years to complete. With both Higher and Degree Apprenticeship routes you can achieve a full degree qualification (See page 10).

ACADEMIC PATHWAYS

Academic pathways are the most common route to university. Most students take this pathway via A-Levels to an Undergraduate Degree and sometimes a Masters or PHD.

Foundation Degrees suit students who are unsure about their final destination, those who wish to study as they work and those who want more work experience as they study.





WORK-BASED PATHWAYS

Higher and Degree

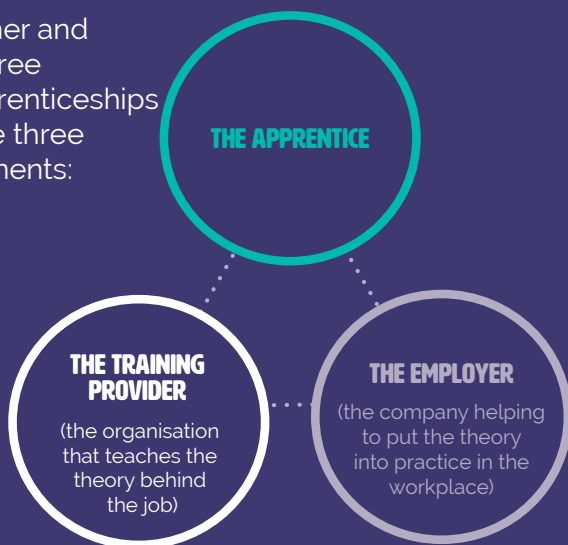
Apprenticeships are work-based pathways, as they combine work with study at a higher level. The apprentice gains hands-on experience and qualifications while getting paid. One of the benefits of this pathway is that there are no university fees as these are co-funded by the UK government and employer.

When studying a Degree Apprenticeship, an apprentice will study part-time, usually based on an 80/20 split, with four days a week at work and one studying with the degree provider.

There are lots of different apprenticeships available across a wide range of industries and for a wide variety of job roles.

APPRENTICESHIPS

Higher and Degree Apprenticeships have three elements:



What can my young person study through a Higher or Degree Apprenticeship?

The number of Higher and Degree Apprenticeship opportunities are growing every year! Here is just a few of the many subjects and industries that currently have apprenticeship opportunities:

- Aerospace engineering
- Police
- Architect
- Construction
- Health care and public services
- Finance and accounting
- Social work
- Nursing
- Arts, Media, and publishing.

Researching and finding apprenticeships

In the world of apprenticeships, there is no one-stop-shop for vacancies, so you and your young person will need to make time to do the research. Here's a list of websites to get you started:

gov.uk/apply-apprenticeship

Notgoingtouni.co.uk

UCAS.com/apprenticeships

icanbea.org.uk

Some employers only advertise their apprenticeship opportunities on their own websites, so encourage your young person to look at specific employer websites too, so they do not miss out on any amazing opportunities!

Keep up to date on the world of apprenticeships

Amazing Apprenticeships create monthly parents' packs, designed to keep parents and carers up to date on current vacancies and useful information. You can also tune into their 'Parent Perspective' podcast, and hear real life stories and guidance from apprentices, employers, and training providers, created just for parents and carers! Discover all the resources at www.amazingapprenticeships.com/resources/.



"An apprenticeship is a fantastic way for young people to learn on the job, receive fully funded training (and paid study time!), and gain industry recognised apprenticeship qualifications. We look for highly motivated individuals that have a real passion for the area as well as having the minimum academic qualifications to enter the Level 4 apprenticeship. The apprentices start on the same pay scales as our existing staff and are part of our permanent workforce from day one."

Neil Baxter

Strategic Workforce Manager, Aviva



Jaguar Land Rover works with the University of Birmingham to offer Degree Apprenticeships



Qualifications explained

Higher and Degree Apprenticeships

- Combine work with study – apprentices are employed and paid a wage
- Involves study part-time at college, university or with a training provider
- Can include work-based, academic, or combined qualifications or professional qualifications relevant to the industry
- Obtain a full Bachelor's or Master's Degree with a Degree Apprenticeship
- No university fees - training costs are co-funded by the UK government and the employer
- Earn a wage and gain experience - Higher and Degree Apprentices are paid employees with a contract of employment and holiday entitlement

"A Degree Apprenticeship worked well for Kevin. He always wanted to go into Nursing and it gave him practical, on-the-job training, with classroom-based instruction. And he could earn while he was studying."

George – Parent

94%

of apprentices stay employed after completing their apprenticeship*

67%

with the same employer

*Department for Education Apprenticeship Evaluation Learner Survey 2017

ACADEMIC PATHWAYS

With thousands of Higher Education courses on offer there really is something for everyone. If your young person follows the academic pathway into Higher Education, it is likely they will plan to do a degree. This will give them the opportunity to study a subject they love – taught by experts – with plenty of time for independent study, hobbies and socialising. Most academic courses are studied at Higher Education Institutions, such as universities, but you can also study a degree at a college.

Choosing a university or college

In East Anglia alone there are five universities and eight Further Education Colleges right on our doorstep. Your young person may prefer to choose a local option rather than moving too far from home.



Map not to scale.

Choosing the right place to study isn't easy – here are a few factors to consider:

The course

Courses can vary widely – look at **descriptions in prospectuses on websites**, your young person can then start to refine their choices.

Look at **entry requirements** – do your young person's predicted grades meet the essential requirements (such as minimum UCAS Tariff Points or grades in particular subjects). Entry requirements for similar courses will vary between universities. Some also have Foundation Years which offer lower entry requirements, but mean it will take longer to get a full degree.

Look at **other possibilities** available – opportunities to study abroad or strong connections with your future industry.

The location

Another way of narrowing down the options is to look at where your young person wants to live.

- How far from home?
- Campus or city-based university?
- Cost of travel?
- Accommodation types
- Employment options

Reputation

A university or college's reputation will change subject to subject. The goal is to find a university or college that offers a course they enjoy with teaching staff who inspire.

University rankings list (search 'league tables') – [thecompleteuniversityguide.co.uk](https://www.thecompleteuniversityguide.co.uk)
[theguardian.com](https://www.theguardian.com)

Student rankings list – [thestudentsurvey.com](https://www.thestudentsurvey.com)

Employability

While studying, it is a good idea for students to try and get work experience. This can help them stand out from other graduates and will support their career journey after completion of their studies.

Does the university have good industry links that are incorporated into the course?

Look at the Careers Department and see what guidance is provided – do they help secure internships?

Employment prospects:

87%

graduates are employed
vs 70% non-graduates



"Be supportive of your young person's decisions and encourage them to ask questions and find out as much as they can about their chosen course/institution so they can make an informed choice"

Holly Bowden
Admissions Manager,
University of Suffolk

* Department for Education, Graduate Labour Market Statistics – (published June 2023).

OPEN DAYS

Open Days are a really useful way to experience universities and colleges first-hand. Expect to get more details on courses, facilities and the university or college as a whole. Many places now offer virtual Open Days. These are especially useful if you live very far from the location. They are usually advertised on university/college websites.

Events will be full of current students and staff who are there to answer any questions and help you and your young person get a feel for the place. Use the time to explore the surrounding area – is this somewhere you could see them living? Would they be happy here?

Lots of talks will be going on throughout the day, covering topics, such as, courses and subject areas. Your young person can find out more about studying their chosen subject or be inspired by something new!

Student housing and Student Finance talks mean you can start figuring out how it all works. Most Open Days will offer a full campus tour, guided by the students who know it best.

Open Days will often have a Student Information Fair where you can speak to the different support services such as Wellbeing, Admissions, Sports, Students' Union and many more.

If you are unable to make the Open Day date, many universities or colleges will offer a tour at a time to suit you. Many also have virtual tours to see what the campus and facilities are like.

Open Days are not just for applicants. Parents and Carers are very welcome and many events will have specific sessions for you too!

When should we go to Open Days?

If your young person is interested in going to university, then plan some visits before they reach Year 13 or the second year of college. This will give them more opportunity to explore different universities and colleges – virtually and in-person – and more time to make a decision that feels right for them.

How do we find out about Open Days?

The UCAS website is a great resource for information about how to prepare for Open Days and lists many events. Do not forget to check individual university/college websites too.

www.ucas.com/undergraduate/what-and-where-study/university-open-days



"We attended seven Open Days within the geographical boundaries that we set ourselves. It was an essential part of the process. When we looked at the university she ended up in she knew straight away – 'I really love it, this is the place I want to be'. Universities are also about becoming an adult, about spreading your wings and this starts at open days"

John – Parent

With your young person, use the list below as a starting point to make notes and compare university choices:

Checklist for choosing a university

A. Course and subject choice

B. Entry requirements

C. Distance from home

D. City or campus university

E. Reputation/ranking

F. Facilities (e.g. accommodation)

G. Scholarships and bursaries

Ahead of the Open Day, write down questions you would like answered. Things like:

1. What careers have recent graduates gone on to?
2. How many students are on the course?
3. How much time do students spend in lectures?
4. Are there opportunities to study abroad?
5. What sports and societies are on offer?
6. What student support is available?

Students can research course choices and entry requirements through UCAS search.ucas.com



"The team at Norwich University of the Arts (NUA) work very closely with creative industries to prepare students for employment. The team have developed new initiatives to support the transition into work. This includes NUA Profile, a gamified system for employment skills development which won the Guardian's University Employability and Entrepreneurship Award 2019 for its innovative approach. There is also a scheme called the Creative Internship Scheme. This enables small creative businesses to take on graduates who are supported by the University for the 12 weeks of the scheme."

Sarah Steed

Director of Innovation & Engagement
Norwich University of the Arts

APPLYING FOR UNIVERSITY

Students apply to university or college through www.ucas.com/students

All students make their applications to university or college through an online system called UCAS.

UCAS (Universities and Colleges Admissions Service) is the central service that manages all applications to British universities.

As a parent/carer you do not need to provide anything to UCAS as part of the application.

Students can choose up to five courses for most subjects. These can be to five different universities or to the same university on a different course.

When your young person presses 'send' on their application, it is first sent to their school or college, not directly to UCAS. There are several sections for the school to complete, such as, references, so it is important not to leave applications to the last minute.

Find helpful information for parents and carers at UCAS.com/parents



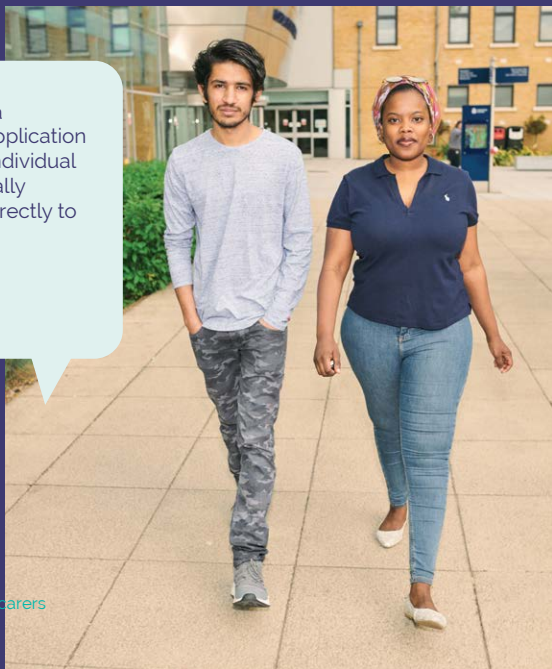
"As a parent you can be listed as a 'nominated name' on the UCAS application (the university can speak to this individual about the application), but generally universities will prefer to speak directly to the applicant."

Holly Bowden,
Admissions Manager
University of Suffolk

To access useful resources and information specifically for parents and carers, visit: www.takeyourplace.ac.uk/parents-carers

What is included in the application?

1. **Register** to 'Apply'
2. **Personal details**
3. **Additional information** – about your young person's background
4. **Student Finance** – a general overview, your young person will apply for student finance through the Student Loans Company (slc.co.uk)
5. **Course choices** – institution and course
6. **Education history** – qualifications from secondary school onwards
7. **Employment history** – for paid jobs
8. **Personal Statement** – your young person's description of their ambitions, skills and experience
9. **Reference** – a written recommendation from a teacher, adviser or professional. For school or college applications, this section will not show up in 'Apply' because it will be arranged by your young person's school or college.



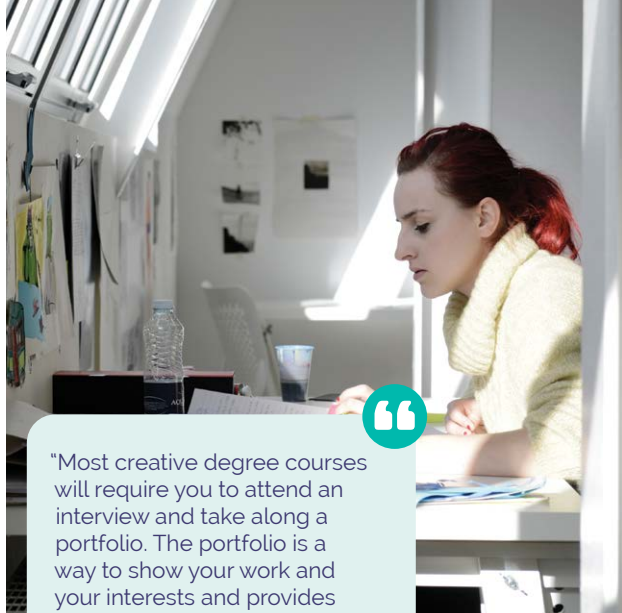
Personal Statements

A Personal Statement is the chance your young person gets to show the university or college who they are as a person and write in their own style. It is the most time-consuming part of the application and there are lots of people who can help with this.

Personal Statements have a limit of 4,000 characters and 47 lines of text, which is approximately 500 words or one page of A4.

Tips for writing a Personal Statement:

- ✓ Focus on the student and the subject.
- ✓ What makes them interesting and stand out in a positive way?
- ✓ Why have they chosen this subject?
- ✓ Why does it interest them?
- ✓ Encourage them to show their knowledge and passion for the subject.
- ✓ List work experience or other activities and how this is relevant to the subject.
- ✓ Their life experience; what interesting things they have done and why that makes them the right person for the course.
- ✓ What clubs and activities are they involved in?
- ✓ How would they contribute to university life?
- ✓ Students send the same Personal Statement to all five choices – it is crucial not to mention university names.
- ✓ Avoid using cliches like "Studying English has always been my dream!"
- ✓ Include details of sporting achievements if you may be applying for a Sporting Bursary/Scholarship.



"Most creative degree courses will require you to attend an interview and take along a portfolio. The portfolio is a way to show your work and your interests and provides a talking point when you go along to the interview. It can be a physical or digital copy, for example if you are interested in games design and have games designs that you want to show. Each university will have information on its website to say when they hold their interviews."

Lynne Simpkin,
Recruitment and Outreach Manager
Norwich University of the Arts



UCAS TIMELINE

June to September

Your young person should be considering different courses and universities – research is key! They will need to register on the UCAS Hub and familiarise themselves with the application process at the end of Year 12 or first year of Level 3 studies.

Early May: UCAS Undergraduate search tool will go live

May: UCAS Undergraduate application system will go live

Summer: A great time to attend Open Days. They will continue through the year but make sure you allow enough time to go to those your young person is interested in before making final choices.

September: Applications can be submitted through UCAS (although they will be open until January). Consider how they can strengthen their Personal Statement – the summer can be used to secure work experience, attend summer schools or widen their reading in an area of interest.



Mid – October

Deadline for any applications for Oxbridge and courses in Dentistry, Medicine and Veterinary Medicine/Science. Some courses have earlier deadlines. This is often true for Conservatoire subjects like Dance, Drama and Music. Check their websites to be sure.



September to December

Schools / colleges set an internal deadline for all UCAS information, choices, and personal statements.

Make sure students use the correct 'buzzword' in their application so it links to their school/college.

Students will need to check to see if courses have any other entry requirements e.g. BMAT / LNAT tests, portfolios etc, as the deadlines for these will vary.

October to June

Attend Open Days, Taster Days, Virtual Events and Applicant Days. Where offered, apply for accommodation and encourage them to seek out support where needed.



Early June

If your young person has received all their offers in May, they will have until early June to accept offers.

End of June

Any applications received after the end of June will be entered into the Clearing process.

July

BTEC results are published.

Clearing/Clearing Plus vacancies will be listed on UCAS.com and are updated regularly by universities and colleges. This process is available from July to September. It is useful for your young person to look at what courses are on offer through Clearing, in case they need a 'Plan B' after Results Day.

For specific dates in the application cycle, please check the UCAS website

UCAS Deadlines and when to apply: www.ucas.com/undergraduate/applying-university/ucas-undergraduate-when-apply

January

This is the main UCAS deadline for the majority of undergraduate courses. The deadline will be the last Wednesday of January at 6pm. If your young person is applying through their school/college, please check their deadline. This gives them enough time to read the application, check they have entered their qualifications correctly, write and attach the reference, and submit the application.

Applications made after this date will only be considered once those that have met the deadline have been processed and some courses may close at the deadline.

February

UCAS Extra Opens – If your young person does not hold an offer for their chosen course, they will have another opportunity to add a further choice through Extra.

January onwards

Offers can arrive from the moment an application is received. Students need to choose one offer as their 'firm' choice and one as their 'insurance' option. Universities will usually start to send information to the applicant immediately after their offer has been accepted as the 'firm' choice. Once these are selected, any other offers are declined.



End of May

Student Finance applications will close – ensure your young person has completed their application in full to guarantee their Student Loan to be in place for the start of their university course.



May

Universities will have made a decision on applications if they were submitted prior to the January deadline.

February / March

From February, Student Finance England (SFE) will open applications – see www.gov.uk/student-finance. There is no need to wait for offers from universities. Encourage your young person to apply as early as possible.

Mid-July

Universities will make a decision on applications if submitted prior to the end of June deadline. If a student receives all offers by early July they will have until mid July to accept offers.



September / October

University will start – check in with your young person to see what support they might need for the transition to university. There will be plenty of welcome events to meet new people, and opportunities to try out new hobbies and interests to help them get settled in before their studies begin.

July / August – Results Day

Date will be confirmed by your young person's school/college. Results are published via the school/college and offer outcomes are made on UCAS Hub. Students who meet expected results must confirm their choice.

If your young person didn't get the grades they were expecting, they should not panic. They can still get an offer through Clearing/Clearing Plus. Clearing lines will open on Results Day. There is plenty of support for them to find an alternative place to study.



STUDENT FINANCE

What is Student Finance England?

Student Finance England (SFE) is a service managed by the Student Loans Company. It provides financial support to students entering Higher Education in the UK, supporting them to pay for fees associated with their course and the cost of living as a student.

Your young person will need to apply for Student Finance before they have a confirmed place at university. They should apply with their firm (first) choice university; they can always change the details later. They will need to reapply each year of their study. Don't worry, the process does get easier and quicker each year.

Where are you living and studying?	Maximum maintenance loan per academic year (2024/25)	Minimum maintenance loan per academic year (2024/25)
Living at home	£8,610	£3,790
Living away from home outside London	£10,227	£4,767
Living away from home in London	£13,348	£6,647

Will my young person have enough money for university life?

The Maintenance Loan is designed to help support students, but it won't necessarily cover all the costs of living at university. This is something you will need to think about as a parent or carer. Make sure you have plenty of time to talk to your young person about the costs and how you can support them.

"It's important to talk to your young person before they start university and be honest and open about your financial limits. How much can you support them financially?

As parents, we've had to be more mindful of our spending. Getting them to understand how to make savings whilst doing their food shop are key to them taking responsibility for their finances. We also have a shared Google Doc to keep track of how much we're contributing to their lives at university."

Parent & Carer Ambassador, Sophie, offers her advice to other parents and carers about the costs of university

What loans are available?

Tuition Fee Loan – covers the full cost of your young person's tuition fees, which is currently £9,250 per year. This money is paid directly to the university each year, so your young person will not see this money.

Tuition fees cover costs associated with the course, as well as, access to university facilities, academic support, and support services, such as wellbeing and mental health support.

Maintenance Loan – This is also sometimes known as the Living Cost Loan. That is exactly what it is for – to support your young person with the cost of living whilst at university e.g. accommodation, transport, food and books.

The amount they receive depends on their family's household income, and where they plan to live and study. This means young people from lower income families receive more financial support. Student Finance will let your young person know how much they can borrow once their application is complete.

Student Finance Calculator

The Student Finance Calculator is a useful tool to find out how much maintenance loan your young person is entitled to and what extra funding they could apply for to support their life at university. <https://www.gov.uk/student-finance-calculator>

What other financial support is available?

On top of student loans, your young person might be able to claim extra financial help through a Scholarship or bursary, a fee waiver or hardship funds. These are often awarded on merit, and some are based on household income. These do not usually need to be repaid. Visit individual university websites for more information as each university has their own offering.

Additional support is also available for young people with a disability, including mental health problems, long term illnesses or specific learning difficulties. The Disabled Students' Allowance (DSA) is a non-repayable grant to cover additional costs incurred by a student as a result of their disability. To apply, students will need to complete an application form through: gov.uk/disabled-students-allowance-dsa

If a young person is studying a particular type of course, such as, Medicine, there are also separate grants and funding available to support their studies. Visit healthcareers.nhs.uk for more information.



"If your child needs additional help, don't let that hold them back. Universities and Further Education Colleges have support for disabled students: have a think about what you require and ask for advice."

Disability Resource Centre, University of Cambridge.

Search and apply for UK scholarships at thescholarshiphub.org.uk



"When completing the Student Finance application, be organised - make sure you have the relevant paperwork to hand. There's plenty of guidance on gov.uk. Schools and colleges can always give you information and help as well."

Pete, Parent and Carer Ambassador

When and how will my young person pay the loans back?

The first thing to know is that loan repayments are based on how much your young person earns after university, not how much was borrowed.

Your young person will only start paying back their Student Loan from April after they graduate.

They will repay 9% on income above £25,000 per year. If their earnings drop below this threshold, the repayments will stop.

The repayment is automatically deducted from their monthly pay – similar to tax or National Insurance – so, there is no need to worry about missing payments.

After 40 years, the balance is written off.

Student Loans do not affect the ability to take out other loans, such as, a mortgage and do not affect credit scores.

How can we find out more information?

SFE's website - studentfinance.campaign.gov.uk features a useful toolkit and videos designed to help young people and parents/carers understand the Student Finance process and what funding is available.

Do not be concerned about contacting [Student Finance](#) if you have any questions – that is what they are there for.



ACCOMMODATION OPTIONS

If your young person lives away from home whilst studying they can develop valuable life skills, such as, cooking for themselves, cleaning, doing laundry and managing their finances.

University accommodation

Many universities promise to offer a place in University Halls to all first year students who want it and this offers a good stepping stone from living at home to living independently; giving students the skills to transition to private accommodation in their final years.

Utility bills are often included in the rent – check with the university. Bedroom keys are unique; a student will only ever be able to open their own bedroom door.

Private student halls

A purpose-built student living complex. The setup is similar to University Halls, but owned by a private company. Factor in what bills are included, what facilities are on site and how far they are from campus.

Private accommodation

Rent locally with other students. Check what bills are included (including a deposit) and how far they have to travel to get to campus.

Staying at home

For some students living at home can be a good option – as long as you are happy for them to stay! They may need to make more effort to get out and socialise to meet other students, but they might save money and avoid the hassle of moving. Commuting can lead to a very different university experience – consider what is right for your young person.

OPPORTUNITIES ON YOUR DOORSTEP

The prospect of your young person moving far away from the familiarity and comfort of home to study can be a daunting prospect for many. Moving away from home may not be ideal for everyone and there are many benefits of studying locally.

Money matters

For some young people and their parents/carers, the cost of university is a worry. Some students save money by going to university closer to home.

Students living at home can apply for the Maintenance Loan to help with living costs, but they will receive a reduced amount as they will not be paying for student accommodation.

Rise of the commuter student

Some universities and colleges offer support for commuter students, including, travel planning tools, opportunities for car sharing and dedicated meet ups, to help students living locally feel part of the community.

Establish local career links

Studying close to home can give students the opportunity to establish links with local businesses. This gives your young person a great foundation for future career opportunities.

Many universities and colleges have links with the local business community who want to recruit graduates with knowledge of the local area. These can be formal working arrangements – some paid and some voluntary – that can open doors to full-time employment.



"If your young person is apprehensive about moving away, commuting to university or college can be a great option. Your young person will have the support of family and friends, and enjoy the benefits of living at home." **Kevin** – Parent



WELLBEING

The final years of your young person's education can involve tough decisions and stressful times, which can be barriers to self-esteem and resilience.

'Sleep'

'Exercise'

'Breathe'

**'Have
a laugh'**

**'Time
management'**

"We know that 75% of mental illnesses start before a young person reaches their 18th birthday, highlighting the need for early prevention and intervention. Simple steps can be taken to give young people an awareness of how to stay mentally healthy as well as the tools to do so. At CPSL Mind we have developed our Stress LESS resources to support parents, carers, friends, family, schools, colleges & universities in providing this information to students."

Rob Earl,

Campaigns and Communications Lead,
Cambridgeshire, Peterborough and South
Lincolnshire (CPSL) Mind



Simple ways your young person can manage stress



Time management

Encourage your young person to plan their time, so they feel in control. Make sure they are making enough time for hobbies and friends.



Sleep

Support them to understand the importance of sleep and help them to ensure that they are getting enough of it.



Exercise

A small amount of exercise – even a ten-minute walk or cycle – can support their health and wellbeing.



Have a laugh

They say laughter is the best medicine, and they are right! Having a laugh can boost their immune system and help ward off stress.



Breathe

Taking five minutes to simply breathe can help greatly reduce stress. There are loads of effective breathing exercises that can help slow down the mind and produce feelings of calm.

Who can they talk to?

If you think your young person is feeling the pressure and struggling to manage stress, check in with them regularly and ask them how they are feeling. You can also ask them what you can do to support them. If you think they would benefit from talking to someone else, local services offer free confidential support for young people.

YMCA (Cambridgeshire & Peterborough)

www.theymca.org.uk

YMCA (Suffolk)

T: 01473 252456 www.ymcatrinitygroup.org.uk

The Mix (Stowmarket)

T: 01449 745130 www.themixstowmarket.org

Suffolk Mind

T: 0300 111 6000 www.suffolkmind.org.uk

Norfolk and Waveney Mind

T: 0300 330 5488 www.norfolkandwaveneymind.org.uk

Centre 33

T: 0333 414 1809 <https://centre33.org.uk>

Mancroft Advice Project (MAP) Norfolk:

0800 074 4454 www.map.uk.net

The Mind website offers useful information for parents/ carers who are supporting a young person:
mind.org.uk/for-young-people/information-for-parents/

There is also a lot of useful information to be found at youngminds.org.uk



"Some students settle in quickly and adapt to a new way of life. Others may struggle, particularly initially, being away from friends and family. There may be worries about their course, making friends, often about being totally independent for the first time. All universities and colleges will offer a free and confidential space for students. Concerned parents and carers can contact the universities counselling and wellbeing service to share any concerns they may have regarding their son's or daughter's emotional or mental health."

Suzanne Drieu,
Deputy Head, Counselling and Wellbeing, Anglia Ruskin University

JARGON BUSTER

Apprenticeship Students learn on the job and gain a recognised workplace qualification. The focus is on specific work-related skills.

Bursary Funding to support a student with costs of living and/or education that does not need to be paid back. Bursaries might be used to pay for clothing, food, books or other equipment to help a student with their studies. Some bursaries might have stipulations as to what the funding can be spent on.

Clearing/Clearing Plus A way of matching universities with places to students. UCAS Clearing is a second chance of getting a place if a student did not receive an offer from any of the universities they applied to or did not get the results they needed. It is also a way for students to change the course and university they want to apply to if their actual results exceeded their predicted grades. Clearing is available from July to September each year.

Conditional Offer An offer has been made to a student, but they can only attend if they meet the conditions attached. This is usually meeting the grade requirements of the university in question.

Deferral Holding an offer at a chosen university until the next academic year. Be sure to check if the university course is accepting deferred entry applications.

Degree Apprenticeship Incorporates a full honours degree which facilitates both academic and on-the-job training.

Firm Choice/Offer A firm choice/offer is when your young person has 'firmly decided to accept' a conditional or unconditional offer made to them by a university. In other words, it is their first choice university and course.

Foundation Year An extra year of study at the start of a university course to allow a student to meet entry requirements. This is sometimes known as 'Year 0'.

Foundation Degree Two thirds of a full honours degree. Vocational and fully flexible allowing students to study full or part-time.

Higher Apprenticeship Incorporates academic and vocational qualifications, and learning from Levels Four to Seven.

Higher National Certificate A work-related course, one level below a Higher National Diploma, provided by Higher and Further Education Colleges which is equivalent to the first year of an Undergraduate Degree.

Higher National Diploma A work-related course provided by Higher and Further Education Colleges which is equivalent to the first two years of an Undergraduate Degree.

Honours Degree An Undergraduate Academic Degree awarded by universities and colleges of Higher Education.

Insurance Choice/Offer Insurance choice refers to an offer that has been accepted as the option the student wishes to take if their firm choice falls through. In other words, it is their second or back up choice.



Maintenance loan A loan students can apply for, usually through Student Finance England, to help with living and accommodation costs. This loan is repayable once earning over a threshold.

Means testing A financial assessment of the income of the students' household to determine how much maintenance loan the student is eligible for from the UK government to help towards living expenses.

Postgraduate Degree Usually a Masters or PhD, a Postgraduate Degree is a higher level of study and qualification, and is achieved after a student has obtained an Undergraduate Degree (their first degree qualification).

Scholarships A financial grant or benefit given to a student to support their education. Most commonly awarded on the basis of academic merit or exceptional achievement in sports or the Arts.

Sponsored Degree Students work whilst studying. It could be a whole honours degree with a full or part sponsorship from a professional body and can refer to Higher Apprenticeship, Foundation Degree or Honours Degree.

Tuition Fees The amount charged to study at Higher Education. The maximum charge is set by the UK government.

UCAS The Universities and Colleges Admissions Service (UCAS) is a UK-based organisation whose main role is to operate the application process for British universities. Application to all universities must be made through UCAS and not directly to the university.

UCAS Extra An opportunity for students without offers (after the applications have been considered) to apply to other university options.

UCAS Hub The central place with all the tools and information students need to organise their applications for university. UCAS Hub is an online account used to explore subjects, manage university applications, view application progression and make decisions about courses.

Unconditional Offer An offer with no requirements for the student, except completing their schooling.

Undergraduate degree Received after a three/ four year course of study. A student while studying is referred to as an Undergraduate and once finished is a Graduate.



TAKE YOUR PLACE

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