A group of students are sitting on a concrete ledge outdoors. In the foreground, a young woman with long pink hair is smiling and looking towards a young man with a beard and a denim vest. They are both holding books. Other students are visible in the background, including one wearing a black beanie and another with long brown hair. The background shows a modern building with large windows.

# Parents evening presentation

Last updated April 2024

UCAS



# Higher Education Evening

Information for Parents & Carers  
6<sup>th</sup> June 2024

UCAS



# What is UCAS?

UCAS is an **independent charity** providing information, advice and admissions services. We're there to help people **discover** what their next step might be.

## UCAS **does**:

- provide information, advice, and support
- process applications
- complete fraud and verification checks
- take part in education sector engagement

## UCAS **doesn't**:

- make decisions or offers
- set entry requirements
- advise on finance
- advise on immigration or visas

# What Next?

Discovery with UCAS

UCAS





# Discover options



HIGHER  
EDUCATION



APPRENTICESHIPS



STUDYING  
ABROAD



GAP YEAR



GETTING A JOB

Register for the UCAS Hub to understand all your options and make the right choices for you: [ucas.com/hub](https://ucas.com/hub)

# Why higher education?

## Opportunities while studying:

- Chance to study a subject they are passionate about.
- Achieve a qualification that could lead to their chosen career.
- Grow in confidence, make lifelong friends, and gain independence and important life skills that will widen their prospects.

## With a degree, they'll have:

- the opportunity to follow their career path
- better job prospects, as many employers target graduates
- higher earning potential

Figure 9: Average annual gross wage ^1,2^ by age and highest qualification  
 July to September 2017, UK

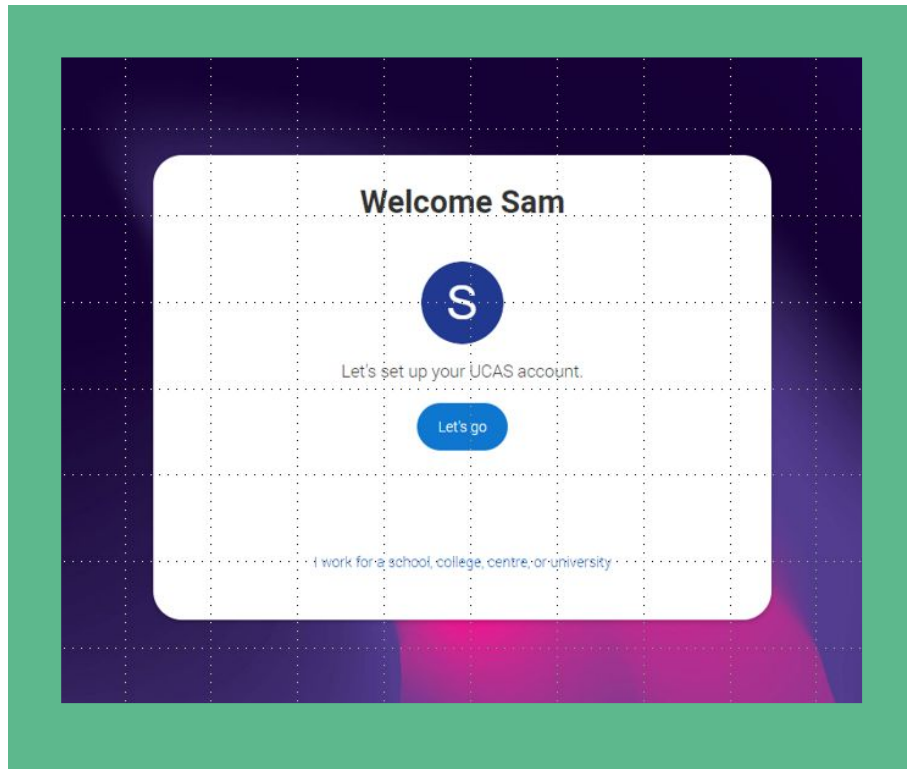


Source: Labour Force Survey Datasets

# Discover options

Register with the UCAS Hub to:

- explore careers, subjects, places, and apprenticeships in one place
- find and favourite over 35,000 courses
- search for open days, events and virtual tours
- turn predicted grades into UCAS Tariff points
- speak to those in the know using [Unibuddy](#)
- try before you apply with [Subject Spotlights](#) from Springpod.
- take the [UCAS Quiz](#) to find career matches
- start your application



## Your next steps

[Open legacy to do list](#)

### DISCOVER WHAT TO DO

Browse subjects and careers with related courses and apprenticeships.

[Discover more](#)



FAQS

#### What subject should I take?

Read our subject guides to see what might be right for you.

HOW TO

#### How to apply

All you need to know about applying to university, college or an apprenticeship.



### DISCOVER CAREERS

Try our quiz and get recommended careers that match your skills and personality traits.

[Take the quiz](#)



FAQS

#### Key application dates

Find out what you need to do and when.

HOW TO

#### How to nail that personal statement

Writing a personal statement can be daunting. Follow our tips and advice to help make it easier.

### DISCOVER WHERE TO GO

Browse universities, colleges and employers and learn more about cities and regions in the UK.

[Find out more](#)



## What's happening

### Replying to your offers - your questions answered

Getting ready to reply to your offers? We've got all your questions answered.

[More info](#)



### Chat to students

Chat with UK and international students who are already studying the courses you've applied for at universities and colleges across the UK, on Unibuddy.

[More info](#)



### University course tasters

Experience what a university course would be like with Springpod's Subject Spotlights. These interactive, virtual university course tasters feature real-life lectures, seminars, and academics.

[More info](#)



### Live now: Studying in the UK

There's a lot to consider when moving to a new country. We explore accommodation, visas, scholarships and everything in between.

[More info](#)



# Discover pathways

- **Certificate of Higher Education (CertHE) and Diploma of Higher Education (DipHE):** first and second year of a degree course.
- **Higher National Certificate (HNC) and Higher National Diploma (HND):** HNC is a one-year industry specific course, and the HND is a two-year industry specific course.
- **Higher apprenticeships:** provide an opportunity to gain Level 4 qualifications or above, e.g. HND, or foundation degree while you work. Can take from one to five years to complete, depending on the course level.
- **Foundation degree:** flexible vocational qualification, combining both academic study and workplace learning. It usually takes two years to complete.
- **Bachelor's or undergraduate degree:** a three to four-year course which can also be available as a part-time option, allowing you to study and work.
- **Degree apprenticeships:** enable you to gain a full undergraduate or master's degree while you work. Degree apprenticeships take three to six years to complete, depending on the course.



# Discover pathways Side by side

You can see apprenticeship opportunities alongside undergraduate courses.

The UCAS Hub enables you to explore all your options and build your profile in one place.



## Dental Nurse Apprentice

MR DEVANAND ISUKAPATLA

📍 South Shields

Apprenticeship level

England - Advanced  
Apprenticeship - Level 3

Industry

Medicine, dentistry and  
nursing

Start date

30/10/2023

Duration

18 Months

Date posted

06/03/2023

Closing date

29/10/2023

Salary

£10,982.40



## AAT Apprenticeship - Audit, Accounts and Tax (March 2024)

MOORE KINGSTON SMITH GROUP SERVICES LIMITED

📍 LONDON

Apprenticeship level

England - Higher  
Apprenticeship - Level 4

Industry

Accounting and Finance

Start date

04/03/2024

Duration

2 Years

Date posted

05/07/2023

Closing date

30/10/2023

Salary

£25,000.00

# Is it **right** for you?

There's things to consider with your next step

- something you enjoy – you're investing time and effort
- whether it's right for your career path – check with employers and professional organisations
- location – city or rural, transport links
- a study and assessment style that suits you
- environment including extracurricular, clubs, and societies
- finances

# Build your profile. Favourite as you go.

Browse by

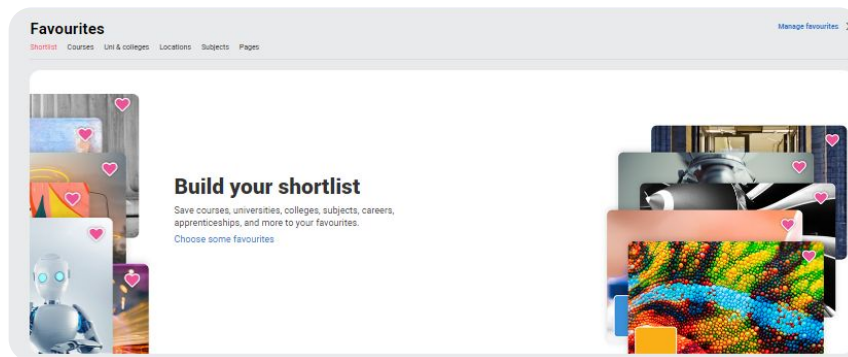


## Explore your future

What to do? Where to go? **Discover** all the options with our subject, industry, and career guides. **Explore** city, employer and accommodation information. **Compare** apprenticeships and course opportunities for you.

## Build your shortlist

Save for courses, universities, colleges, subjects, apprenticeships and more! Use to shortlist your top 5 choices, manage, keep those favourite information pages to hand.



# Subject Spotlights

Learn from some of the UK's finest academics as they give you a genuine, insightful, and engaging experience of studying their courses at their universities.

- On-demand interactive video **experiences**
- Have a go at **interactive quizzes** and **activities**
- Get **feedback** on how you've done.
- **Try** university degrees before you apply.
- **Certificate** of completion

Explore more Springpod [Subject Spotlights](#).

## University course tasters

Experience what a university course would be like with Springpod's Subject Spotlights. These interactive, virtual university course tasters feature real-life lectures, seminars, and academics.

More info



# Chat to students



A peer-to-peer chat facility hosted on ucas.com powered by Unibuddy.



An opportunity to connect with current students, ask questions and learn about their experiences



Over 4,900 active ambassadors, with unlimited chats available

## Chat to students

Chat with UK and international students who are already studying the courses you've applied for at universities and colleges across the UK, on Unibuddy

[More info](#)



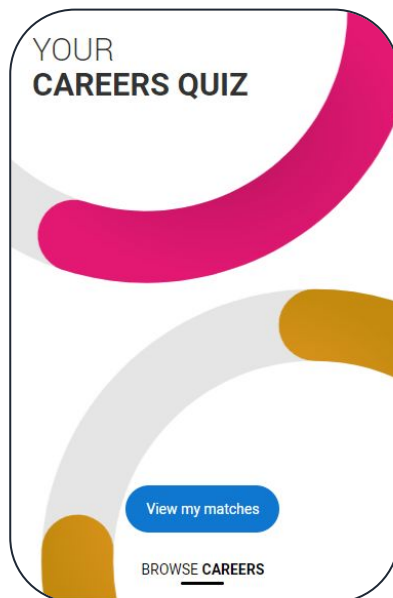


# Personalised tools to help

## UCAS Quiz

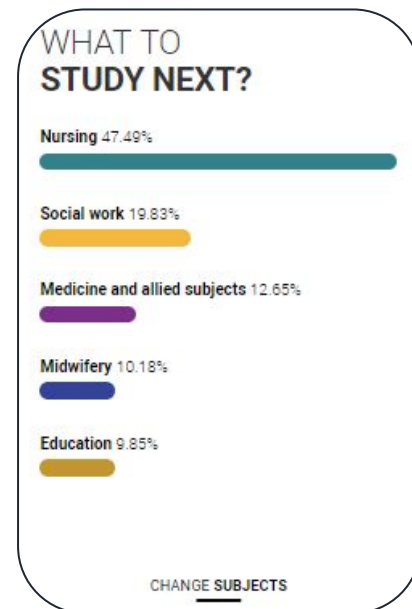
Find job and career ideas matched to your personality.

Plus a list of courses previous students studied in order to get there.



## What to study next?

Broaden your horizons by exploring another subject area, that student's who did your qualification went on to study.



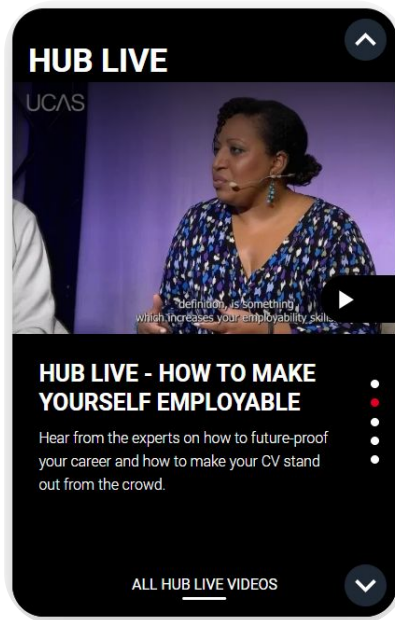


# Advice and events

## Hub lives

Watch expert interviews on demand.

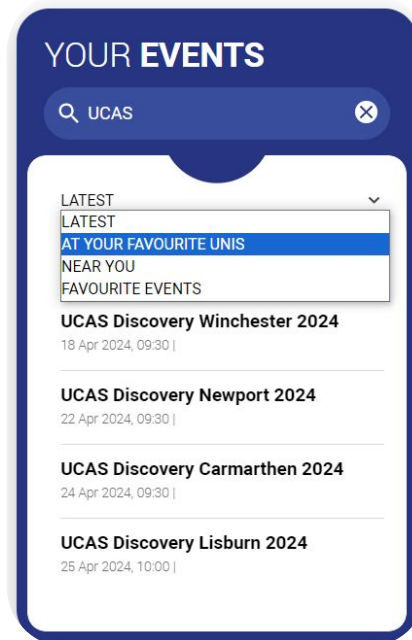
Make an informed decision about the right path for you. University, apprenticeships or the world of work.



## Your events

Filter to explore events, open days and tours to suit your needs.

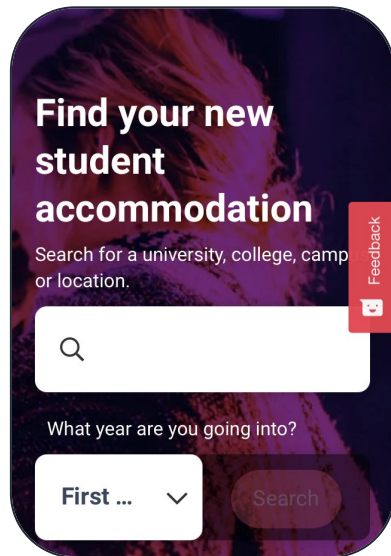
Register straight from the Hub for our UCAS Discovery events, with exciting new zones covering all pathways.



# What else do you need?

## Accommodation

High on the list when considering where to study, but it's not always easy to compare what's on offer. Understand what options there are using our [accommodation search](#).



The screenshot shows a mobile app interface for finding student accommodation. It features a purple header with the text "Find your new student accommodation". Below this is a search bar with a magnifying glass icon and a "Feedback" button. The search bar contains the text "Search for a university, college, camp or location." Below the search bar is a dropdown menu labeled "What year are you going into?" and a "Search" button. The background of the app is a dark, abstract image.

## Personal Statement Builder

Designed to help you think about what to include, and how to lay it all out. It counts how many characters you've used, so it's easy to see when you're close to the 4,000 character limit.



The screenshot shows a mobile app interface for the Personal Statement Builder. It features a yellow header with the text "PERSONAL STATEMENT BUILDER" and "4000 characters of 4000 remaining". Below this is a large black pen nib icon. At the bottom, there is a blue button labeled "View personal statement guides" and a "CONTINUE WRITING" button.

# Introduction to Apprenticeships

Holly Hart

Apprenticeships Manager

University of Chichester





**Employed**



**Off the job**



**Intermediate –  
degree level**



**Paid a salary**



**Typically 1-6 years**



**Real responsibilities**



**Contract**

**600+**

**600+  
standards**



**Not the easy option**

80%



20%



# Why an Apprenticeship?

Work – career – salary

No debt!

Theory and study

Workplace and academic support

University experience

Can still travel, move and be independent

Graduate+





# Which employers offer apprenticeships?



Cabinet Office

**BBC**

British Gas

★ **PRET** ★

**pwc**

**AIRBUS**

**pets**  
at home



**itv** **FUJITSU**

**IBM**

**Specsavers**



**gsk**

**NetworkRail**



**asos**  
discover fashion online



**ROYAL AIR FORCE**

**sky**

BRITISH AIRWAYS



**E8**

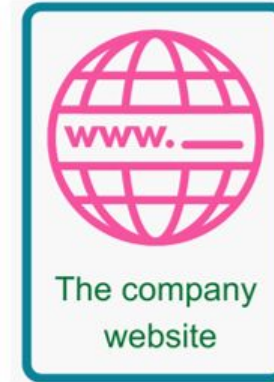
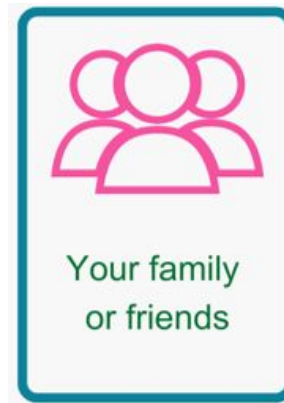
**Santander**

**RBS**



**GREENE KING**  
BURY ST EDMUNDS

# Finding an Apprenticeship





# A 'good' apprenticeship



Wage



Progression



Job position



Training  
providers



Varied role



Ethos and  
values

# The Chichester Offer

- Small group, individualised teaching
- Physical and virtual spaces, including libraries
- Student's Union
- Academic advisor
- Student Support & Wellbeing
- Seminars and labs
- Workplace focus
- Apprenticeships team

# Business School

Chartered Manager

Digital Marketer

Digital and Technology Solutions  
Professional (Business Analyst)

Accounting Finance Manager

Senior Leader

# Engineering, Computing and Design

Manufacturing Engineer

Electrical/Electronic Technical  
Support Engineer

Digital and Technology Solutions  
Professional (Software Engineer)

Postgraduate Engineering  
Business Manager



# Education, Social & Life Sciences

Social Worker has an annual intake each September – currently only available to those already employed

# Sport, Nursing and Allied Health

Nursing Associate – Foundation  
degree



September - December



January - March



April - July



August



September



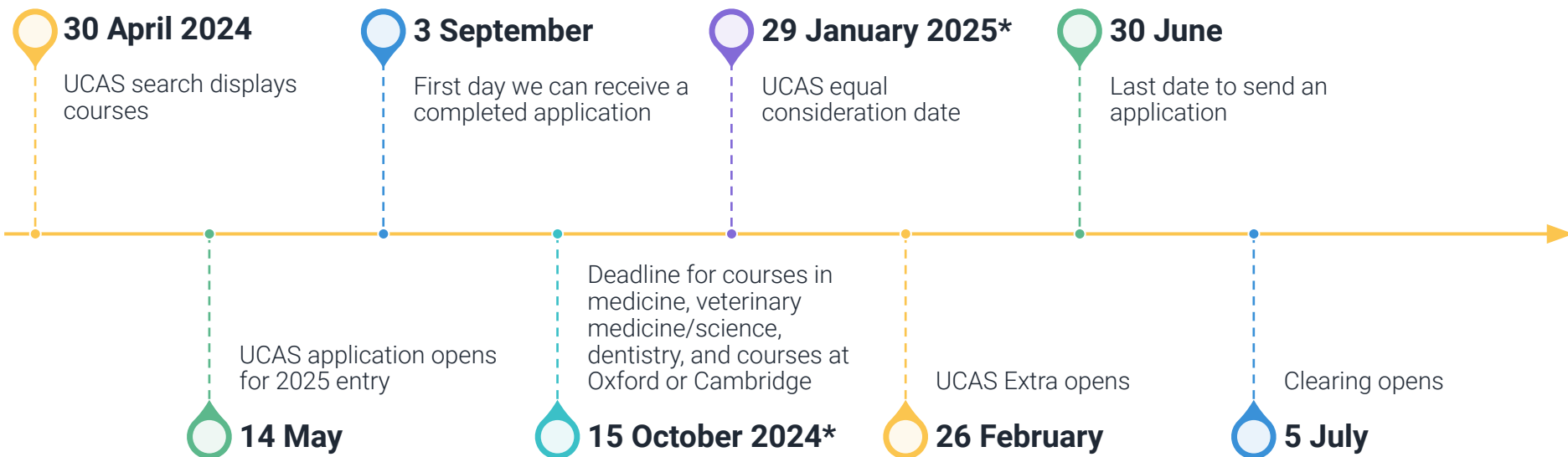
# UCAS Applications

How to apply

UCAS



# When to apply **2025 entry**



\* 18.00 UK time



# Key facts



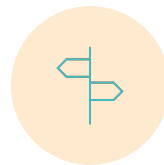
Start your application from  
**14 May 2024**



Universities and colleges **can't see** your other choices when you apply.



Apply by the **equal consideration date**.



**Five choices**, unless applying to study medicine, veterinary, medicine/science, dentistry – then it's **four choices**.



You **can't apply to both** Oxford and Cambridge.

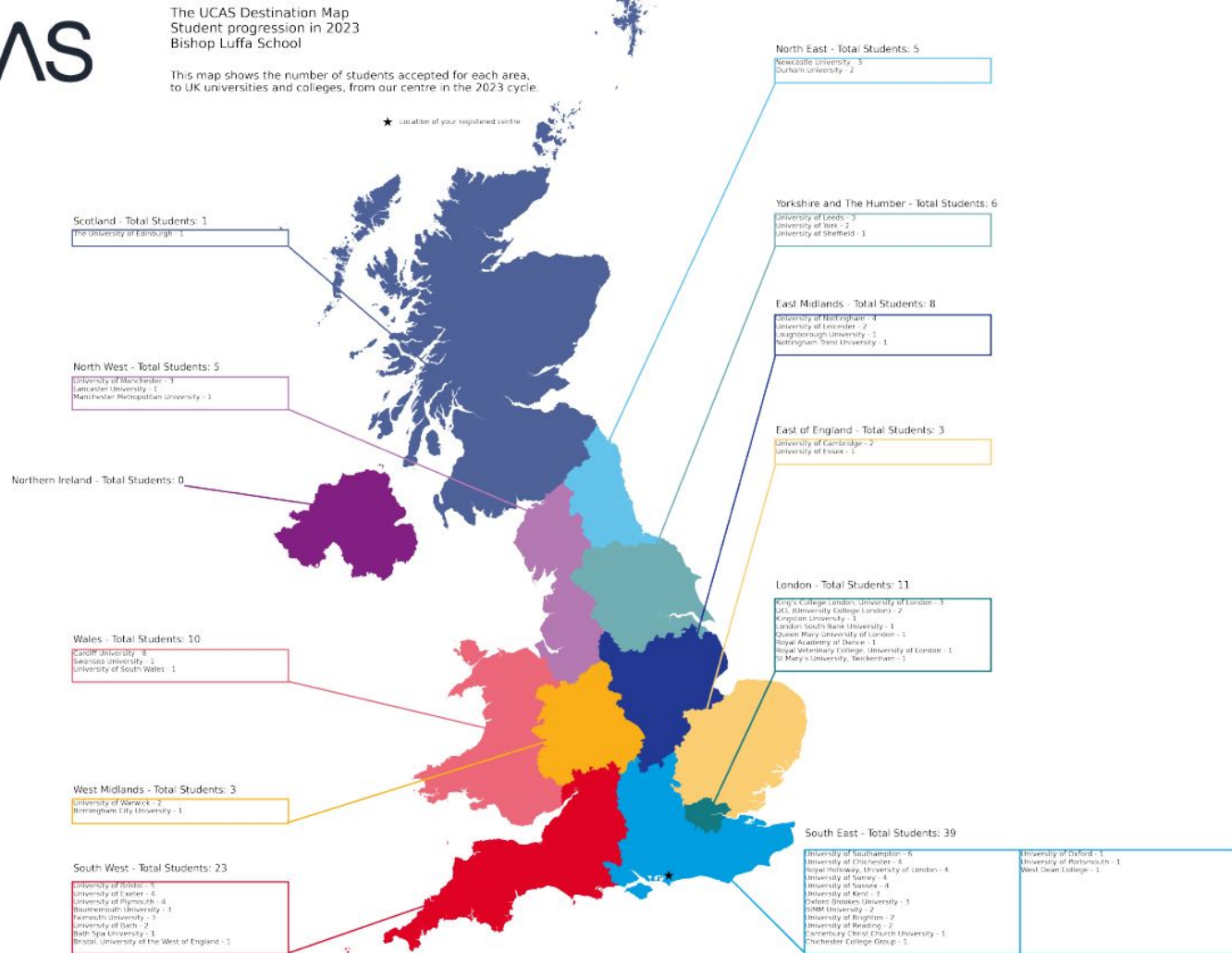


Applying costs **£28.50**.

# Choosing the right **place** for you

- **Style** – from traditional, with a focus on subject-based courses and research, to modern universities/colleges, with a greater focus on vocational courses.
- **Location** – some are in large cities, others in small towns, by the coast or in the countryside – it's all a major influence on the environment and lifestyle.
- **Size** – larger universities can have more than 20,000 students, whereas some of the smallest have only a few thousand.
- **Culture and facilities** – influenced by a range of factors, including the diversity of students who attend.
- **What graduates do** – all universities collect destination statistics; it can be useful to find out what jobs or further study students go on to.
- **Tuition fees** – can vary between universities and colleges; check if there are scholarships or bursaries available.
- **Living costs** – accommodation, transport, and food can vary enormously.

This map shows the number of students accepted for each area, to UK universities and colleges, from our centre in the 2023 cycle.



# Choosing the right **course** for you

- What does the course cover?
- Courses with the same title may be very different.
- Look carefully at the core course content, and the range of optional studies/modules available.
- Which modules are the most interesting and relevant to your career aspirations?
- See if the course or university/college offers any internship, placement, or study abroad opportunities.
- How is the course taught – structured teaching, or more independent research?  
How many lectures are there, and how much group work will be done in seminars?
- How is the course assessed?

# Realistic Choice

- Selective or recruiting university?
- GCSE results- their significance for some universities
- Mock results/predicted grades
- Typical university offer- 3 A-levels (e.g. AAB). Most ask for specific grades, some ask for points (which can include Core Maths and the EPQ)
- Need for an insurance offer/choice



# Tariff Points

Grade	A-level points	AS-level points	Extended Project Qualification points
A*	56	N/A	28
A	48	20	24
B	40	16	20
C	32	12	16
D	24	10	12
E	16	6	8



# Completing the UCAS application



Student registers for a UCAS Hub account to carry out research and start application.



Student completes all sections of the application and sends it to their school/college.



Teacher or adviser reviews the application and adds reference and predicted grades.



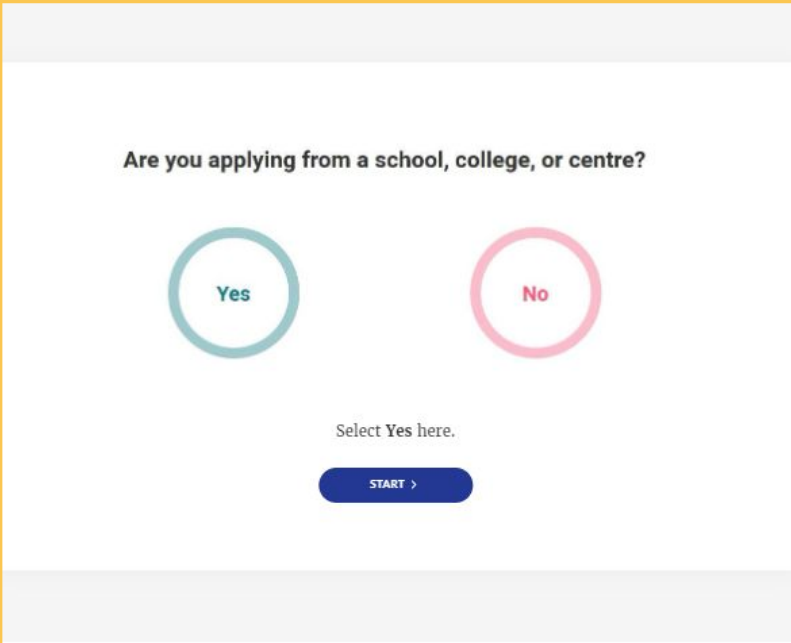
Applications are sent to UCAS by the school or college on behalf of the student.



Universities and colleges make their decisions on the application.

# Linking to a centre

- If you're applying with the help of a school, college or centre you should enter their '**buzzword**' to link your application to them.
- The buzzword is a unique code set by your school, college or centre.
- By linking your application you're giving your school, college or centre permission to view and track your application.
- It also means they'll provide you with a reference and send your application to UCAS on your behalf.



Are you applying from a school, college, or centre?

Yes No

Select Yes here.

START >

# Application **profile**

- Personal details
- Nationality details
- Where you live
- Contact details
- Supporting information
- Finance and funding
- Diversity and inclusion\*
- More about you

\* (for students with a UK home address)

## Personal details

Name, age, title and gender

Start this section

## Nationality details

Birthplace and nationalities

Start this section


## Where you live

Tell us about your address history

 Section in progress

## Contact details

Address, email, and telephone

 Section in progress

## Supporting information

So that providers know how to support you during your studies

Start this section

## Finance & funding

Tell us how you'll fund your study

Start this section

## Diversity & inclusion

Additional equality information

Start this section

## More about you

Tell us about any circumstances that you might need support for during your studies.

Start this section

# Your experiences

- Education
- Employment
- Extra activities\*
- Personal statement
- Reference\*\*

\*(for students with a UK home address)

\*\* (not visible if linked to your school/college)

## Experience

### Education

Qualifications and periods of study

🕒 Section in progress

### Employment

Paid employment

✓ Section complete

### Extra activities

Taken part in any activities to prepare you for higher education?

Start this section

## Your personal statement

### Personal statement

Why do you want to study this subject?

Start this section

# The personal statement



The only section you have full control over



Your only chance to market yourself as an individual



The same for all of your choices



A maximum of 4,000 characters, or 47 lines



A minimum of 1,000 characters



There isn't a spelling or grammar check



No formatting allowed

UCAS' similarity detection service:  
every personal statement is run  
through software to check for  
plagiarism.

# Start early

Include:

- academic achievements, past and present
- interest in the course area
- knowledge of the subject area
- enthusiasm to go beyond the syllabus
- details of independent study skills





# Consider...

Universities and colleges will consider:

- Have you chosen the course for the right reasons?
- Can you achieve in a new learning environment?
- Do you have a range of interests and aptitudes?
- Do you have a depth of interest in the subject?
- Have you studied independently?
- Do you appear motivated and committed?
- Do you have good numeracy and literacy skills?



# Personal statement support

## PERSONAL STATEMENT BUILDER

4000 characters of 4000 remaining

### PERSONAL STATEMENT BUILDER

4000 characters of 4000 remaining

#### ▼ Writing about the course

Why are you applying for your chosen course(s)?

Write your text here...

Why does the subject interest you?

Write your text here...

Why do you think you're suitable for the course(s)?

Write your text here...

Do your current or previous studies relate to the course(s) that you have chosen?

Write your text here...

- Skills and achievements
- Work experience and future plans

Preview

Save & close

[View personal statement guides](#)

CONTINUE WRITING



What to include in your architecture, planning or building personal statement



What to include in your animal science personal statement



What to include in your art and design personal statement



What to include in your biology personal statement



What to include in your business management personal statement



What to include in your chemistry personal statement



What to include in your computer science personal statement



What to include in your dance personal statement

# Decisions

Universities and colleges will review the:



personal statement



qualifications



reference

They may also ask for:



admissions test



interview



portfolio/audition

# Tracking your application



## Waiting for decisions

Universities or colleges are considering your application.

**Providers have until dd-mm-yyyy to respond to your choices.**



## All decisions received

You've received a decision from all of your choices. You can now reply to your offers at any time.

**Reply by dd-mm-yyyy**



## Waiting for confirmation

You're waiting for confirmation of your choices. If you meet the offer conditions, the university/college will confirm your place. Send them your results if requested.

### Follow your application 24/7:

- see your choices
- keep contact information up to date
- view and reply to your offers

### You'll receive one of three decisions from your choices:

- unconditional offer
- conditional offer
- Unsuccessful

# Replies to offers

Once you have decisions on all your choices, you can choose two:

- One as a 'firm' acceptance – your first choice.
- The other as an 'insurance' acceptance. This acts as a back-up if you do not get into your 'firm' choice.

Any remaining offers must be declined.

Once all your decisions and replies have been made, if you are not holding an offer, you may be able to use Extra or Clearing to find available places.



# Other options

## Extra (26 Feb – 4 Jul)

- Used all five choices and had no offers.
- Add Extra choices for consideration one at a time.

## Clearing (5 Jul – Oct)

- Apply after 30 June, receive no offers, decline all offers, not met conditions.
- Find vacancies from 5 July and add a Clearing choice to your application.





# INTRODUCTION TO

# Student finance

Student Finance Centre

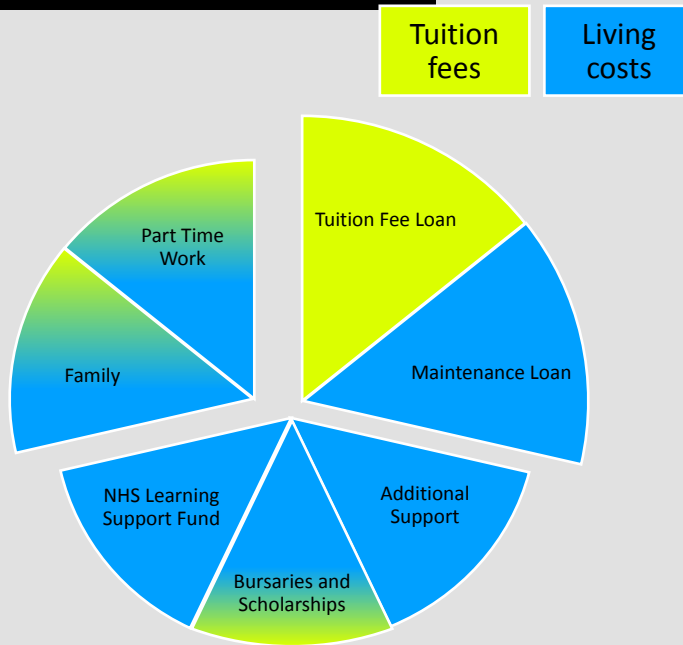
**LAURA ROBBIE**

**YOUR TIME.**  
**YOUR PLACE.**

# WHAT WE WILL COVER IN THIS TALK

- **LLE and student loan eligibility**
- **Tuition fees and Tuition Fee Loan**
- **Living costs and Maintenance Loan**
- **Other sources of financial support:**
  - Disabled Students' Allowance (DSA)
  - NHS Learning Support Fund
  - Scholarships, bursaries and grants
- **How to apply for a student loan**
- **Student loan repayments and interest**
- **Useful websites**

# STUDENT FINANCE OVERVIEW



**There are various sources of financial support to help students cover tuition fees and living costs.**

- Tuition fee loan
- Maintenance loan
- Additional support
  - DSA and Dependents' Grants (PLA, CCG, ADG)
- NHS Learning Support Fund
- Bursaries and Scholarships

# LIFELONG LEARNING ENTITLEMENT\*

The Lifelong Learning Entitlement (LLE) will be introduced in 2026 to support a more flexible approach to study.

- Tuition fees are currently set per year but under the LLE they will be based on credits
- LLE will initially cover tuition fees for degrees and HTQs but will expand to cover more courses
- Aim = maximum flexibility for students regarding transfer of credits between courses/providers
- LLE = tuition fees only, maintenance loan will continue

*\*All information currently  
unconfirmed*





## STUDENT LOAN ELIGIBILITY

Whether you qualify depends on:

- Age
- Course, university or college
- If you've studied at higher education before
- Nationality and residency status

*<https://www.gov.uk/student-finance/who-qualifies>*





## TUITION FEES

Maximum fees at publicly funded universities in England are:

- £9,250 a year for full-time courses
- £6,935 a year for part-time courses
- £11,100 a year for accelerated courses
- £1,850 for a work placement year
- £1,385 for a study abroad year

Fees may be higher at private universities

# TUITION FEE LOAN

**You don't have to pay fees upfront, you can use a tuition fee loan. A tuition fee loan:**

- Covers 100% of fees at a publicly funded UK university
- Not based on household income
- Paid directly to the university
- Reapply each year
- Repaid after university depending on earnings





# MAINTENANCE LOAN

**The amount you get depends on household income, and where you live and study.**

- It is paid directly to the student in 3 instalments
- It may not cover all living costs
- The amount received could change each year
- Reapply each year
- Repaid after university depending on earnings



# HOUSEHOLD INCOME

- Students under 25 are usually classed as dependent
- For dependent students, **household income = the total taxable (gross) income of parents** (for 2025 entry the 2023/24 tax year is used)
- If parents are separated, it is the parent the student usually lives with
- If that parent has a partner who lives in the same home, the partner's income is included
- If household income has decreased by at least 15% since the previous tax year, you can ask for a current year income assessment



# TOTAL STUDENT LOAN SUPPORT 2024/25

Household income	Tuition fee loan	Maintenance loan		
		Living away	At home	London
£25,000 or less	£9,250	£10,227	£8,610	£13,348
£30,000	£9,250	£9,497	£7,887	£12,606
£35,000	£9,250	£8,766	£7,163	£11,863
£40,000	£9,250	£8,035	£6,440	£11,120
£45,000	£9,250	£7,304	£5,716	£10,377
£50,000	£9,250	£6,573	£4,993	£9,634
£55,000	£9,250	£5,842	£4,269	£8,891
£60,000	£9,250	£5,111	£3,790	£8,148
£70,000 or more	£9,250	£4,767	£3,790	£6,647

# LIVING COSTS\*

Item	Weekly Cost
Halls / rent in shared house or flat	£100-£183
Bills (gas, electric, water, internet)	£35
Food / housekeeping	£40
Travel	£5-10
Phone	£5-10
Contents insurance	£2-3
TV licence	£3
Social costs	£30-£40
<b>Total per week</b>	<b>£220 - £324</b>
<b>Total per academic year (40 weeks)</b>	<b>£8,800 - £12,960</b>

*\*Average based on a student living in Portsmouth in 2023/24*



# MANAGING LIVING COSTS

## How students fund living costs in addition to the maintenance loan:

- Savings, child trust fund or £££ help from parents or family
- Gap year to work and save up
- Part-time or vacation work while at uni
- Scholarships, grants and bursaries

## How students save and manage money:

- Choose uni location and accommodation carefully
- Live at home and commute
- Money saving and independence skills: budgeting, meal planning, cooking
- Careful use of student overdraft to manage large one-off or set-up costs
- Student discounts: Totum, UniDays and Student Beans



# SCHOLARSHIPS, BURSARIES AND GRANTS

**Provide extra support for those that need it most or to recognise achievement.**

- Not repayable
- Helps with living costs or tuition fees
- Eligibility can be based on merit, income, or personal circumstances
- Subject related or extra-curricular
- From universities, charities, companies, SFE
- Some require an application and some don't
- Some have other benefits such as mentor, work placement or accommodation





## DISABLED STUDENTS' ALLOWANCE (DSA)

- Support for extra study-related costs due to a disability, long term condition (including mental health) or learning difference such as dyslexia
- From Student Finance England
- Apply from your student finance account
- DSA is not repayable
- Based on needs not income
- Provide proof and attend a needs assessment
- Up to £26,948 (2024/25) per year
- Can apply anytime whilst at university
- Contact university disability support team for advice



# NHS LEARNING SUPPORT FUND

- **Funding available:**
  - Training grant - £5,000 per year
  - Specialist subject – additional £1,000 per year
  - Parental support - £2,000 per year
- **Eligibility:**
  - Eligible for funding from SFE or equivalent
  - Studying at a university in England
  - Eligible course: Nursing, midwifery or allied health profession e.g. radiography, paramedic science, dental hygiene/therapy (levels 5 + 6), ODP



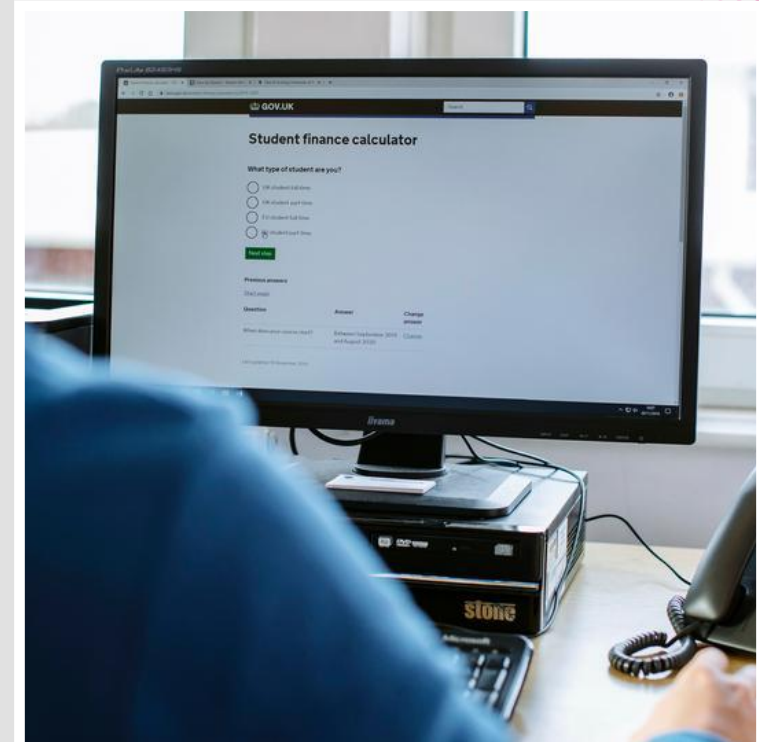
# UNIVERSITY OF PORTSMOUTH BURSARIES

- **UNIVERSITY OF PORTSMOUTH BURSARY - £750 a year**
  - Full-time undergraduate from England
  - Household income is £25,000 a year or less
  - No need to apply (SFE share info)
- **CARE LEAVER BURSARY\* - £1,700 a year**
  - Full-time UK undergraduate or taught postgraduate UK
  - Specific eligibility criteria apply
- **STAND ALONE BURSARY\* - £1,000 a year**
  - Full-time UK undergraduate
  - Under 25 years old
  - Estranged from parents
- **YOUNG CARER BURSARY\* - £500 a year**
  - Full-time UK undergraduate
  - Under 25 years old
  - Unpaid carer for a parent or family member (not a dependent child)

*\*Application needed*

# HOW TO APPLY FOR YOUR STUDENT LOAN

- Students apply online to Student Finance England: [www.gov.uk/student-finance](https://www.gov.uk/student-finance)
- Student Finance England (SFE) applications open Feb / March 2025 for Sept 2025 entry
- The recommended deadline is the **end of May 2025**
- Don't need confirmed course details, just an idea of first choice
- If the means-tested element of the maintenance loan is applied for, parents will be emailed a link to submit their information



# REPAYING YOUR STUDENT LOAN

**It's not like other loans.**

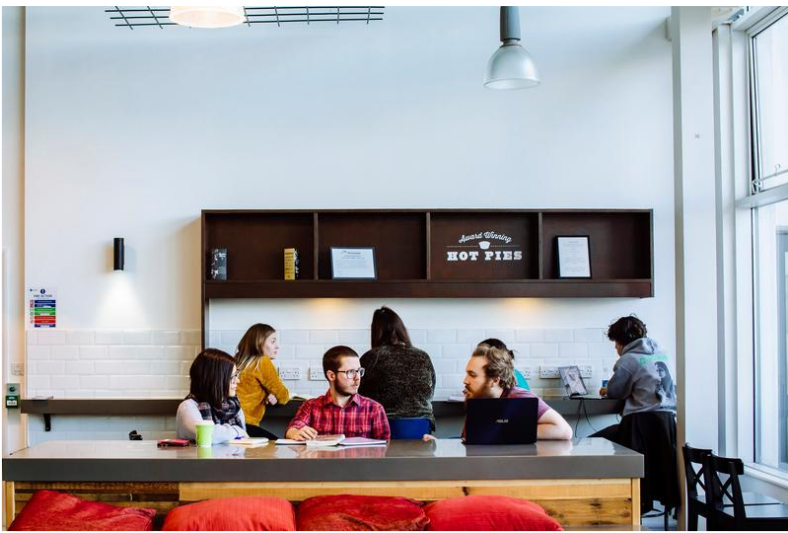
- About half of students are predicted to pay back all of their loan
- Repayments go up and down with earnings
- No one else is responsible for repayments
- Does not affect credit score
- Will not prevent a mortgage application



# LOAN REPAYMENTS

**Monthly repayments depend on what you earn and not what you owe.**

- Repayment starts in April after leaving university
- Repayments start when earning £25,000 or more
- Repayment is 9% of everything earned above £25,000
- After 40 years any outstanding balance is wiped
- Students starting university after August 2023 are on Plan 5





# MONTHLY LOAN REPAYMENTS

Gross annual salary	Approx Monthly take home pay (after tax and NI)	Monthly loan repayment
£20,000	£1,493	£0
£26,000	£1,853	£7.50
£30,000	£2,093	£37.50
£40,000	£2,693	£113

Repayments are only based on income.

Repayments are taken directly from salary through the PAYE system.

# INTEREST RATES



- Interest is added to the balance of the loan\* but does not affect monthly repayments
- Interest is added while student is still at university
- The interest rate applied is based on the Retail Prices Index – RPI
- The interest rate is regularly reviewed
- Interest may affect the length of time it takes to repay loan

*\*Any balance wiped after 40 years will include the interest*

<https://www.gov.uk/guidance/how-interest-is-calculated-plan>



# TO DO LIST

Autumn 2024

1. Estimate £££ maintenance loan  
[Government Student Finance Calculator](#)
2. + other income inc. bursaries/ scholarships
3. Check annual halls fees at different universities
4. Subtract halls fees from estimated loan
5. Divide by the number of weeks

Spring 2025

1. Apply for student loan

Summer 2025

2. Paid work, practice independence skills, update student loan application (course/uni)

- **Example 1:**

£7000 (loan) - £4560 (halls fees)

= £2440 for the year

÷ 40 weeks = £61 a week for other living costs

- **Example 2:**

£6000 (loan) - £6880 (halls fees)

= -£880 for the year

÷ 40 weeks = -£22 a week

How will student pay their halls shortfall as well as other living costs?

- **Example 3: living at home**

£8400 (loan) - £2600 (£50/week rent to parents)

=£5800 for the year

÷ 52 weeks = £111.50 per week

# USEFUL WEBSITES

## Student Loan

- [gov.uk/get-undergraduate-student-loan](https://www.gov.uk/get-undergraduate-student-loan)
- [gov.uk/student-finance-calculator](https://www.gov.uk/student-finance-calculator)
- [gov.uk/repaying-your-student loan](https://www.gov.uk/repaying-your-student-loan)

## Other sources of funding

- [gov.uk/disabled-students-allowance-dsa](https://www.gov.uk/disabled-students-allowance-dsa)
- [nhsbsa.nhs.uk/nhs-learning-support-fund](https://nhsbsa.nhs.uk/nhs-learning-support-fund)
- [thescholarshiphub.org.uk](https://thescholarshiphub.org.uk)

## [port.ac.uk](https://port.ac.uk) – uni websites:

- Scholarships and bursaries
- Accommodation and living costs

## More info on student funding

- [moneysavingexpert.com/students/](https://moneysavingexpert.com/students/)
- [ucas.com/money](https://ucas.com/money)
- [thecompleteuniversityguide.co.uk/student-advice/finance](https://thecompleteuniversityguide.co.uk/student-advice/finance)
- [themoneycharity.org.uk/work/young-people/student-money-manual/](https://themoneycharity.org.uk/work/young-people/student-money-manual/)

## Student discounts

- [savesthestudent.org/student-discounts](https://savesthestudent.org/student-discounts)
- [moneysavingexpert.com/deals/student-discounts/](https://moneysavingexpert.com/deals/student-discounts/)
- [studentbeans.com/uk](https://studentbeans.com/uk)
- [myunidays.com/](https://myunidays.com/)
- [totum.com/](https://totum.com/)

# STUDENT FINANCE KEY MESSAGES

- The student loan cost may be less than the price tag due to the way repayments work
- The amount borrowed isn't the key factor in how much you repay
- Loans are more like a tax or 'subscription'
- Interest is added but no 'real' cost and not everyone pays it
- Your loan does not appear on your credit score
- There may be scholarships or bursaries available





**THANK YOU**

*for  
listening*

**WE'RE AN**

*ambitious community.*

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SATISFACTION**  
SUNDAY TIMES GOOD UNIVERSITY GUIDE 2023

**94%**  
**GRADUATES  
IN WORK**  
**AND/OR FURTHER STUDY**  
HESA GRADUATE OUTCOMES SURVEY 2020/21

# Student Finance Centre

[studentfinance@port.ac.uk](mailto:studentfinance@port.ac.uk)



# Next steps

UCAS



# What can students be doing?

- research, research, research
- attend open days and events
- extracurricular and super curricular activities
- work experience
- volunteering
- independent learning outside the curriculum
- focus on this year's studies



# Summer Term



- Research
- University Open days
- Register with UCAS and begin completing application form (House Drama/Enterprise Day: 25<sup>th</sup> June)
- Begin personal statement- if possible, 1st draft shown to tutor before work experience
- Any specialist tests? Register in September (test usually at end of October/start of November)

# Autumn Term

- Continue research
- Predicted grades and subject references written by mid-September
- Complete UCAS application by the end of first half term
- PSHE sessions
- Any specialist tests? Sit them.
- Prepare for interviews- mock interviews with subject staff/ HofSixth



# Spring Term

- Possible interviews (depending on course/university)
- Decisions received from 5 choices: conditional offer (3 grades or Tariff points), unconditional offer, unsuccessful
- If no offers received then use UCAS Extra (February onwards)



# Summer Term

- Reply to offers (usually by early June): firm acceptance + insurance acceptance + decline (all can be declined and UCAS Extra and/or Clearing used)
- Late applications possible (until 30<sup>th</sup> June)
- Head of Sixth Form to contact Admissions Tutor(s) if special circumstances
- Organise student finance (by end of May) and reserve accommodation



# Results/Confirmation Day

- 14th August 2025 (tbc): make sure available (update contact details) have everything ready
- Results sent to UCAS by exam boards (decision from UCAS before results available at school)
- If conditions of firm and insurance choices not met then Clearing possible (until October). Consider emergency remark (5 day turnaround)
- Head of Sixth Form available for contacting Admissions Tutors etc.
- Retakes possible in Summer 2026 (and (re)application through school in Autumn 2024). Gap year or Y14?



# How can you support them?

Research

Use the parents/guardians' section of the UCAS website at [www.ucas.com/parents](http://www.ucas.com/parents).

Sign up

Sign up for parent updates from UCAS and get everything you need to know about the application process direct to your inbox.

Open days

Attend virtual events and open days – you may have a different perspective.

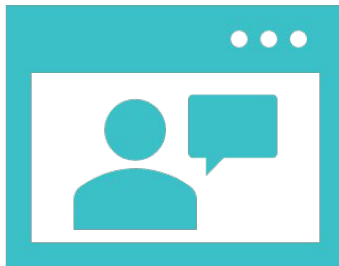
Be proactive

Make sure they read everything carefully that is sent to them and don't book holidays at key times!

# Keeping you informed



[www.ucas.com/parents](https://www.ucas.com/parents)



[Sign up](#) for UCAS  
parents newsletter



Read UCAS [guides](#) just for  
parents and carers

# Useful links

[www.ucas.com](http://www.ucas.com)- a one-stop shop for HE!

<https://www.whatuni.com/> (free and student-led)

[www.gov.uk/browse/education](http://www.gov.uk/browse/education) (government info.)

[www.erasmusplus.org.uk](http://www.erasmusplus.org.uk) (studying in Europe)

[www.hesa.ac.uk](http://www.hesa.ac.uk) (statistics agency)

[www.opendays.com](http://www.opendays.com) (open day finder)

<http://unistats.direct.gov.uk> (official statistics)

[www.disabilityrightsuk.org](http://www.disabilityrightsuk.org) (specialist support and guidance)

[www.gapyear.com](http://www.gapyear.com) (gap years)

<http://www.fullbright.org.uk> (studying in USA)

[www.acu.ac.uk](http://www.acu.ac.uk) (studying in the Commonwealth)

<https://www.ucas.com/undergraduate/applying-university/ucas-undergraduate-advice-parents-and-guardians> (UCAS Parent guide)

# Contacts

- Mr Saunders (Head of Sixth Form)  
[saundersj@bishopluffa.org.uk](mailto:saundersj@bishopluffa.org.uk)
- Mrs Hopp (Careers Co-ordinator)  
[hoppa@bishopluffa.org.uk](mailto:hoppa@bishopluffa.org.uk)
- Tutor team  
[6thFormtutors@bishopluffa.org.uk](mailto:6thFormtutors@bishopluffa.org.uk)





# Thank you

UCAS