



The  
Bulmershe  
School

INSPIRING POTENTIAL,  
ACHIEVING TOGETHER

# HIGHER EDUCATION EVENING

THURSDAY 7<sup>TH</sup> JULY 2016

# FOLLOW THE SIXTH FORM ON TWITTER

@bulmershe6th



# CHOOSING YOUR COURSE

Over 50,000 courses on offer at 300 institutions

Traditional three year courses

- B. A and B. Sc

Two year courses

- Foundation Degrees and HNDs

Single Honours - one subject

Joint Honours - Two subjects

50: 50

Sandwich courses - 4 years

Year in industry/abroad

# WHERE TO RESEARCH?

**UCAS website - [www.ucas.ac.uk](http://www.ucas.ac.uk)**

- Course search pages
- You can compare universities on a financial basis – which ones have the best bursary schemes?
- Parent section/student section – Free UCAS guides

**University websites**

**WHATUNI.COM**

**Brochures**

**School careers library**

**Open Day visits**

**Talking to students/teachers**



# ADMISSIONS TESTS

BioMedical Admissions Test (BMAT)

<http://www.bmat.org.uk/>

Graduate Medical School Admissions Test (GAMSAT)

<http://www.gamsatuk.org/>

National Admissions Test for Law (LNAT)

<http://www.lnat.ac.uk/>

UK Clinical Aptitude Test (UKCAT)

<http://www.ukcat.ac.uk/>

**OTHER SUBJECTS MAY REQUIRE THESE  
YOU MUST REGISTER AND THEY COST!!!**

# WHERE TO STUDY?

Home/away? - Finance

City or campus?

Other interests

Cost of living

Accommodation



# METHOD OF ASSESSMENT

End of year exams or continuous assessment?

Exams at the end of every year?

Modular course?



**WHEN?**

Straight after Year 13?

After a gap year?

Make it purposeful – or at least make it sound purposeful!!





# APPLICATION PROCESS

**U**niversity

UCAS Deadline 15th January

**C**ollege

School aim is to get 95% of applications off before 19<sup>th</sup> December 2016

**A**dmissions

**S**ervice

£14– One choice

£24– Five choices



# THE PROCESS

Attendance to form is vital in creating a high quality application

Register online with UCAS APPLY during the Summer term of Year 12

Complete application form on line during the Summer/Autumn term

Choose five universities

Includes GCSE and AS results and predicted grades.

Personal statement

Confidential reference – written by tutor with input from subject staff

Universities send offers or rejections to UCAS – NEW!! Feedback from institutions

UCAS sends details to students

Students can only hold on to two offers

- Firm and insurance

# POINTS TO REMEMBER

Research choices carefully

Use all five choices on the form

Make sure that the grades/points required match predicted grades

- 1 very optimistic choice
- 1 moderately optimistic choice
- 2 broadly in line choices
- 1 safety net choice

# WHAT DO UNIVERSITIES WANT?


Students who can contribute to the course, department and university

Students who as graduates will enhance the reputation of the university

At the point of application admission tutors are assessing potential

# PERSONAL STATEMENT

Admission tutors are looking for

- Qualifications
  - Academic ability
  - Commitment to subject area
  - Motivation
  - Personality
  - Potential
- 

# PERSONAL STATEMENT

All students have attended a personal statement workshop within school

Rough draft of personal statement to be handed to form tutor by Monday  
18<sup>th</sup>

September - January : Students working and sending off personal  
statements

Replaces interview in most cases

Guidelines and help given by form tutors

All forms checked before sent off



# AFTER THE APPLICATION....

If you do not receive any offers it is still possible to attend university

UCAS EXTRA

CLEARING AND TRACK

If on results day you do better than expected there is a chance to apply to a higher entry requirement course.



# WHY PEOPLE DROP OUT OF HIGHER EDUCATION?

Wrong choice of course

Workload

H.E. not what expected

Dissatisfied with the facilities

Locality

Not ready to continue with study





# FINANCE

[www.direct.gov.org](http://www.direct.gov.org) – BUDGET CALCULATOR

YOU CAN APPLY AS SOON AS YOU LIKE FOR STUDENT FINANCE!

# SUMMARY

Thorough research is essential now

Work with form tutor on personal statement

Application forms sent off at the start of November to beat the masses

Attendance to form is compulsory so that form tutors can produce good quality references



# HOW TO GET THERE!

Attendance at assemblies and registration

Communication with subject teachers on predicted grades

Spending TIME on application

Attendance, hard work, perseverance

**TUTOR WRITES THE REFERENCE!**



# STUDENT FINANCE

# **WHO DOES THIS APPLY TO?**

**Student who have lived in the UK for 3 years and 'EU' students**

**There are certain residence requirements that a student must meet, to be eligible for funding either as a 'home' student or as an 'EU' student**

**The information in this presentation only applies to students who live in England**

**Different arrangements apply to students on NHS-funded courses**

# THE COSTS OF GOING TO UNIVERSITY

Fees for the course

Somewhere to live

Living expenses (food, drink, heat, light)

Social expenses (more food, more drink?)

Books and course expenses

Extras (travel, holidays, hobbies, phones)

# WHAT FINANCIAL HELP IS THERE?

Tuition Fee Loan – for everyone, has to be repaid

Maintenance Loan – for everyone, has to be repaid

All grants have been replaced by loans from 2016

University Bursaries and Scholarships

National Scholarship Scheme

Part-time jobs

# **TUITION FEES**

Following recent legislation all Universities will be allowed to charge fees of up to £9,000 per year

Paying Tuition Fees

Fees do not have to be paid upfront

Everyone is entitled to have their fees paid for them in the form of a government loan

Paying back fees is the responsibility of the graduate – not his/her parents



# TUITION FEE LOAN

Paid by Student Loans Company direct to University or College

No age limit

Not means-tested

Not compulsory: students can also

- Pay full Fees themselves; or
- Pay part of the Fees and take out a Tuition Fee Loan for the rest

# LIVING COSTS LOAN

Maintenance loans will be available to all eligible full time students irrespective of income or degree course

The maximum loans available are

<b>Full-time student</b>	<b>Loan available for the 2016 to 2017 academic year</b>
Living at home	Up to £6,904
Living away from home, outside London	Up to £8,200
Living away from home, in London	Up to £10,702
You spend a year of a UK course studying abroad	Up to £9,391

# LOAN REPAYMENT

Loan pay back starts once you have left or finished your course and are earning at least £21,000 a year

Pay back starts from the April after graduation

# LOAN REPAYMENT

- Appears as a deduction on your payslip
- Graduates earning under £21,000 are charged interest at the rate of inflation
- For those earning between £21,000 and £41,000 interest is inflation plus up to 3%, depending on income
- And for those on over £41,000 it is inflation plus 3% maximum
- Interest is set by governments and varies between administrations

# MONTHLY PAYMENTS

Everything you earn up to 21,000 you keep

Everything you earn over 21,000 you pay 9% of the amount that is over 21,000

E.g

- e.g. £25,000 per year -

£21,000 take home without repayments

£4000 you pay 9% of towards paying of your loan :

This is £360 a year

This is £30 a month

This is £6.92 a week

# LOAN FACTS

If you stop work you won't pay until you are earning over £21,000 again

Students repay loans at 9% of earnings above £21,000, a threshold frozen by the government last year

A student loan will not count against you if you want a mortgage or car loan – lenders will look at income after all deductions

Parents have no responsibility for loans

# THE LIVING COST LOAN

- In his Summer Budget 2015, the Chancellor of the Exchequer announced changes to the way student support operates for students from England. This change will apply to full-time students who start their studies in the 2016/17 academic year.
- Full-time students starting their studies in September 2016 will be eligible for a means tested maintenance loan of up to £8,200. This loan will be paid back in the same way as a tuition fee loan, once you've graduated or finished your studies, and are earning over £21,000 a year.
- Previously, this loan would have taken the form of a non-repayable grant.

The maintenance loan will be based on your household income. The table below provides an indicative guide to the amount you can borrow.

25,000	8,200 (maximum loan)
30,000	7,612
35,000	7,023
40,000	6,434
42,875	6,095
45,000	5,845
50,000	5,256
55,000	4,667
60,000	4,078
62,180	3,821 (minimum loan)
65,000	3,821
70,000	3,821



# THE NATIONAL SCHOLARSHIP PROGRAMME

Additional support will be available for students from families from 'disadvantaged' backgrounds

Details of the scheme will be determined by each university so applicants will need to check who is eligible and for what benefits – will be worth a minimum of £3000

Government examples suggest benefits might include:

- Discounted course costs in Year 1

- Free foundation year leading to a professional course

- Financial scholarship/bursary with a maximum £1,000

# POINTS TO REMEMBER

Loans to pay fees and living expenses – repayable

Loans have replaced grants which now have to also be repaid

Bursaries/scholarships – non repayable and based on family income and other factors

Part time work – a good way to make money before university and while at university

## **OTHER SUPPORT AVAILABLE**

**Bursaries and Scholarships paid by individual Universities – some but not all will be income assessed – check university websites/UCAS website**

**Disabled Student Allowances – not income assessed and payable according to an assessment of the extra costs incurred**

**Childcare and carers allowances for those with responsibilities**

**Care Leaver's Bursary – from local Authority**

# BUDGETING TIPS FROM STUDENTS

**“Get a job” e.g. on campus or perhaps a transferrable bank or supermarket job – term time and vacation opportunities.**

**“Shop and cook together with your friends”**

**“Buy a bus pass”      “Buy cheaper brands”**

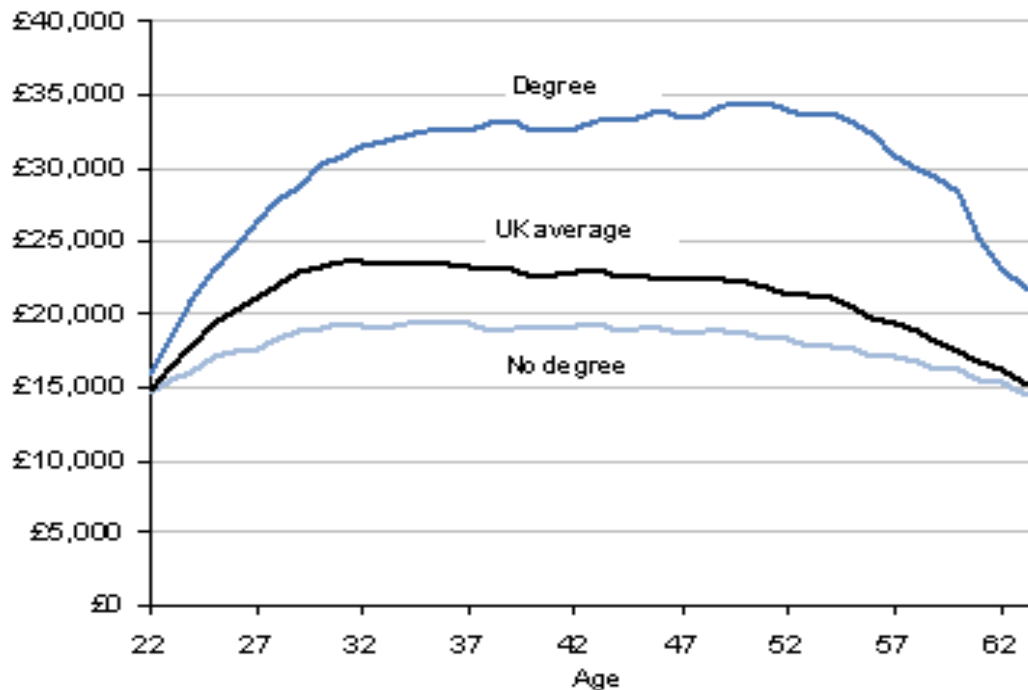
**“Be sensible with your overdraft”**

**“Open a student account with a train discount card”**

Will be covered in upcoming PD sessions

# SO IS IT WORTH IT?

- Vast majority of students say a “Good Investment”
- Graduates earn more on average
- The non-graduate “wall” – you can only go so far without a degree in many job areas
- New opportunities



# STUDENT FINANCE INFORMATION

<http://yourfuture.direct.gov.uk/>

<http://www.moneysavingexpert.com/family/student-loans-tuition-fees-changes>

[http://www.direct.gov.uk/prod\\_consum\\_dg/groups/dg\\_digitalassets/@dg/@en/@educ/documents/digitalasset/dg\\_201963.pdf](http://www.direct.gov.uk/prod_consum_dg/groups/dg_digitalassets/@dg/@en/@educ/documents/digitalasset/dg_201963.pdf)

# POINTS OF CONTACT

Head of 6<sup>th</sup> Form

Mr T Lord [tlord@bulmershe.wokingham.sch.uk](mailto:tlord@bulmershe.wokingham.sch.uk)

Head of Year 13

Mr D Tyler [dtyler@bulmershe.wokingham.sch.uk](mailto:dtyler@bulmershe.wokingham.sch.uk)

Your son/daughter's form tutor [@bulmershe.wokingham.sch.uk](mailto:@bulmershe.wokingham.sch.uk)

UCAS helpline - 08714680468

