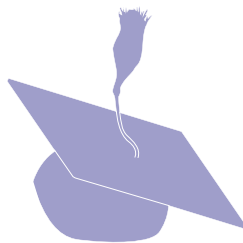
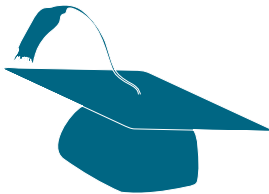




Parents' Guide to Higher Education



2011/12

Call us on 0151 353 4441/4618

or email careers_staff@hughbaird.ac.uk

or visit us on the ground floor, Balliol Centre

Why is a degree a good investment?

- ✓ Offers a rewarding career and new career opportunities. Graduates are actively targeted for recruitment by employers, particularly to work internationally
- ✓ A higher qualification improves prospects for promotion
- ✓ Develops maturity and independence, allowing students to build valuable skills and confidence and fulfil their potential
- ✓ Employers want a more skilled and educated workforce. In tough economic times people with degrees have more options for employment
- ✓ Financial support is available, so money needn't be a barrier. The help you get depends on family circumstances and the type of course studied



**People with degrees
earn an average of
£100,000 more** over
their working lives than
someone with
A' Levels who doesn't
go to university*

1

*Source: www.direct.gov.uk

UCAS: Universities and Colleges Admissions Service

- ✓ Applications to university are made via UCAS with an on-line application form available at: www.ucas.ac.uk
- ✓ UCAS provides information about every University in the UK, the courses they offer and entry requirements
- ✓ There are links to university websites for specific course information and the new National Scholarship Programme
- ✓ We encourage students to use the site to make an informed choice about the degree courses available to them. Course content can vary a great deal from place to place.
- ✓ Applications for funding are made via Student Finance England with an on-line application form available at: www.studentfinancedirect.gov.uk



**Apply for
funding at
the same
time
- see page 4**

How do universities choose students?

- ✓ UCAS provides a tariff on their website for each course. Universities will set a minimum UCAS score as the entry requirement for their courses
- ✓ Applicants may have several relevant qualifications and scores are added together to produce a total.
- ✓ Some courses ask for particular GCSE results e.g. Teaching
- ✓ Extra 'aptitude tests' may be required by some universities for specific courses such as Medicine, Dentistry etc.
- ✓ As part of their on-line application, candidates are asked to produce a 'Personal Statement' which helps Admissions Tutors decide who to offer places to.
- ✓ Universities may interview students and sometimes ask for a portfolio of past work.
- ✓ An academic reference and predicted grades is provided by Hugh Baird College and added to the UCAS application



Entry requirements can vary widely for the same course

Apply for grants and loans to help with expenses

- ✓ Students take out a Tuition Fee Loan to pay for the cost of the course. Student Finance England pay this money directly to the university. This loan must be repaid after graduation when earnings are above £21,000 per year.
- ✓ The tuition fee is set by each individual university and ranges between £6,000 and £9,000 per year
- ✓ Students can also apply for a Maintenance Loan which is paid into their bank account each term. This is for living costs such as accommodation, travel, food, books etc.
- ✓ The amount available depends on household income, if living at home or in student accommodation; and in London or not. This money must also be repaid, but only after graduation when earnings are above £21,000 per year
- ✓ Many students can also claim a Maintenance Grant to help with living expenses. The amount depends on family circumstances and does not need to be repaid
- ✓ If a student does not earn £21,000+ after graduation the debt is 'written off' after 30 years



Interest is charged on the loan too

Loans have to be repaid - grants do not

Various types of financial support

Type of Support	What is it for?	Repayable?
Tuition Fee Loan Up to £9000/year	Pay course fee	YES – only when Salary £21,000/year
Maintenance Loan: Up to £7675 (London)	Living costs	YES – only when Salary £21,000/year
Maintenance Grant Up to £3250	Living costs	NO
Disabled Students Allowance. Depends on circumstances	Specialist equipment, travel	NO
Childcare Grant: 85% of costs Up to £255/week	Childcare costs	NO
Parents' Learning Allowance Up to £1508/year	Students with dependant children	NO
Adult Dependants' Grant Up to £2642/year	Financially dependant adult	NO

Student Finance may affect Means Tested Benefits – please consult a JCP advisor

Only start repayments when earning £21,000 salary

Repayments linked to graduate earnings NOT loan amount

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Maintenance Grant & Loan Levels

EXAMPLES for living away from home (outside London)

Household income £	Grant Non-Repayable	Maintenance Loan	Total
£25,000 and less	£3,250	£3,875	£7,125
£30,000	£2,341	£4,330	£6,671
£35,000	£1,432	£4,784	£6,216
£40,000	£523	£5,239	£5,762
£45,000	0	£5,288	£5,288
£50,000	0	£4,788	£4,788
£55,000	0	£4,288	£4,288
£60,000	0	£3,788	£3,788



**Maintenance
is for
day-to-day
living expenses**

How is the money paid back?

Repayments taken out 'at source' when earning £21,000

Annual Income (before tax)	Monthly Repayments 2011 (approx)	Monthly Repayments 2012 (approx)
£15,000	£0	£0
£16,000	£8	£0
£18,000	£23	£0
£21,000	£45	£0
£24,000	£68	£23
£27,000	£90	£45
£30,000	£113	£68
£33,000	£135	£90
£36,000	£158	£113

For more information: www.bis.gov.uk/studentfinance

**Interest is
calculated from
the day the loan
is agreed**

National Scholarship Programme

For students from households earning less than £25,000/year

- ✓ English Universities will be allocated money based on the size of the institution
- ✓ Universities will be responsible for making individual awards to students from households earning less than £25,000 per year based on their own qualifying criteria.
- ✓ Each eligible student can claim a support package worth at least £3000, of which, some may be cash plus reduction of tuition or accommodation fees
- ✓ Each University will allocate their funding in different ways, so it is VERY IMPORTANT to look at the 'NSP' schemes on their websites
- ✓ N.B. These arrangements are still subject to ministerial agreement and may change.
- ✓ FREE 'Student Calculator' available on:
www.studentfinance.direct.gov.uk



**New for
2012**


Sources of extra funding

Scholarships, Bursaries, Trusts and Awards

- ✓ Many Universities offer extra funding that you don't need to pay back if particular conditions are met, e.g.
 - Outstanding students may get extra cash from the 'Deans List'
 - There may be extra funds for the first person in the family to study to degree level
 - Or if a sibling is attending the same university
 - If a student has competed in sport at regional level

Contact the University and ask what extra sources of funding are available

- ✓ Some Independent Educational Trusts and Foundations also offer grants and awards e.g.
 - **Helena Kennedy Foundation:** For the past 3 years Hugh Baird College have successfully nominated students for £1000 - £1500 cash bursary (and several laptops)



**Find out from
the Careers
team what other
funds may be
available**

See facing page
for contacts

If you would like more information

Hugh Baird Careers Team is available to answer your questions

Careers Guidance Team

Location:	Student Advice Centre Ground Floor Balliol Building
Drop in or contact:	Neil Clark or Carol Stevens
Telephone:	0151 353 4441 or 0151 353 4618
E-mail:	careers_staff@hughbaird.ac.uk

Useful Websites

UCAS:	www.ucas.ac.uk
Student Finance:	www.direct.gov.uk/studentfinance
Your Future website:	www.yourfuture.direct.gov.uk

Disclaimer:

All information in this literature is correct at time of going to print. Although all efforts will be made to notify you, Hugh Baird College reserves the right to alter or withdraw any of the information included in this publication without prior consultation.

Please note: all advice given in our booklets or advice centres is for guidance purposes only. It is the responsibility of the individual to disclose and manage their own financial situation with the College as well as with third parties.
