

University



While there is a lot of information available, it can seem overwhelming, with so many things that students need to take into account when making what is probably their most important decision so far!

Your child's teachers are usually the main source of information about applying for university as it's something they deal with year in, year out but there are plenty of instances where your son or daughter will need a bit of extra support from home.

For example, their teacher will have a good idea about their academic ability, what sort of grades they are likely to achieve and if a particular set of subjects would be suited to them. However, you are much more likely to know more about their personal and emotional needs. Gaining an impartial perspective from a service such as The National Careers Service can help your child make a well-rounded and realistic decision.

UCAS (Universities and Colleges Admissions Service) is a great source of information for both students and parents. All students will apply for their university places through UCAS so it's certainly worth becoming familiar with.

One of the main things you may be worried about is the cost of university and over the past few years, these costs have been significantly increased. £9,250 is now the maximum amount a university can charge, so finding the funds to ensure your child is able to move forward towards university can seem daunting. However, there are a number of financial aids on offer depending on your situation which you might be able to take advantage of.

Facts about Student Finance England

- It's important to know that everyone is eligible for the financial support in the form of the 'Tuition Fee Loan' from the Government which is offered regardless of household income for their first undergraduate degree.
- Everyone is eligible for 4 years' worth of student finance for an undergraduate degree.
- As well as a tuition loan, you can also apply for maintenance loans (means tested) and maintenance grants (non-repayable) the university you choose to go may also offer bursaries and grants to support students which you do not need to pay back.
- As the threshold for tuition fees is now £9250 with many universities charging the full amount allowed, student finance have raised the threshold for which you start making re-payments which is now £22,000pa.
- Once you are earning over £22,000 a year, you will automatically start making re-payments through the tax system. Student Finance will take 9% of your taxable earnings. For example if your monthly earning was £1,833 you would pay back £7 to Student Finance each month.

The [Gov.uk](https://www.gov.uk) website has more information about applying for student finance.