



BIDDULPH SIXTH FORM

POST – 18

UNIVERSITY INFORMATION EVENING

Please note – this presentation will be available from Wednesday morning on the ‘Sixth Form’ webpage and Year 12 Teams page.

If you would like any further information about anything discussed tonight, please do not hesitate to contact me via email or telephone.

taylor@biddulphhigh.co.uk

WHY HIGHER EDUCATION?



Essential for some career paths.



Develop new transferable skills and subject knowledge.



Increase your confidence and independence.



Broaden your experiences.



Show yourself what you can do.



Invest in your future.

IF YOU ARE UNSURE?

- ① UCAS has [apprenticeship advice](#) to help students make informed decisions about their post-18 opportunities.
- ① Find out about:
 - the different types of apprenticeships
 - how to find and apply for apprenticeships
 - preparing for the application and interview process
- ① Go to ucas.com/understanding-apprenticeships.
- ① Concentrated work within BH6 for Apprenticeships begins in September.
- ① Really important that if you are unsure, complete UCAS, secure and hold an offer then research and apply to Apprenticeships.
- ① Your UCAS offer can 'wait' until August 2023 for you to make a decision about what to do. To be in the system is now is easier than a late application.

PROGRAMME OUTLINE FOR THIS EVENING

1. University and Course Research
2. The UCAS Applications
3. Student Finance

Course Providers?

350+ universities and colleges:

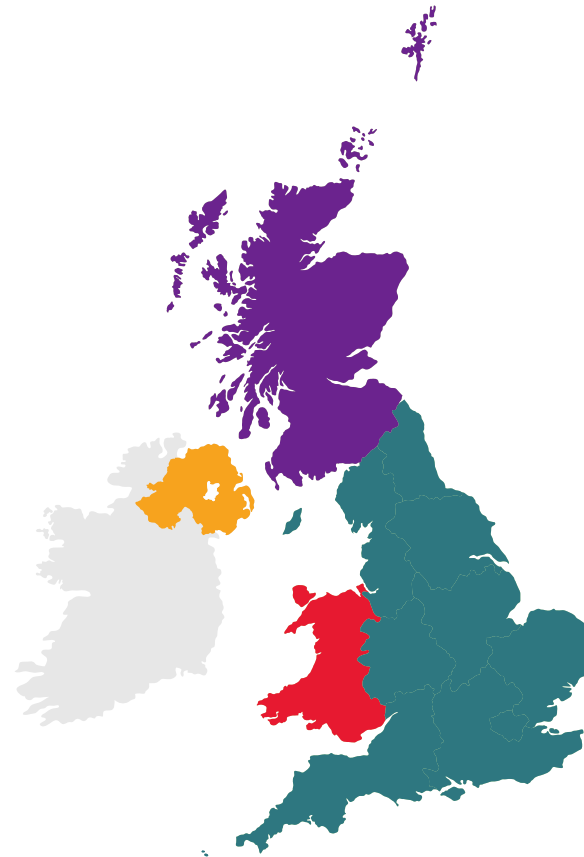
4 in Northern Ireland

15 in Wales

18 in Scotland

316 in England

35,000+ courses available



CHOOSING THE RIGHT UNIVERSITY FOR YOU

- **Style** - from traditional, with a focus on subject-based courses and research, to modern universities with a greater focus on vocational courses.
- **Location** - some are based in large cities, others in smaller towns. This can have a major influence on the environment and lifestyle on offer.
- **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 interesting to find out the types of jobs or further study students go on to.
- **Tuition fees** – vary between course providers. Check if there are any scholarships/bursaries available.
- **Living costs** – accommodation, transport, and food can vary enormously.

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 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?

8 STEPS TO SUCCESS...

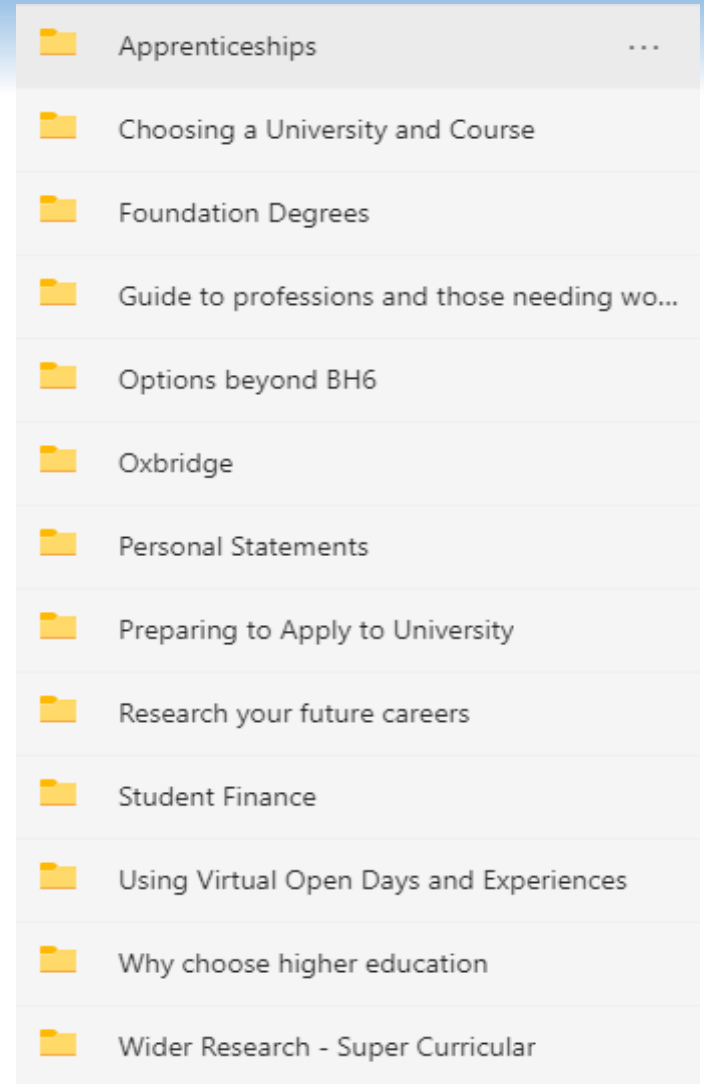
1) RESEARCH YOUR FUTURE CAREER

- ⦿ Do you have interests in a subject but not sure where it can lead?
- ⦿ Not sure about the career you may want to do?
- ⦿ Know the career you want but not sure how to get to there?
- ⦿ Not sure about the wide array of roles that exist within a particular job?

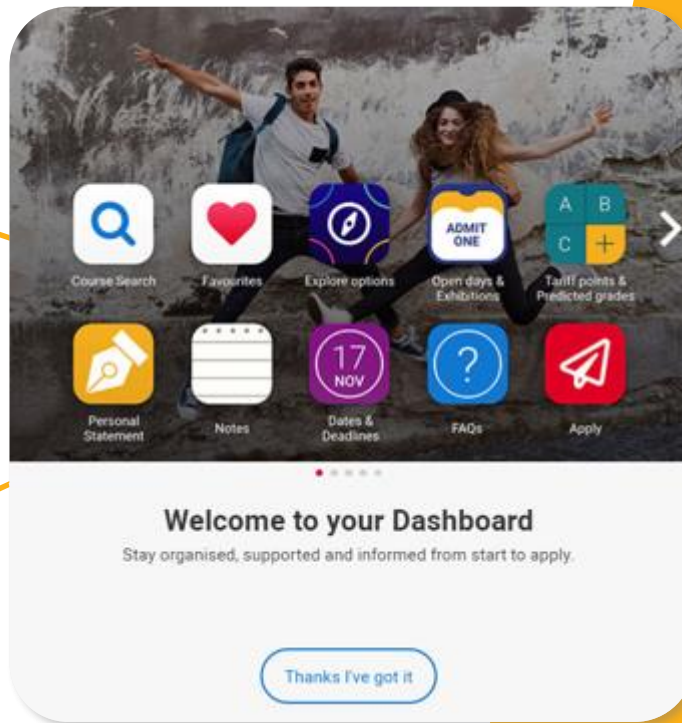
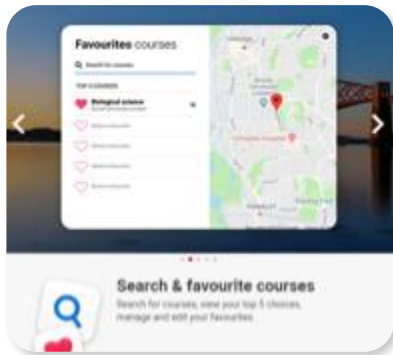
- ⦿ National careers service – explore careers:
 - ⦿ <https://nationalcareers.service.gov.uk/explore-careers>
- ⦿ UCAS:
 - ⦿ <https://www.ucas.com/careers-advice>
- ⦿ Health Careers:
 - ⦿ <https://www.healthcareers.nhs.uk/explore-roles>
- ⦿ Where a degree can lead – looking at the jobs beyond your degree
 - ⦿ http://www.prospects.ac.uk/options_with_your_subject.htm

2) HELPING YOU MAKE DECISIONS

- Resources are plentiful in helping you make the decision!
- We have during time in school worked with Y12 students to complete the 'Next Steps' programme which has given them information about planning their next steps.
- Year 12 Teams channel has access to multiple resources and ongoing opportunities to enable students to effectively research their plans further.



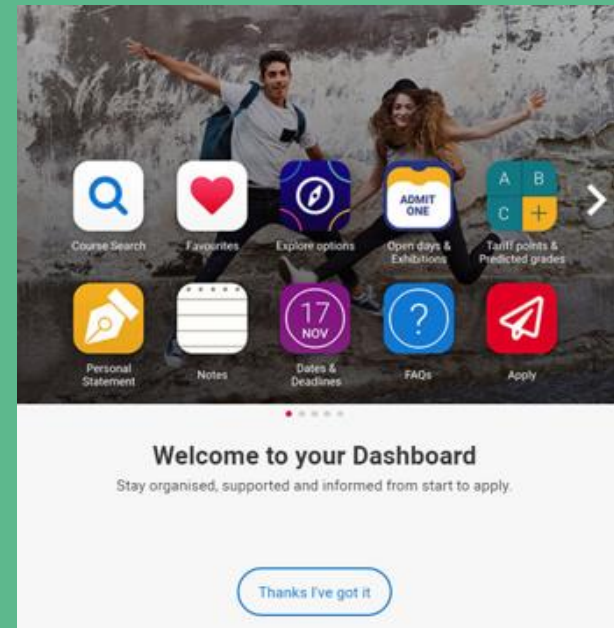
3) The UCAS Hub



1) The UCAS HUB

Students should register in UCAS Hub to:

- explore careers, subjects, universities and apprenticeships
- find and favourite over 35,000 courses
- search for virtual tours and online events
- turn predicted grades into Tariff points
- speak to those in the know using [Unibuddy](#)
- speak to career, higher education, and application specialists by attending the [Hub lives](#).
- explore [job profiles](#) to discover different career roles and pathways.
- Start an application for 2022 entry (from May 2021)



Organise everything in one place...

Get organised:

Tools to search, favourite, shortlist, reflect, diary, and build application.

Define what's important:

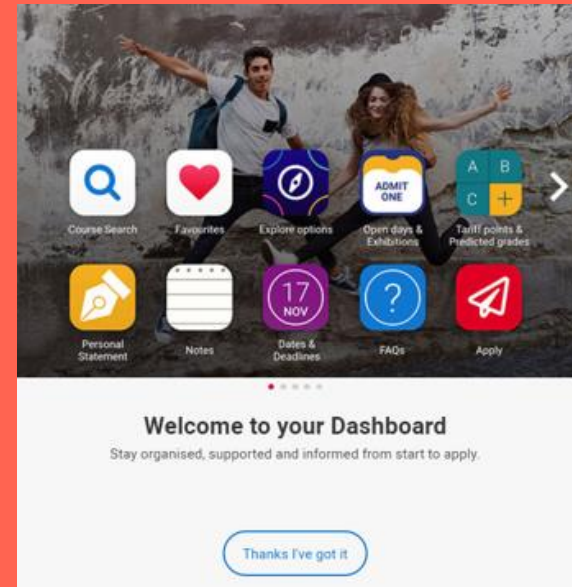
Distance from home, teaching satisfaction, work experience options, job outcomes...

Make it yours:

Organise tools, remove the ones they don't need, and tick off their to do list. It's their space, and their future.

Expanding horizons...

...by pushing options they might not have considered.



Free tools to help...



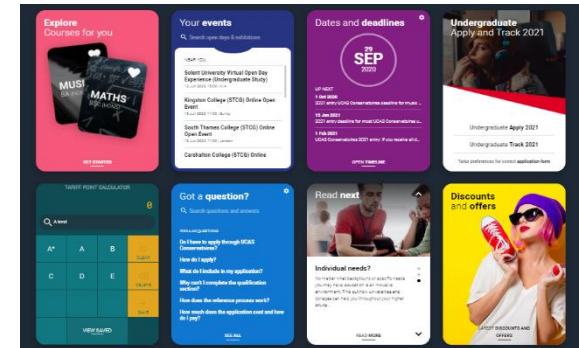
[Discovery Days](#) - at UCAS/Discovery you can explore all kinds of possibilities. Talk to subject and admissions experts, discover apprenticeships, get advice on personal statements, applying through UCAS, and more. Get stuck in and open your mind to a world of opportunities.



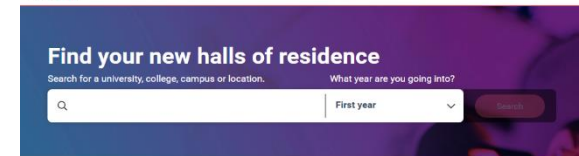
[Join our UCAS Hub lives and Facebook lives](#) -each live session is hosted by an expert panel to give you what you need to make an informed decision.



[Accommodation Search](#)- accommodation is high on the list when considering where you want to study, but it's not always easy to compare what's on offer. Understand what options there are using our new Accommodation search.



UCAS



How to find the right student accommodation for you

This is it. Life is good. You're going to uni. Is it going to be the party paradise of on-campus halls, or a flat-share right in the middle of town? Maybe the cost of rent will decide, what supports on hand, or whether there's a bus stop...

[read more](#)

4) UCAS Course Search...

Step 1 - USE UCAS:

▶ <https://www.ucas.com/>

CHOOSE YOUR FUTURE

All results

Courses

Uni & colleges

Apprenticeships

Advice

Events



Search for courses, uni & colleges and information

▶ Step 2 - SELECT UNDERGRADUATE:

▶ <https://www.ucas.com/>

CHOOSE YOUR FUTURE

All results **Courses** Uni & colleges Apprenticeships Advice Events

Undergraduate

Location (optional)

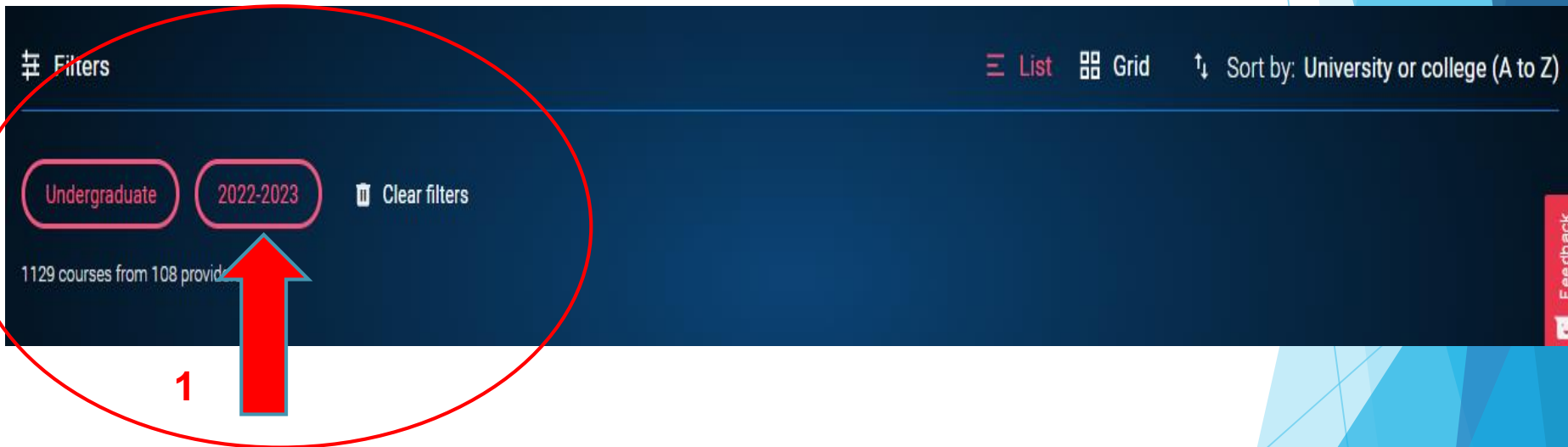
English Literature

2

3

Step 3 -

- ▶ COURSES WHICH MATCH YOUR SEARCH WILL BE LISTED FROM ACROSS THE UK
- ▶ Use the filters to narrow down the search further.



The screenshot shows a dark blue header area for a search results page. On the left, there is a 'Filters' section with a red circle around it. Inside this circle, there are two filter buttons: 'Undergraduate' and '2022-2023'. A red arrow points to the '2022-2023' button, and a red number '1' is positioned below it. To the right of the filter buttons is a 'Clear filters' button. In the top right corner of the header, there are options for 'List' and 'Grid' views, and a 'Sort by: University or college (A to Z)' dropdown menu. A vertical 'Feedback' button is visible on the far right edge.

Click the year to use the filters to select the year of study – 2023/24

View the course options (alphabetical)...

The image displays three mobile application cards for English Literature courses, arranged alphabetically by university name. Each card features a university logo, a course title, university name, and site information. Below this, it lists the degree level (BA (Hons)), duration (3 years), and mode (Full-time) with a start date of 25/09/2023. A large orange circle highlights the UCAS Tariff Points for each course. At the bottom of each card is a blue bar with the text 'Related courses' and a right-pointing arrow. The third card also includes icons for 'Chat to students' and 'Accommodation'.

University	Course	UCAS Tariff Points
Aberystwyth University	English Literature	96-120
Anglia Ruskin University	English Literature	96
Bangor University	English Literature	96-120

Step 5 - EACH UNIVERSITY COURSE PAGE IS LISTED IN A STANDARD WAY (make sure you use the side headings to do your research)

Course summary

How to apply

Entry requirements

Fees and funding

Provider information

Course summary



Aberystwyth University has opted into the TEF, and received a Gold award.

[Find out more about the TEF.](#)

If you want to study a course that explores the widest possible range of literary texts and cultures with a superb choice from the early medieval period to the present day, our degree in English Literature will fire your imagination. We

Step 5 - CHECK OUT THE ENTRY REQUIREMENTS (ARE THEY REALISTIC FOR YOU?)

Entry requirements

Qualification requirements

UCAS Tariff	120 - 104 points	To include B in an English related A Level subject
A level	BBC - BBB	To include B in an English related A Level subject
Pearson BTEC Level 3 National Extended Diploma (first teaching from September 2016)	DDM - DMM	With a specified subject
Access to HE Diploma	Pass in Access qualification in a relevant subject with Merit in 50% of units at level 3.	
International Baccalaureate	30 - 28 points	with 5 points in an English related subject at Higher Level

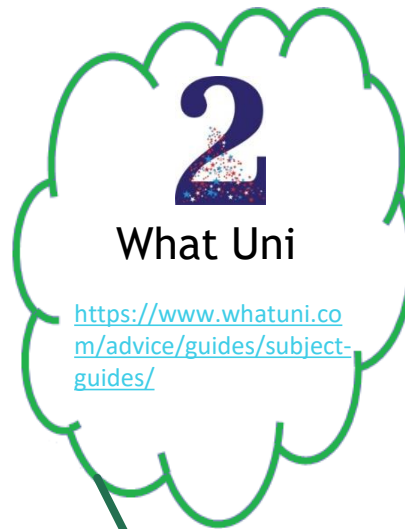
UCAS POINTS TARIFF

- ▶ Your grades = UCAS points!
- ▶ Some universities have entry requirements which are grades - AAB, BBC etc.
- ▶ Some universities have entry requirements which are UCAS points - 96, 112, 126 etc.
- ▶ If you need to work out your UCAS points score:
 - ▶ You are sitting x3 A Levels and predicted BBC. Your UCAS point would be 112.
 - ▶ You are sitting x1 A Level and predicted B and x1 BTEC predicted MM. Your UCAS points would be 104.
 - ▶ You are sitting x2 BTEC courses (Diploma) and predicted DD and MM. Your UCAS points would be 160. Some universities may accept only first 3 grades as the offer so DD and M which would be 96 and $64/2=32$, total 128.
 - ▶ You are sitting x3 A levels and predicted CCC and EPQ predicted B. Your UCAS points would be 116.

	A Level	National Diploma (Sport, IT, Business, Art & Design, H & S C)	National Extended Certificate (Human Biology)	RSL Dance Diploma	EPQ	AS Level
112		D*D*				
108						
104		D*D				
100						
96		DD				
92						
88						
84				D*		
80		DM				
76						
72				D		
68						
64		MM				
60						
56	A*		D*			
52						
48	A	MP	D	M		
44						
40	B					
36						
32	C	PP	M			
28					A*	
24	D			P	A	
20					B	A
16	E		P		C	B
12					D	C
10						D
8					E	
6						E

5) Statistical Comparisons...

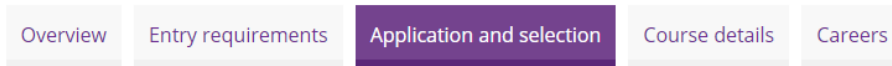
- ▶ Research and compare how your course stacks up against others on offer



Used to compare universities and find the best courses available to you!

6) University Course Specific Webpages...

- ▶ Research, research, research!
- ▶ Use the university course specific webpages as they are packed with important information.
- ▶ Try to also find the section linked to Applications or Admissions Statements linked to your course - these will give you clues about what the admissions tutors for the course are looking for and therefore you can try and address this in your application / personal statement.
- ▶ For example (Manchester University, English Literature):



How to apply

Apply through [UCAS](#)

How your application is considered

We are looking for applicants who have the predicted A-level grades (or other qualifications) for the relevant degree programme and whose personal statement demonstrates an enthusiasm for the subject.


Skills, knowledge, abilities, interests


We like to see evidence of transferable skills, for example:


- time management;
- team work;
- independent work;
- critical and analytical abilities.


7) OPEN DAYS


2021 - 2022 2022 - 2023 **2023 - 2024**

 Qualification type
Bachelor of Arts (with Honours) - BA (Hons)

 Location
Main Site (Aberystwyth)

 Start date
25 September 2023

 Study mode
Full-time

 Duration
3 years

[Apply](#)

[Course summary](#)

[How to apply](#)

[Entry requirements](#)

[Fees and funding](#)

[Provider information](#)



Make sure you check on the university, college or conservatoire website for any updates about course changes as a result of COVID-19.

Course summary

If you want to study a course that explores the widest possible range of literary texts and cultures with a superb choice from the early medieval period to the present day, our degree in English Literature will fire your imagination. We enable our students to develop their powers of expression, hone their critical thinking, and establish specialist knowledge and research skills - all grounded in a detailed and broad understanding of literary history and applied knowledge of literary theory.

Open days

6 JUL	Aberystwyth University - Open Day Undergraduate
8 OCT	Aberystwyth University - Open Day Undergraduate
12 NOV	Aberystwyth University - Open Day Undergraduate

Either use the information from the course page on UCAS or visit the University homepage directly.

8) UniFrog...

Exploring pathways

Interests profile

✘ Quiz not taken

Start >

Personality profile

✘ Quiz not taken

Start >

Work environments profile

✘ Quiz not taken

Start >

Careers library

✘ Careers favourited

Go to tool >

Subjects library

✘ Subjects favourited

Go to tool >

Know-how library

✘ Guides favourited

Go to tool >

MOOC

Make your first shortlist

Start >

Webinars

Hear directly from the experts

Go to tool >

Read, Watch, Listen

✘ Profiles favourited

Start >

Recording what you've done

Activities

✘ Recorded at least 10

Go to tool >

Competencies

✘ Completed all 12

Go to tool >

Interactions

✘ Missing 17 Interaction types

Go to tool >

Searching for opportunities

UK universities

You have [1 shortlist](#)

Start >

US universities

Make your first shortlist

Start >

European universities

Make your first shortlist

Start >

Oxbridge

Make your first shortlist

Start >

Apprenticeships

Make your first shortlist

Start >

Special opportunities

Make your first shortlist

Start >

Events

You have 0 upcoming events

Drafting application materials

UK Personal Statement

✘ Subject added

Go to tool >

Academics

✘ 1 Classes, [1 Predict missing](#)

Go to tool >

Subject References

✘ 2 References, [2 missing](#)

Edit >

CV / Resumé

✘ Write CVs tailored for each roles

Start >

Writing tool

✘ 0 writing items added

Start >

Notes for Reference writers

✓ 2 notes added

Go to tool >

THE UCAS APPLICATION

Completing the UCAS application



Students register for a UCAS Hub account



Students complete their application – working their way through all sections and send it to their school / college.



Teachers/advisers review the application and add reference and predicted grades



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



Universities/ colleges make their decisions



Here at BH6 this is a fully supported process via Progress Tutors and Mrs Taylor.

Apply key facts...



It's an online application via UCAS Hub.



Maximum of five choices.



Ensure that **at least one course** applied for is at a lower grade offer.

Ultimately, once offers are received and decisions are made, the 'Insurance Choice' must be lower grade requirement than the 'Firm Choice'.



Choice restrictions:

- medicine, veterinary, medicine/science, dentistry (maximum of four)
- Oxford or Cambridge



Simple application cost:

- one choice – £22.50
- two to five choices – £27



Equal consideration if application received by 25th January, 2023.



'Invisibility'.

Making an application

Profile:

- Personal details
- Contact and residency details
- Nationality details
- Supporting information
- English language skills
- Finance and funding
- Diversity and inclusion*
- More about you

Experiences:

- Education
- Employment
- Extra activities*

Personal statement

- Reference* (not visible when linked to a school or College)
- Add choices – up to five

The screenshot displays the UCAS application interface, divided into two main sections: Profile and Experience. The Profile section contains nine sub-sections: Personal details (complete), Contact & residency details (start), Nationality details (start), Supporting information (in progress), English language skills (start), Finance & funding (in progress), Diversity & inclusion (start), and More about you (start). The Experience section contains three sub-sections: Education (in progress), Employment (complete), and Extra activities (start). Below the Experience section is the Personal Statement section, which includes a single sub-section: Personal statement (start).

Profile

Personal details >
Name, age, title, and gender

✔ Section complete

Contact & residency details >
Address, email, telephone, and where you live

○ Start this section

Nationality details >
Country and nationality details

○ Start this section

Supporting information >

○ Section in progress

English language skills >
Is English your first language?

○ Start this section

Finance & funding >
Tell us how you'll fund your study

○ Section in progress

Diversity & inclusion >
Only shared with a provider once you have a place or your application is archived

○ Start this section

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

○ Start this section

Experience

Education >
Your qualifications and periods of study

○ Section in progress

Employment >
Employment, paid or unpaid, or volunteer work

✔ Section complete

Extra activities >
Activities you have attended in preparation for higher education

○ Start this section

Personal Statement

Personal statement >
Why do you want to study this subject?

○ Start this section

How a University 'Decides'

Universities and colleges will review the:



personal statement



qualifications



reference

They may also ask for:



admissions test





interview





portfolio/audition


The personal statement

 The only section students have full control over


 Students only chance to market themselves individually

 The same for all 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 is allowed

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



What ADMISSIONS TUTOR LOOK for ...

- **Subject enthusiasm / commitment**
- Evidence of well-researched, informed, sensible choices
- **Understanding of the course / vocation (where appropriate)**
- Reflective thinking skills
- **Ability to work out what is most important and adds most value**
- Appropriate details and supporting evidence
- **What you enjoy about / get from current study**
- Interest and study beyond the curriculum
- Relevant work experience (vital for some courses e.g. Nursing)
- **Transferable skills**
- Future aspirations or direction
- **Personal qualities** (especially for vocational courses)
- Self reflection
- **Interests and hobbies (*where they add value*)**



Basic Structure...

(Please note that more able, well researched students may deviate away from the structure in accordance with university/course requirements).

- Paragraph 1 'First Impressions' → Short and concise
 - Paragraph 2 'Academic'
 - Paragraph 3 'Wider understanding'
 - Paragraph 4 'Non Academic' → ¼ of the PS
 - Paragraph 5 'Conclusion' → Short and concise
- ¾ of the PS can be linked



- It is a **process** and will require **rewrites** and “**polishing** to perfection!”

Wider Research

Super Curricular Activities

(Activities you do outside of school and the curriculum linked to your subject)

- Wider reading – books, journals, newspapers
- Pod casts and radio
- Documentaries
- Museums
- Subject specific societies
- Moocs – online learning courses (lots are free and ran by universities)
- Summer schools (this year virtual!)
- University lectures / workshops
- Work experience (for the professions, however, restrictions in the present climate are understood)

Tips for Writing a Personal Statement

- Start writing your statement early – writing about yourself is difficult and inevitably it will need to be drafted several times!
- Draft and re-draft personal statements in Word. UCAS does not check spelling.
- Use university course pages for clues.
- Get other people to read it – does it make sense.
- Avoid clichés
- Don't copy anyone else's personal statement or from personal statements posted on the internet. UCAS screen all personal statements with their Copyscatch similarity detection system.

Are there any extras for my course?

- Some universities and colleges require you to pass an admissions test as well as standard qualifications if you are applying for courses in certain subjects. Look at the course requirements in 'Entry Requirements'.
- Admissions tests are required for some courses in:
 - Medicine, dentistry, veterinary, biomedical sciences, Law, mathematics, social and political studies
 - Various courses at the University of Oxford
 - Various courses at the University of Cambridge

*Researching admissions tests is the student's responsibility; should a test be required then Mrs Taylor must know by 9th September.

Plan for summer half term...

	Date	Task
Wk. beginning 16th May	Friday 20 th May	Tutorial – registering on UCAS. Students to begin completing the UCAS application form. Register and open application.
	Tuesday 24 th May	Researching universities and open days
Wk. beginning 23rd May	Friday 27 th May	Complete the main sections of the application
	Tuesday 6 th June	PSHE tutorial NSPCC
Wk Beginning 6th June	Tuesday 7 th June	Parent / student on line information evening 6-7pm
	Monday 13 th June	Introduction to personal statements (Ideas)
Wk beginning 13th June	Tuesday 14 th June	Using Unifrog, complete ‘Notes for Reference Writers’.
	Monday 20 th June	Introduction to personal statements (structure)
Wk beginning 20th June	Tuesday 21 st June	Researching universities and open days
	Thursday 23 rd June	UCAS Convention (BH6 Coach to attend, limited places)
	Monday 27 th June	Continue drafting Personal Statements
Wk Beginning 27th June	Tuesday 28 th June	Researching universities and open days
	Monday 4 th July	Continue drafting Personal Statements
Wk beginning 4th July	Tuesday 5 th July	Researching universities and open days
	Monday 11 th July	Continue drafting Personal Statements
Wk beginning 11th July	Tuesday 12 th July	Researching universities and open days
	Monday 18 th July	First draft of Personal Statements completed
Wk. beginning 18th July	Tuesday 19 th July	Researching universities and open days

To complete the Education section students must book an appointment with Mrs Doorbar in Study.



Key dates for students



Timeline	June – September 2022	<ol style="list-style-type: none">1. Register your application through the school on the UCAS Hub.2. Complete the main sections (Profile and Experiences) of the UCAS application3. Research universities and courses.4. Complete Open Days / Events / Taster Workshops (research these at universities of interest to you!).5. Complete at least draft one of your personal statement.
	September – October Half Term 2022	<ol style="list-style-type: none">1. Make final decisions about university courses you will apply for; consider carefully a range of grades and be realistic (what are your 'On Track For' grades and your 'Target Grades').2. Complete draft personal statement ready for mock interviews (4th October).3. Complete all sections of the UCAS application form including you personal statement.
DEADLINES	23rd September 2022	Internal deadline: fully completed applications must have been approved by form tutors and be with Mrs Taylor for final processing for students applying to Oxford or Cambridge or courses in Medicine, Dentistry, Dental Hygiene or Veterinary.
	15th October 2022	UCAS Deadline for receipt at UCAS of applications to Oxford or Cambridge, and all with choices for courses in medicine, dentistry, and veterinary medicine/science to reach UCAS.
	18th November 2022	Internal deadline: fully completed applications must have been approved by form tutors and be with Mrs Taylor for final processing. Applications received after this date will not be cannot be guaranteed to be processed for the UCAS deadline of the 25 th January.
	25th January 2023	UCAS Deadline for applications to be given equal consideration. Applications after this deadline will still be accepted but will be considered as 'late' applications and therefore given lower priority.

How can you support them?

Research

Use the parents/guardians' section of the UCAS website at 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!

Help with the personal statement – proof read it, does it make sense!

STUDENT FINANCE OVERVIEW BASED ON ACADEMIC YEAR 2022/23

N.B. 2023/24 is not yet available (Feb/March 2023)

STUDENT FINANCE 2022/23

THE STUDENT FINANCE PACKAGE



**TUITION FEE
LOAN**



**MAINTENANCE
LOAN**



**EXTRA
SUPPORT**

STUDENT FINANCE 2022/23

TUITION FEES AND LOANS

For academic year 2022/23, Approved (Fee Cap) Higher Education providers can charge full-time students tuition fees of **up to £9,250***:

With tuition fees of up to £9,250, can you afford to study in higher education?

- Eligible students **won't** have to pay any tuition fees up front
- A Tuition Fee Loan is available to cover the fee* charged by a provider
- Or up to £6,165 is available for courses at 'Approved' providers
- A Tuition Fee Loan **doesn't depend on household income**
- SFE pay a Tuition Fee Loan directly to your university or college

STUDENT FINANCE 2022/23

THE STUDENT FINANCE PACKAGE

TUITION FEE
LOAN

MAINTENANCE
LOAN

EXTRA
SUPPORT

STUDENT FINANCE 2022/23

MAINTENANCE (LIVING COST) LOANS

So that's tuition fee's covered, but what other support can you get?

A Maintenance Loan is available to **help students with their living costs:**

- All eligible students are entitled to get some Maintenance Loan support
- The actual amount you can get depends on your household income and where you live and study
- Your Maintenance Loan is paid directly into your bank account each term
- Tuition Fee and Maintenance Loans do **have to be repaid** but not until you've left university/college and your income is over the relevant threshold



If your household income is **under £25,000** then you can apply for the full rate of Maintenance Loan

STUDENT FINANCE 2022/23

FULL-TIME SFE MAINTENANCE LOAN RATES

Full-Time students, not eligible for benefits or aged over 60

Full Year Student	Maximum Loan	Non-Income Assessed	Income Assessed
Parental Home	£8,171	£3,597	£4,574
Elsewhere	£9,706	£4,524	£5,182
London	£12,667	£6,308	£6,359
Overseas	£11,116	£5,374	£5,742

STUDENT FINANCE 2022/23

MAINTENANCE LOAN - MEANS TESTING

For the higher rate of Maintenance Loan, you will need to give SFE details of your household income:

- Household income is the income of any parents, stepparent, parent's partner, wife, husband, civil partner or partner you usually live with
- When the household income reaches a certain level, students are only entitled to receive the non-income assessed rate of Maintenance Loan
- For 2022/23 this is **£62,311** for the 'Elsewhere' rate of loan, **£70,022** for the 'London' rate and **£58,253** for the 'Parental Home' rate
- If your household income is **over a certain level** (£42,875) then an 'assessed contribution' amount is included in the Maintenance Loan calculation process



Assessed contribution is the government estimate, based on household income of the financial support parents/partners can provide a student

STUDENT FINANCE 2022/23

FULL-TIME SFE MAINTENANCE LOAN RATES

Full-Time students, not eligible for benefits or aged over 60

Household Income	Home	Elsewhere	London
£25,000 & under	£8,171	£9,706	£12,667
£35,000	£6,796	£8,318	£11,255
£45,000	£5,420	£6,929	£9,843
£55,000	£4,045	£5,540	£8,430
£65,000	£3,597	£4,524	£7,018
£75,000	£3,597	£4,524	£6,308



You can get an estimate of your loan entitlement using our calculator on:
www.gov.uk/student-finance-calculator

STUDENT FINANCE 2022/23

THE STUDENT FINANCE PACKAGE

TUITION FEE
LOAN

MAINTENANCE
LOAN

EXTRA
SUPPORT

STUDENT FINANCE 2022/23

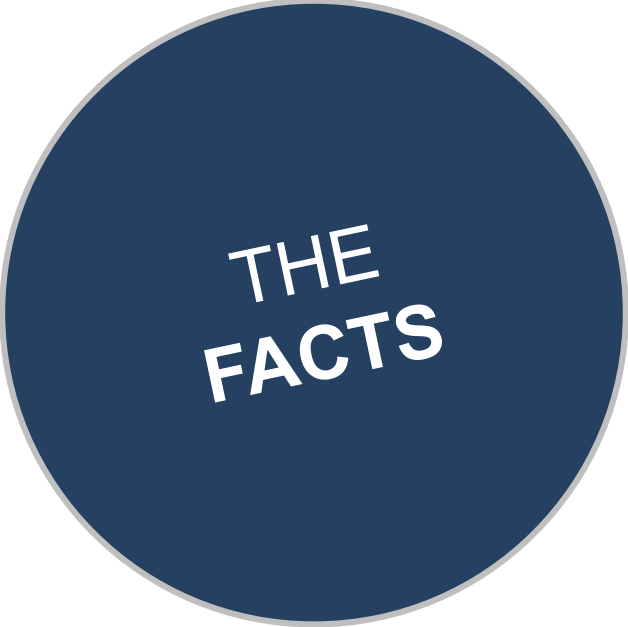
SOURCES OF EXTRA SUPPORT FOR STUDENTS

There may also be **extra financial support** available for students who;

- Have a disability, long-term health condition, mental health condition or specific learning difficulty
- Have children or adult dependants
- Study overseas as part of their UK based course or go on a clinical placement
- Study eligible Nursing, Midwifery or Allied Health Profession courses
- For more details on this support go to www.gov.uk/student-finance/extra-help and www.nhsbsa.nhs.uk/student-services
- Many universities and colleges offer **bursaries and scholarships**, which can depend on things like academic results, course choice or household income

2) STUDENT LOAN REPAYMENT

THREE THINGS TO KNOW



**THE
FACTS**



**THE
FIGURES**



**THE
INTEREST**

STUDENT LOAN REPAYMENT

THE FACTS

Some **key facts** about how student loan repayments work include;

- You won't have to make repayments until your income is over a set threshold (Currently **£27,295** a year (increases slightly each year))
- If your income falls below the threshold at any time your repayments will stop
- If you study a full-time course, you will be due to start repaying from the April after completing your course or leaving/withdrawing from higher education
- You'll **repay 9% of any income earned over the threshold** and if employed in the UK, the deductions will be made from your pay through the tax system
- Any outstanding balance will be written off 30 years after entering repayment
- See www.gov.uk/repaying-your-student-loan for more information

STUDENT LOAN REPAYMENT

THRESHOLDS AND INTEREST RATES FROM APRIL 2021

Estimated monthly repayments based on increased **£27,295** threshold:

Gross Annual Income	Approximate Monthly Income	Monthly Repayment (Approx)
£27,295	£2,274	£0
£30,000	£2,500	£20
£35,000	£2,916	£57
£40,000	£3,333	£95
£45,000	£3,750	£132
£50,000	£4,166	£170
£60,000	£5,000	£245

STUDENT LOAN REPAYMENT

THRESHOLDS AND INTEREST RATES FROM APRIL 2021

Income linked with **£27,295** repayment threshold:

During study until entering repayment	%	Retail Prices Index +3% (5.6%)
Income: Under £27,295	%	Retail Prices Index Only (2.6%)
Income: £27,295 to £49,130	%	Retail Prices Index + Up to 3%
Income: Over £49,130	%	Retail Prices Index +3% (5.6%)



The interest rate is updated once a year using the RPI figure from March which is carried forward and applied in September

For further information on student finance,
applications and repayment

www.gov.uk/studentfinance

For a range of helpful tools and guidance,
visit student finance zone

www.thestudentroom.co.uk/studentfinance

Thank you for your time...

- ❖ Any questions?
- ❖ Should you have any further comments or queries please email taylor@biddulphhigh.co.uk