

Higher Education Evening 5th March 2024

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Students are given information, advice and guidance on all of these options throughout Year 12 and 13

Apprenticeships – Higher or Degree Level

Higher Education -University

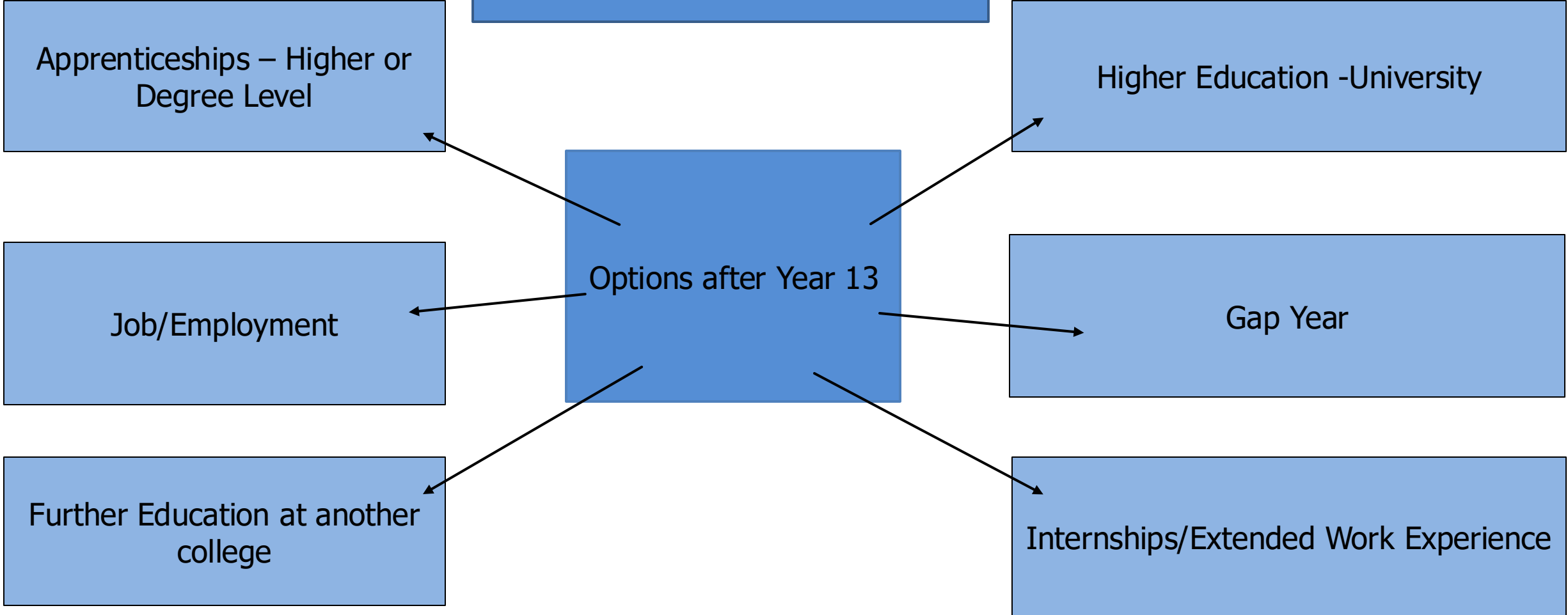
Options after Year 13

Job/Employment

Gap Year

Further Education at another college

Internships/Extended Work Experience



Careers Provision

What happens in Year 12 ?

Visiting
Speakers

Trips to
companies
and
universities

Careers
related tutor
sessions

Information
evenings

Careers
mornings in
March & June

Work
Experience

What should students do ?

Attend the
careers
Mornings

Book a
Careers
appointment

Look at
resources/info
on Teams

Research their
options – use
Unifrog, the UCAS
site etc

Book university
open days,
taster sessions,
summer schools

Check emails,
read the weekly
careers bulletin

Careers Morning Thursday 21st March

- ▶ A compulsory event for all Year 12 students
- ▶ A chance to find out about the benefits of going to university
- ▶ A chance to find out the alternatives to university such as apprenticeships, employment and Gap Years
- ▶ Information on how to research all post college options
- ▶ CV writing workshop

Careers Morning Tuesday 25th June

- ▶ A compulsory event for all Year 12 students
- ▶ A chance to find out about universities, apprenticeships and employment opportunities
- ▶ Over 70 talks from a variety of universities and employers to choose from
- ▶ A Universities & Careers Fair with over 100 exhibitors
- ▶ A workshop to create University Admission (UCAS) account ready to complete UCAS application

UCAS Deadlines

Oxford/Cambridge/Medicine/Dentistry/Veterinary Science

Internal deadline – 23rd September 2024

Must be sent to UCAS by 15th October

Competitive courses (engineering, nursing, teaching, law, Russell Group universities)

Internal deadline – 28th October 2024

Sent to UCAS as soon as possible!

All other applications

Internal deadline – 18th November 2024

Sent to UCAS as soon as possible!

UCAS External deadline – 31st January 2025

- ▶ The college UCAS process is outlined in the HE booklet – please read through this
- ▶ Students pay for their application. Students experiencing financial hardship should speak to me
- ▶ Paying for the application (Review and submit) does not send the application straight to UCAS. I send it on at a student's final "check and send" appointment.
- ▶ We can only process applications that have been linked to us with the buzzword. Students set up a linked account on the June Careers Morning.
- ▶ Students should work on their application over the summer.

And finally, College Welfare support

- ▶ Are you or your family experiencing financial hardship ?
- ▶ Are there items you cannot afford to buy that may mean you are unable to attend college ?
- ▶ If yes, we may be able to help
- ▶ The Careers Office in the LRC can discreetly supply certain FREE items including toiletries, stationary and sanitary products (towels and tampons)
- ▶ Please come and see me or send a message via email or Teams to Sarah Williams swi@woking.ac.uk

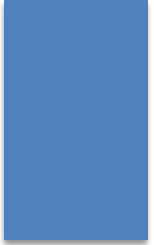
Sanitary items can also be obtained from Heads of Year and Reception



Student Finance



MAKE WAVES



What funding is available?

Student Finance England (SFE) provide financial support on behalf of the UK Government to students from England entering Higher Education in the UK.

The two main costs students will have are:

- **Tuition Fees**
- **Living costs**

Depending on your circumstances and course you may be able to get a range of financial help and support.

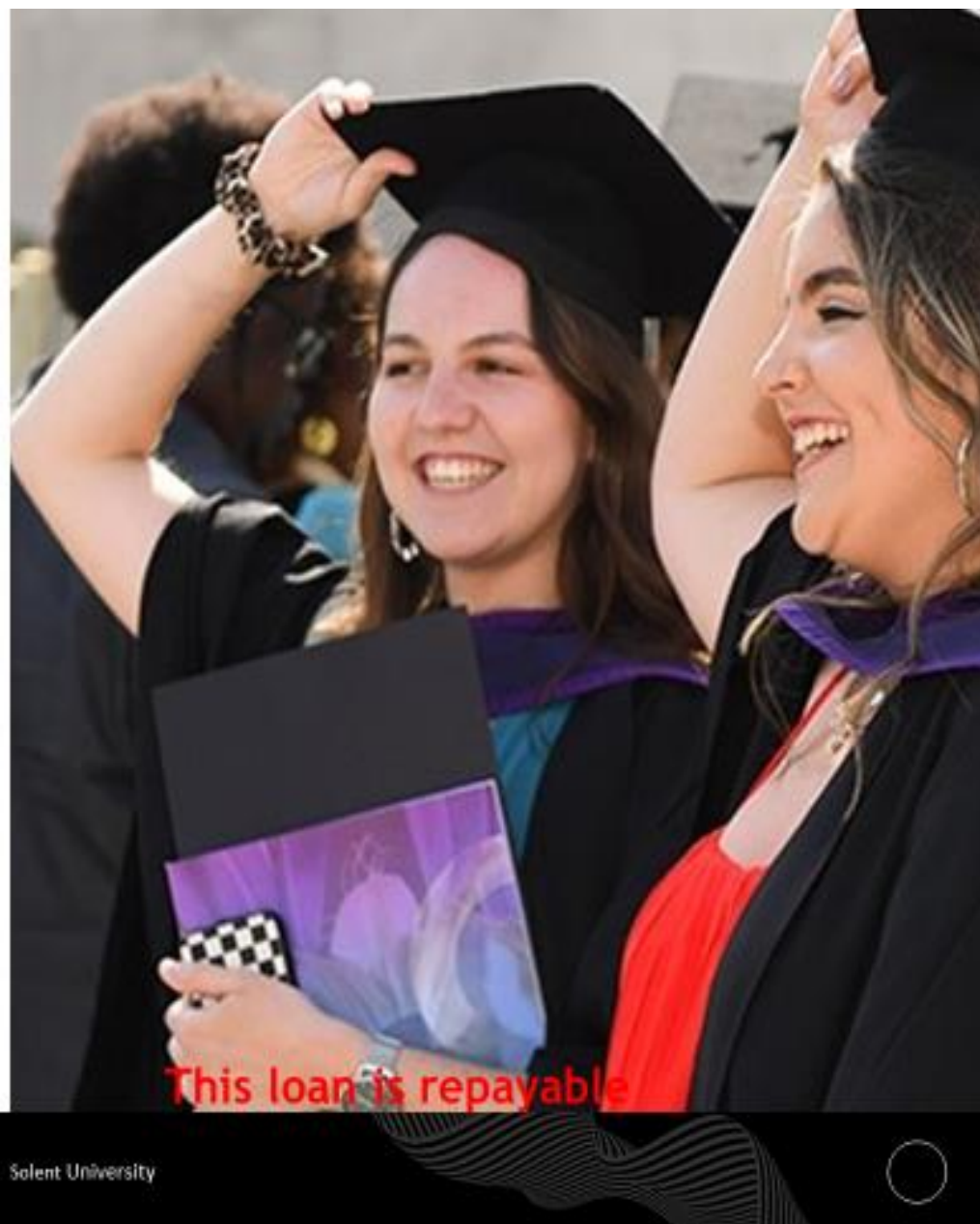
The student finance available to cover these are:

- **A Tuition Fee loan**
- **A Maintenance Loan**



The Tuition Fee Loan

- Solent University currently charges *up to* **£9,250 per year** for full time tuition fees
- You **do not** have to pay your fees upfront
- Students can take out a **non-income assessed** 'Tuition Fee Loan' each year for the full amount
- It is paid directly to the university by Student Finance England.



This loan is repayable



The Maintenance Loan

- Many students are eligible to receive a maintenance loan to help with living costs whilst in HE
- These loans are divided and paid in **three** termly instalments directly into your bank account
- Can help towards accommodation, food, travel, course costs etc
- Make sure that all information is provided by parents/partner for means-testing



Maintenance loans – 2023/2024

Household Income	Max Maintenance Loan (staying at home)	Max Maintenance Loan (living away*)
Up to £25,000	£8400	£9978

This amount is variable. For example:

- The higher the household income, the less you will receive.
- Students living in London will receive slightly more than elsewhere due to living costs being higher.



What's the difference for international students?

- Tuition fees for International students vary
- EU students will no longer get Tuition fee loan unless they meet certain criteria which is based upon the EU Settlement Scheme
- Many universities offer scholarships for EU and International students
- **If you are an international student and are not sure if you qualify for a student loan, then give them a call:**
- **0300 100 0607**



Tuition and Maintenance Repayments

- Student loans aren't the same as normal debt, as they don't appear on your credit history
- Repayments are not linked to the amount you owe but how much you **earn**
- The repayment threshold (from 1 August 2023) is be **£25,000**.
- Repayments won't expect to start until the April after your course finished, even if you leave your course early.
- Repayments are taken directly from your salary through PAYE (pay as you earn)
- You will repay 9% of your income over the threshold.





Tuition and Maintenance Repayments

- Interest is added to what you owe, based on RPI (retail price index) and your income level – the higher the income, the higher the % added
- You pay interest on your loan immediately, currently set at RPI + 3%
- You can make additional repayments or repay in full at any time without incurring a charge.
- Any outstanding balance is written off after 40 years after entering repayment.

Further T&Cs can be found on the [gov.uk](https://www.gov.uk) website



Tuition and Maintenance Repayments

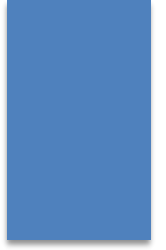
- You will still need to make repayments if you move overseas. There may be different income thresholds
- You will need to make SFE aware of any changes in your circumstances
- **Important!** If you leave your course, you may also be charged a percentage of the fees, depending on when you withdraw, which your Tuition Fee Loan should cover

Applying for your loan

- Loans are for UK students only
- Apply online **every year** from February, to your regional finance provider – see www.gov.uk/studentfinance
- You do **not** need a confirmed course or university place to apply



Additional funding



Additional financial help and support

Disabled Student Allowance is non income-assessed and based on your specific needs

Childcare Grant – up to 85% of the costs of registered childcare (subject to a maximum cap: £183.75 per week for one child only and £315.03 per week for two or more children)

Parents Learning Allowance – up to £1,863 for students with children

Adult Dependence Grant – up to £3,263 for students with an adult dependant who has no income



Additional financial help and support

Non repayable!

University Bursary Scheme – a limited number of means tested bursaries offering up to £500 per year

International scholarships, including academic and sports scholarships

Lisa Wilson Scholarship

Course Cost Support Grants

Support Grant for financial hardship

Unpaid Placement Support Grant

Bursaries for:

Care Leavers (£1,500)

Those who have been in a Foyer or Supported Accommodation (£1,500)

Bursaries for:

Student estranged from their parents (£1,500)

Those with significant ongoing responsibilities, while studying, to care for an adult family member (£1,200)

Budgeting Your Finances

Depending on your circumstances you may need to:

- Get part-time work
- Open a student bank account with a 0% interest overdraft facility – a cushion not a target!
- Check you are getting the correct funding you are entitled to
- Apply to any grants from the university you may be eligible for
- **Ask for help!**



Top Tips

- Choose the right university and course **for you** but do consider how you will manage your money!
- Tuition Fee and Maintenance Loans are available to all eligible students....
- Research all the finance available, especially bursaries and scholarships- apply for everything!
- Apply online and on time – don't wait for a confirmed place



Useful websites

- www.gov.uk/studentfinance
- www.gov.uk/student-finance-calculator
- www.solent.ac.uk/finance
- www.studentloanrepayment.co.uk
- www.moneysavingexpert.com
- www.thestudentroom.co.uk/

Student Finance England (SFE) Tel:

0300 100 0607



Thank you!

Any questions?



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www.solent.ac.uk