



University of
Hertfordshire **UH**



Higher Education Evening
3rd March 2020

Introduction –Sarah Williams

Why go to university ? – Laura de Haan

Student Finance – James Quinn

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

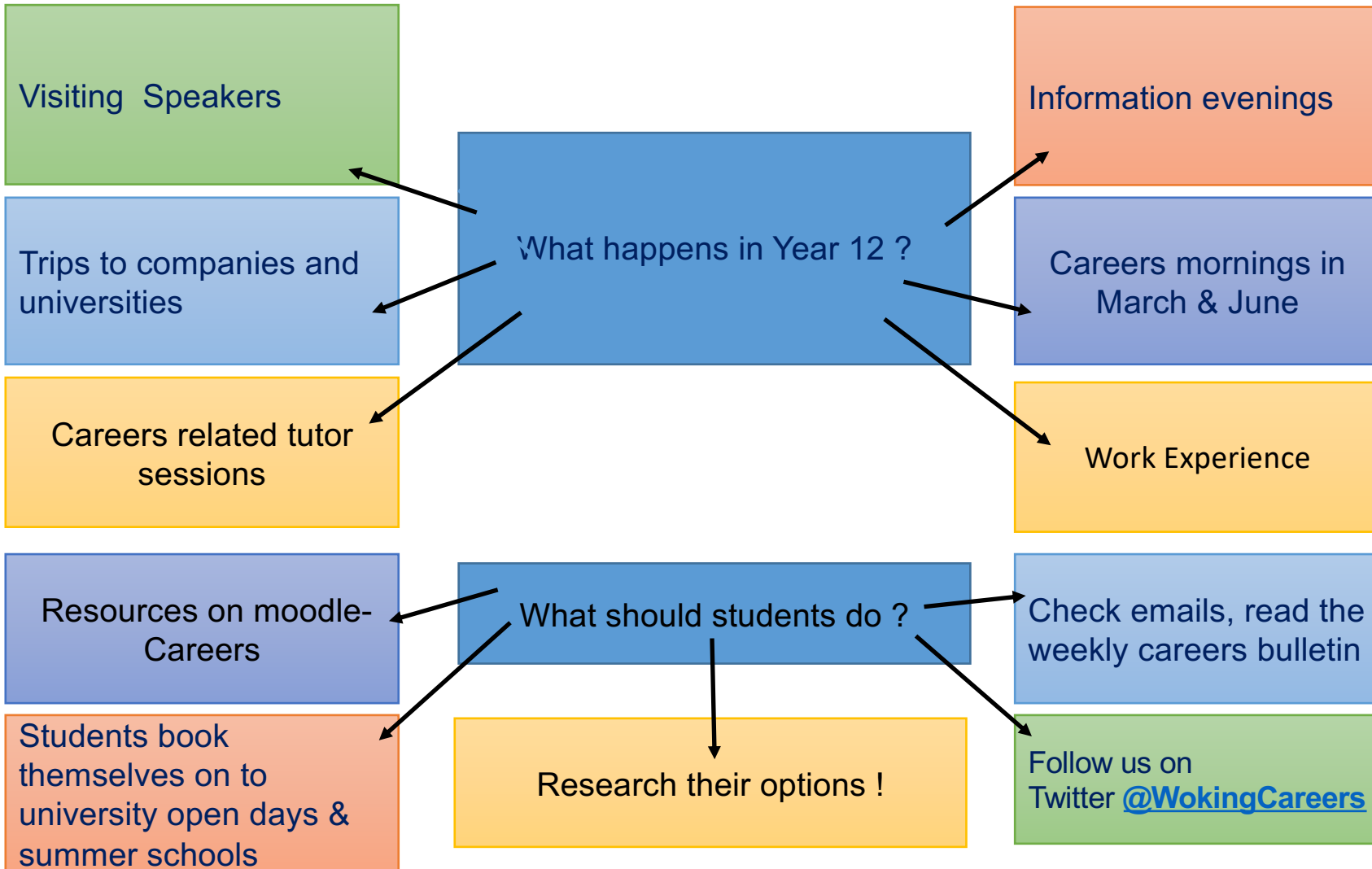
Job/Employment

Options after Year 13

Gap Year

Further Education at another college

Internships/Extended Work Experience



Careers Morning 26th 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 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 – students pick which 3 talks they want to go to
- 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 (early) –
Completed and paid for by 30th September**

Sent to UCAS by 15th October

**Competitive courses (engineering, nursing, teaching, Law, Russell
Group universities) –**

Completed and paid for by 2nd November

Sent to UCAS as soon as possible !

All other applications –

Completed and paid for by 1st December

Sent to UCAS as soon as possible !

Why go to University?

Laura de Haan

Education Liaison Coordinator
University of Hertfordshire

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Why go to University?

- Improve your employment prospects
- Study a specialist subject
- Personal development



Why go to University?

- 87.7% of graduates in employment
- 71.6% of non-graduates in employment
- Graduates are 3 x more likely to be in high skilled jobs
- On average, Graduates earn £10,000 more per year
- than non-graduates

Source: Graduate Labour Market Statistics 2018, Department for Education

Why go to University?

96.5% of UH graduates are in employment or further study six months after graduating

78.4% of UH graduates in employment are in professional or managerial jobs six months after graduating

Source: Destination of Leavers from Higher Education Survey 2017

Study Abroad Opportunities

South Africa, United States of America, Argentina, Australia, Austria, Belgium, Brazil, Canada, Chile, China, Cyprus, Czech Republic, Denmark, Finland, France, Germany, Hong Kong, Hungary, Iceland, India, Ireland, Italy, Japan, Kenya, Republic of Korea, Latvia, Lithuania, Mexico, Netherlands, Norway, Peru, Poland, Portugal, Romania, Singapore, Slovenia, Spain, Sweden, Switzerland, Turkey, Uruguay





Work Placement Opportunities

- Extend your degree and do a Paid Work Placement Year
- UH students can have opportunities to work with big brands e.g: Disneyland Florida, Porsche, Rolls Royce, Warner Bros, L'Oreal and TUI
- Earn on average, between £16 - £18K



Work Placement Opportunities



Field Trips



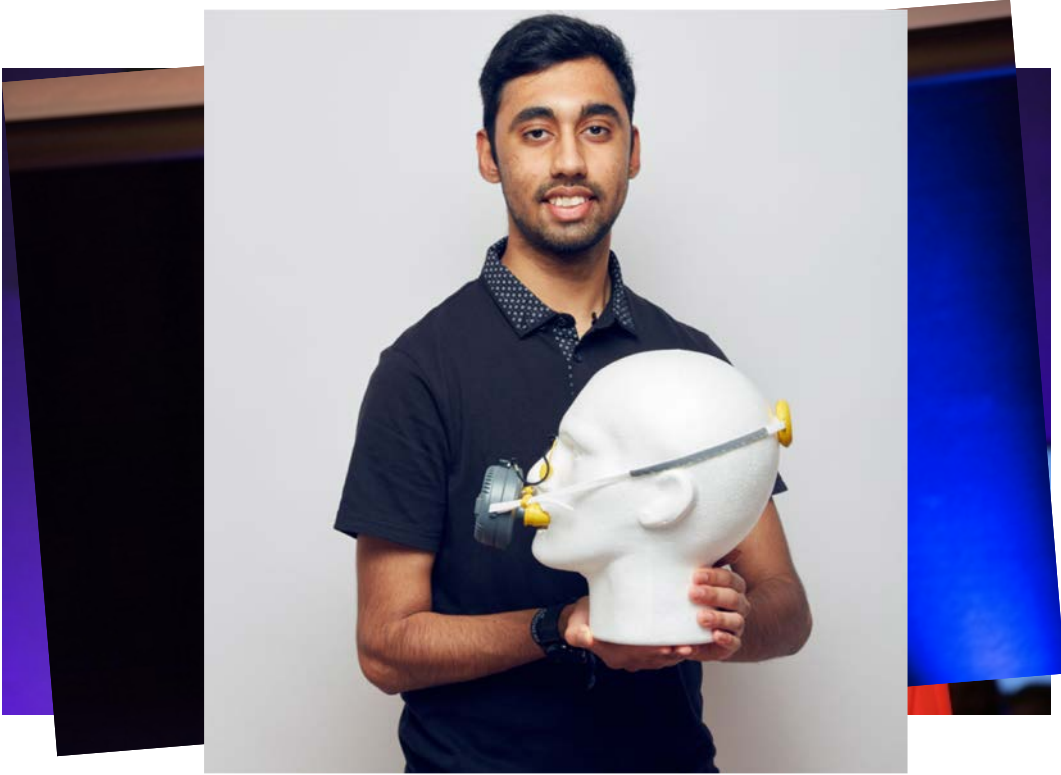
Be Entrepreneur ready!



Gain Transferable Skills



Be an award winning graduate!



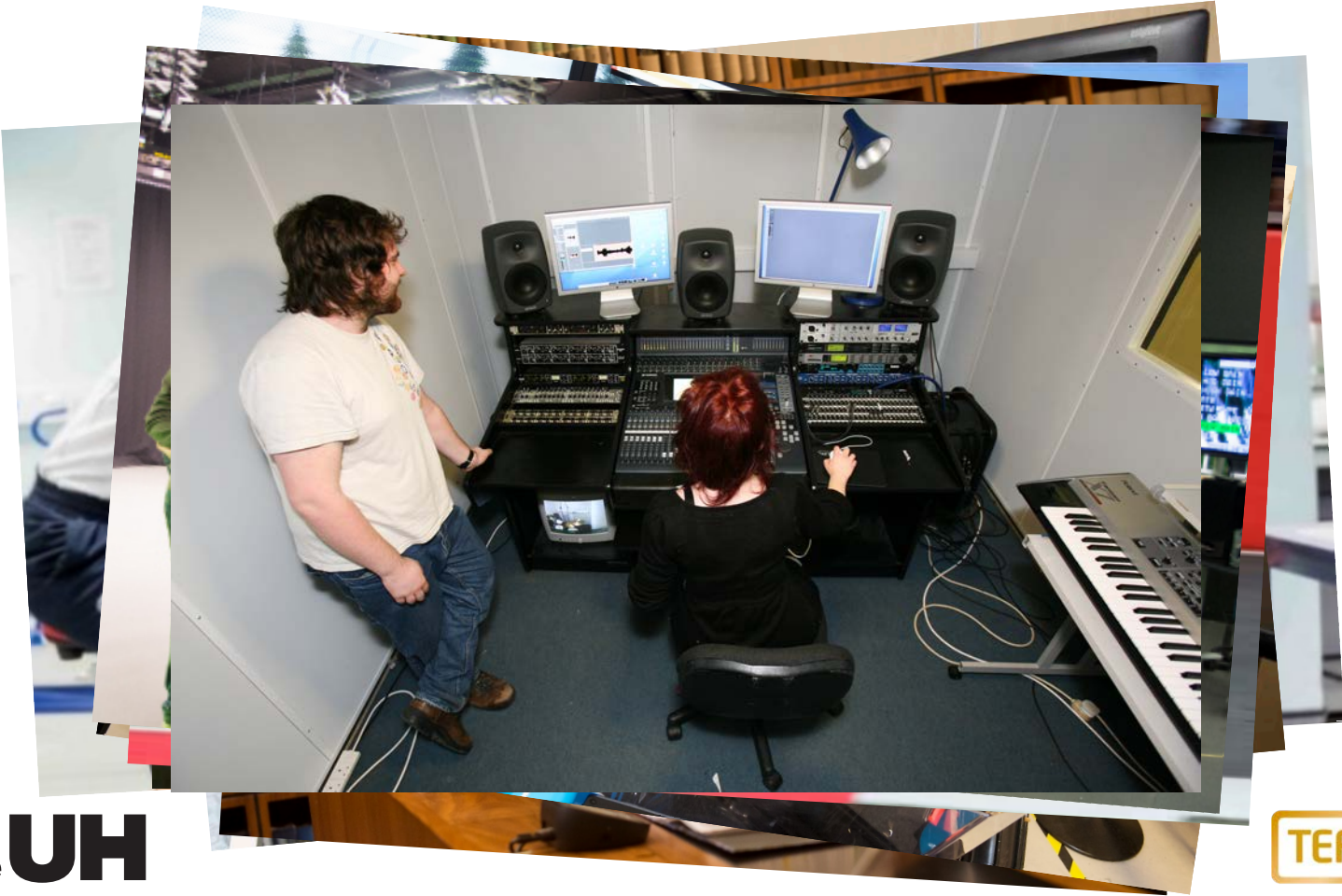
Access a Bespoke Careers Service



Study a specialised subject



Study in State of the Art Facilities



Sport and Exercise



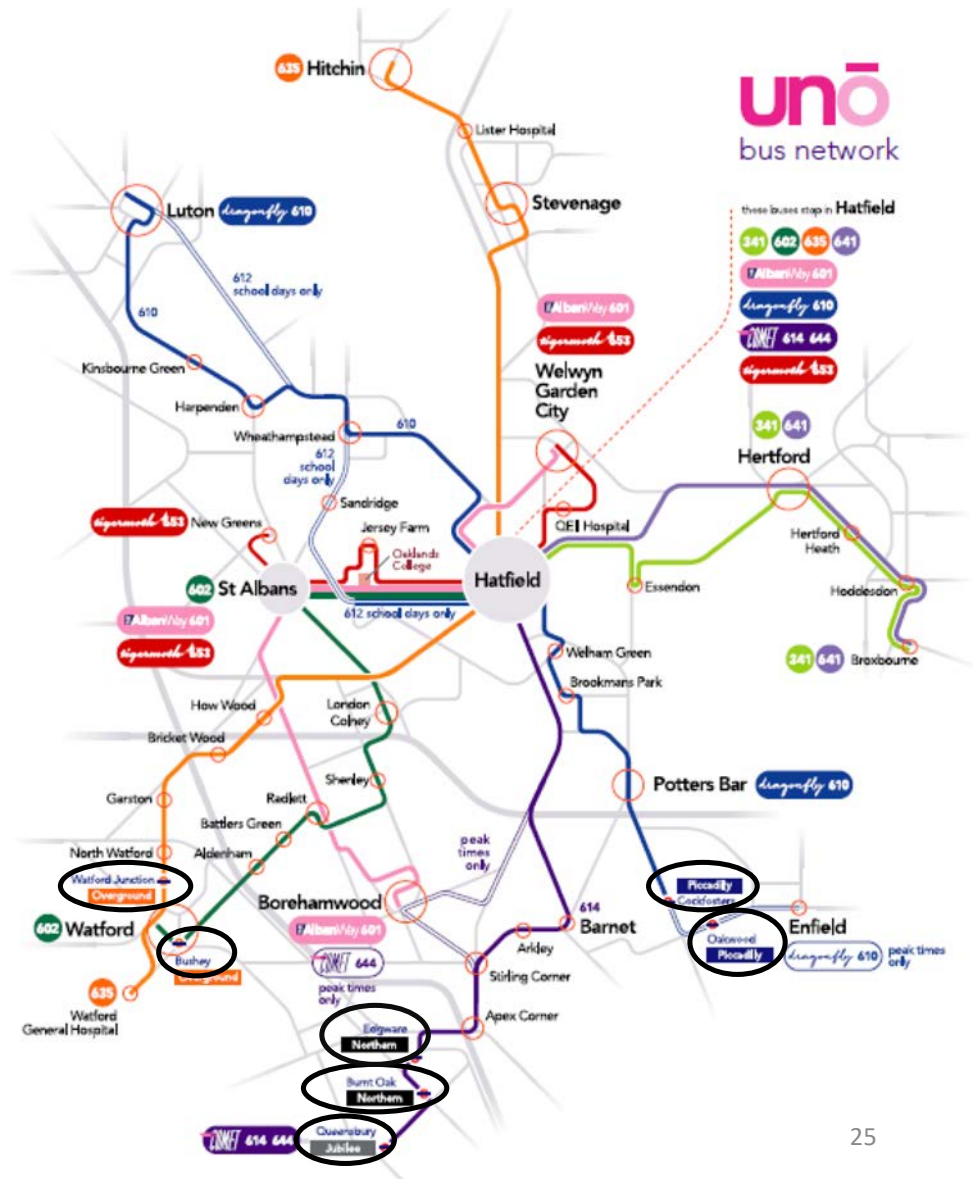


**STUDENT
ACCOMMODATION
CONFERENCE & AWARDS
FINALIST**

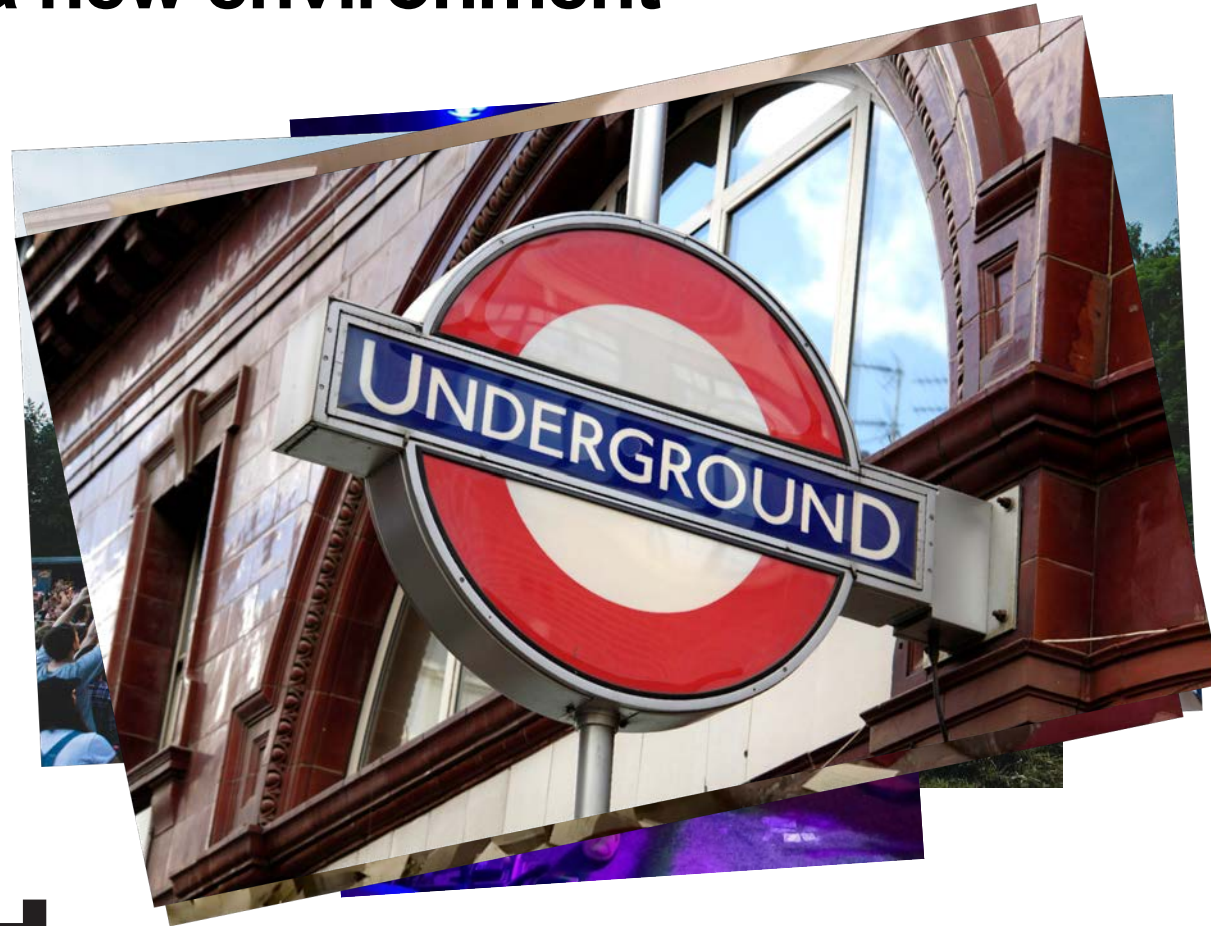
Accommodation



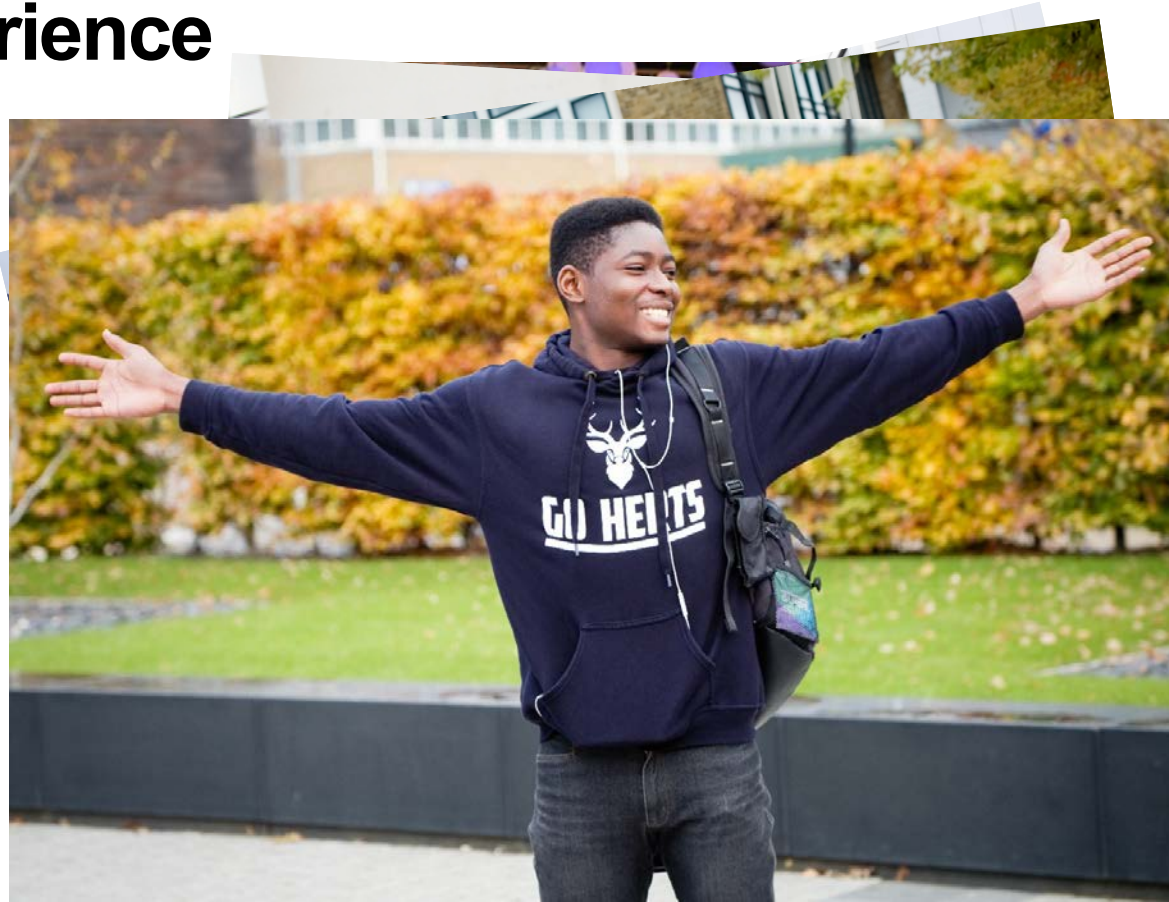
You can commute!



Discover a new environment



The Experience



Student Wellbeing Service

One-to-one Counselling Sessions

Group Counselling

Online Support Group

Workshops to manage stress and anxiety

Mindfulness Techniques

Help with Disabled Student Allowance (DSA) applications





Come and visit us

Open Days

- **Saturday 16 November 2019**
- **Saturday 14 March 2020**

Thank you
for listening

University of
Hertfordshire **UH**

TEF Gold Teaching
Excellence
Framework

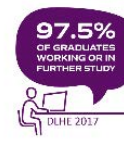




UNIVERSITY OF
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Student Finance for 2020 entry



Overview

- Tuition fees and fee loans
- Maintenance loans
- University bursaries
- Additional support
- How to apply
- Living costs
- Loan repayments



TUITION FEES

- Maximum tuition fees are currently £9,250 per year for full-time courses
- Fees may rise each year in line with inflation
- Placement year fees are lower, up to a maximum of £1,850 (£925 at Portsmouth)

TUITION FEE LOANS

- Tuition fees do not have to be paid upfront. Eligible Home (UK) students can apply for a loan to cover these costs
- Tuition fee loans are paid directly to your university
- Eligibility for the loan depends on your residency status in the UK and any previous study that you may have done (in the UK or elsewhere)
- Loans are repaid after graduation, depending on your income

MAINTENANCE LOANS

- Maintenance loans (for living costs) are available to eligible students from England
- Maintenance loans are paid to you in three instalments
- The amount of loan available to you depends on:
 - Where you live while you study
 - Your household income
- The repayment terms are exactly the same as the tuition fee loan

MAINTENANCE LOANS (2020/21 rates)

	Minimum loan	Maximum loan
Living in parental home	£3,410	£7,747
Living away from parental home	£4,289	£9,203
Living in London	£5,981	£12,010

TOTAL SUPPORT PER YEAR

Household income	Tuition fee loan	Maintenance loan
£25,000 or less	£9,250	£9,203
£30,000	£9,250	£8,544
£35,000	£9,250	£7,884
£40,000	£9,250	£7,225
£45,000	£9,250	£6,565
£50,000	£9,250	£5,905
£55,000	£9,250	£5,246
£60,000	£9,250	£4,586
£62,249 or over	£9,250	£4,289

HOUSEHOLD INCOME

- Students under 25 years old are classed as dependent
- The total taxable (gross) income of your parents for 2018/19 will be used for the assessment
- If your parents are separated, SFE will ask for the income of the parent that you normally live with or have most contact with
- If that parent lives with a partner their income will also be included

HOUSEHOLD INCOME

- Students over 25 years old are classed as independent
- If you are single no household income will be taken into account
- If you live with a partner their total taxable income from 2018/19 will be used

HOUSEHOLD INCOME

- If you are under 25 you may still be treated as independent if you:
 - Are or have been married or in a civil partnership
 - Have a dependent child or children
 - Have spent time in local authority care
 - Are estranged from your parents
 - Have supported yourself financially for at least three years

DISABLED STUDENTS' ALLOWANCE)

- Disabled Students' Allowance is non income-assessed and is based on your specific needs
 - Up to £23,258 per year for non-medical personal help
 - Up to £1,954 per year for general costs
 - Up to £5,849 for equipment (you will be expected to meet the first £200 of any claim for computer equipment)

NHS BURSARIES

- From £5,000 up to £8,000 a year (in additional to other funding)
- Based on course not income
- Eligible courses include:
 - dental hygiene or dental therapy
 - operating department practitioner
 - radiography (diagnostic and therapeutic)
 - paramedic Science
 - nursing (adult and mental health)
- Students must be studying in England
- Applications are made through NHSBSA
- Money paid in instalments direct to student

UNIVERSITY BURSARIES

- Each institution will have its own bursary and/or scholarship scheme
- £750 for students whose family earn less than £25,000
- Check university websites for what's on offer, eligibility criteria and application processes



STUDYING OUTSIDE OF ENGLAND

Wales, Scotland or Northern Ireland

- Tuition fees for English students are still £9,250
- You still apply for a tuition fee and maintenance loan from Student Finance England

Outside of the UK

- No support for fees or living costs from the UK Government

HOW TO APPLY

- You apply online to Student Finance England for all the support discussed – www.gov.uk/studentfinance
- Applications will open early 2020
- The recommended deadline will be the end of May 2020
- You don't need confirmed course details, just an idea of your first choice
- If you choose to apply for the means-tested element of the maintenance loan your parents will be sent a link to submit their information



WEEKLY LIVING COSTS

Halls of Residence	£96 – £169
Private accommodation	£80 – £100
Food & housekeeping	£35 – £40
Utility bills	£25 – £40
Travel	£5 – £10
Phone	£5 – £10
Insurance	£2 – £3
Books and course costs	£10 - £15
TV licence	£3
Social & leisure costs	£30 – £40
Total (approx.)	£8,000 – £11,600 per year

LOAN REPAYMENTS

- Repayments start in the April after you have left your course, only if you are earning over £26,575 a year (gross)
- You repay nine per cent of your annual income over £26,575
- Any outstanding balance is written off 30 years after entering repayment
- You can make additional repayments or repay in full at any time without incurring a charge
- You still have to make repayments if you live abroad, but there may be different income thresholds

LOAN REPAYMENTS

Gross salary	Monthly take home pay	Monthly repayment
£20,000	£1,427	£0
£25,000	£1,711	£0
£30,000	£1,994	£25.69
£35,000	£2,277	£63.19

Repayments are only based on your income (and are taken directly from your salary monthly through PAYE)

INTEREST RATES

- Interest is added to the balance of your loan (and does not affect your monthly repayment)
- The interest rate applied is based on RPI and varies depending on your income level

Gross salary	Interest rate
While studying	RPI +3%
Under £26,575	RPI
Between £26,575 – £47,835	Between RPI – RPI +3%
Over £47,835	RPI + 3%

Any balance wiped after 30 years will include the interest that has been added

OTHER POINTS

- Your existing credit history does not affect your ability to take out student loans
- Student loans do not appear on your credit file
- The Council of Mortgage Lenders has advised that a student loan is very unlikely to impact on an individual's ability to get a mortgage. However, your monthly repayments may be considered for affordability purposes



USEFUL WEBSITES

www.gov.uk/studentfinance

www.gov.uk/student-finance-calculator

www.gov.uk/repaying-your-student-loan

www.moneysavingexpert.com



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CONTACT US

Call us: 023 9284 3014

Email us: student.finance@port.ac.uk

Visit us: www.port.ac.uk/ugfeesandfunding



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**ANY
QUESTIONS?**

