

Sixth Form

A Student's Guide
to Higher Education
2023 for
Entry 2024



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Introduction

Making your plans to move into Higher Education involves making important decisions. The choices you make over the next 18 months will greatly influence your whole future: What subject will be right for you? Where should you apply? How will you manage your finances?



Now is the time to start researching your options. This booklet is designed to help you plan your route into Higher Education and should help and support you through the whole process.

studentfinance **england**

Applying for Higher Education can seem very daunting especially if you are the first person in your family to make this step. But the key things are not to be put off and not to worry. There is plenty of support available both in school and elsewhere - starting with this guide. Please keep this guide safe and refer to it throughout your application journey.



Support in School

The most important and main opportunities at school for you:

During the Progression day on Friday 8th July 2022 students will attend a variety of Progression Sessions including:

- How to start your UCAS application and getting to know the UCAS website
- Writing your personal statement
- Life as an university student - meet real students from universities
- Student Finance - getting to know more
- Statistics for your application - understanding how to make strategic choices and applications.
- Making the most of your predicted grades and subjects.

Additionally there will be mentor tutorials to run through the finer details. These will occur from July - October and you need to be present in all the tutorial sessions as there will be no opportunity to catch up on missed information.

Student Finance

Since September 2012, universities and others providing higher education have been able to charge up to £9,250 a year for their courses. If you are from England and studying for your first degree or other higher education course you will not have to pay your tuition fees upfront. Loans are available from the Government. You will also get support towards your living costs.

No upfront costs

- You don't have to pay for your course upfront.
- You can get a loan to cover the cost of your tuition, which you only start to pay back when you are earning over £25,000 a year.

Living cost loan

- A loan is available to help with your living costs such as food, accommodation and travel.
- The amount you can borrow depends on where you live and study, and your household income.
- Currently a loan of up to £8,944 a year will be available if you live away from home and study outside London.
- A larger loan of up to £11,672 a year will be available if you live away from home and study in London.
- A loan of up to £7,529 a year will be available if you live with your parents.

How loan repayments are expected to work

- You will not start to make repayments until you earn over £25,000 a year.
- If your income falls below £25,000, your repayments stop – for example if you take a career break or are unemployed – until you start earning £25,000 again.
- You repay 9% of your income above £25,000. The amount you repay depends on how much you earn, for example, if your salary was £26,000, the 9% would only apply to £1,000, meaning you would repay £7.50 a month.
- All your student loans are added together and a single repayment will be deducted from your salary, normally through the tax system.
- Any outstanding balance is written off after 40 years.

Rates of interest

- Interest on your loan will be applied at the rate of inflation plus 3% while you are studying and up until the April after you leave university or college.
- From the April after you leave your course, interest will be applied at:
 - the rate of inflation if you are earning below £25,000
 - the rate of inflation and up to + 3% on a gradual scale if you earn between £25,725 and £46,305
 - the rate of inflation + 3% if you earn over £46,305.

Repayment plan 5 - If you start an undergraduate or postgraduate course after 1 August 2023

Repayment plan 5 is a new repayment plan, being introduced for students starting undergraduate and Advanced Learner Loan courses on or after 1 August 2023. You won't be expected to make repayments to your plan 5 student loan until April 2026 at the earliest, even if you leave your course early.

You'll only start making repayments if your income is over the repayment threshold. The repayment threshold for the 2026-27 tax year will be £25,000 a year, £2,083 a month or £480 a week in the UK. If your income falls below the repayment threshold, your repayments will stop and only restart when your income is over the threshold again.

You can also make additional voluntary repayments to SLC at any time.

You'll repay 9% of your income over the repayment threshold, which is currently £25,000 a year, £2,083 a month or £480 a week in the UK. If your income changes, either rising or falling, your repayment amount will automatically change to reflect this.

Income each year before tax	Monthly income before tax	Approximate monthly repayment
£25,000	£2,083	£0
£28,000	£2,333	£22
£29,500	£2,458	£33
£31,000	£2,583	£45
£33,000	£2,750	£60

Bursaries and scholarship

- Many universities and colleges offer other financial support to some students.
- Contact your relevant university or college to find out what they offer.

www.gov.uk/student-finance/overview

TOP TIPS FROM YEAR 13 STUDENTS: **How to research your options and make decisions about your Post 18 options**

“Research all the routes; university, apprenticeships, school leavers schemes etc”

“Use the UCAS website to understand the application process, and use their search tool to find courses”

“Talk to Year 13 students about their experiences”

“Attend uni open days in the summer – don’t leave them all to the Autumn”

“Talk to Mrs Sheard!”

“Talk to other students who have been in the same position as well as people who are already doing your ideal option (Uni, Apprenticeship etc)”

“Go on uni visit days – you have to feel at home in a place above all else”

“Work experience can help you find areas you are most interested in”

“Look at different courses online and compare stats – student satisfaction, employment after 6 months etc”

“Get started early – it helps avoid a lot of stress later!”

“Pick something you are passionate about and know what is important to you before you start”

“Go to every open day you can”

“Be open minded – there are so many different and amazing opportunities!”

“Invest the time and research thoroughly all your options – there is no short cut on this”

“Look carefully into the course and go to all the open days – you will find new things by doing this”

Information, advice and guidance for parents and guardians

Please see below a list of links to useful information for parents and guardians covering all things related to university and the application process.

The section on the UCAS website with a variety of resources for Parents/Guardians including videos and information booklets.

<https://www.ucas.com/ucas/undergraduate/getting-started/ucas-undergraduate-parents-and-guardians>

The section of The Complete University guide for Parent/Carers including advice about the application process and how best to support students.

<https://www.thecompleteuniversityguide.co.uk/preparing-to-go/advice-for-parents/>

Downloadable information guide for Parents from Which? University

<http://university.which.co.uk/teachers/introduce-higher-education-options/university-parent-guide>

The Which? Guide to Student Finance for parents.

<http://university.which.co.uk/advice/advice-for-parents/parents-what-you-need-to-know-about-student-finance>

Useful Websites - HIGHER EDUCATION AND CAREER CHOICES

www.ucas.com	Contains details of all UK HE Institutions and courses. Links to "Apply" the online application service. This is the vital starting point and links to loads of useful information.
https://targetcareers.co.uk	Information and ideas on career choice or career change.
www.prospects.ac.uk	Contains statistics of recent graduates and information on what you can do with your degree.
www.push.co.uk	Independent guide to UK universities, student life, gap years, open days and finance.
www.gov.uk/browse/education	Information on student and university life.
www.ucas.ac.uk/yougo	Advice on choosing your ideal university.
www.notgoingtouni.co.uk	Advice on your options if you decide that university is not the place for you.
https://amazingapprenticeships.com	Higher/Degree Apprenticeships.
https://www.ratemyapprenticeship.co.uk/	The UK's leading job resource for young people seeking apprenticeships
https://www.unifrog.org/	School careers platform
https://www.allaboutschooleavers.co.uk/	School leaver and work experience opportunities
https://www.youthemployment.org.uk/young-professional-training/	Youth employment website
https://nationalcareers.service.gov.uk/	National Careers Service.
www.fulbright.co.uk	Details on studying in the USA, including SAT tests.
www.studylink.com	Information on studying abroad.
www.thestudentroom.co.uk	Online student community, help and advice on university, exams, subjects and more.
www.gov.uk/student-finance/overview	Information about applying for finance. Students and parents can register interest on line and be kept up to date by email.
www.careers-gateway.co.uk	Career info links to relevant sites.
www.scholarship-search.org.uk	Information on scholarships which students may be able to apply for.
www.opendays.com	Website listing all the university and college Open Days in the UK.

Help is available...

Every Year 12 student has a 1:1 Careers Guidance appointment in the spring term with Mrs Sheard, our Careers Co-ordinator and Higher Education Advisor. These are now ongoing and cover Higher Education thoughts and planning where appropriate.

An open door policy operates in the Sixth Form whereby a student or their parents can seek advice at any time. Obviously there may be times where staff may not be available immediately; however, both students and parents are welcome to make an appointment to see an appropriate member of staff.

If you need any more help or advice, and you cannot find the relevant contacts in this booklet, please do not hesitate in contacting the appropriate mentor:

- Mentor Group 1 - Mr M Howcroft
- Mentor Group 2 - Mrs E Dutton
- Mentor Group 3 - Miss D Lodge
- Mentor Group 4 - Mr S Southgate
- Mentor Group 5 - Mrs M Carrillo
- Mentor Group 6 - Miss G Baker
- Mentor Group 7 - Mr J Martin-Shepherd
- Mentor Group 8 - Mr B Gander
- Mentor Group 9 - Miss C Walker
- Mentor Group 10 - Mr P Lucas
- Mentor Group 11 - Mrs A Evans
- Mentor Group 12 - Mr M O'Callaghan

or Mr J Adamson - Director of Post -16 Standards;

Mr J Kendall - Head of Year 12;

Mrs L Field - Sixth Form Administrator (responsible for overseeing the UCAS administration process);

Mrs J Sheard - Year 12 & 13 Careers and Higher Education Advisor.

Email: sixthform@oakgrove.school

Telephone: 01908 545305

Twitter @ogscareers

www.oakgrove.school

Your Application Checklist

Hopefully this guide has made you more confident about the application process.

The most important thing is that it is YOUR application and YOUR future.

YOU must take responsibility for every aspect of it from where you go, to how good your results are.

It is never too early to start making preparation for Higher Education.

So...

Do lots of research

Go to university and college Open Days

Research the financial support available

Choose the courses you are interested in

Check the entry requirements are realistic for you

Make your shortlist

Complete your application online

Submit your application to school by the 15th Sep
- Early entry applications

Submit your application to school by the 17th Nov
- All other applications
