

UCAS & STUDENT FINANCE



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16-18 Choices

Undergraduate

Conservatoires

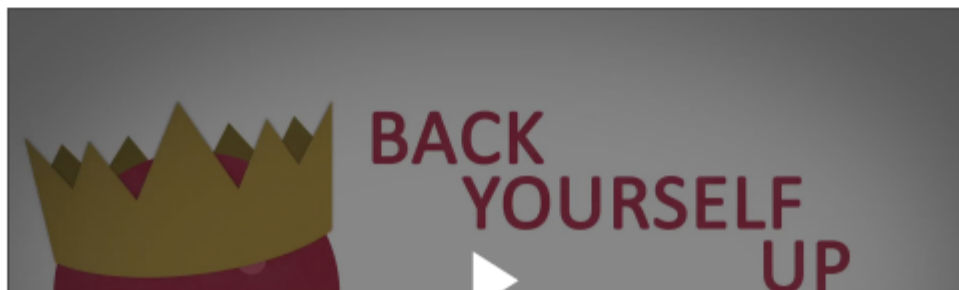
Teacher Training

Postgraduate

[Getting started](#)[Choosing a course](#)[Apply and Track](#)[Finance and support](#)**▲ Apply and Track availability: 10 - 12 June - Read more**[Home](#) › [UCAS](#) › [Undergraduate](#) › [Getting started](#) › [When to apply](#) › [Writing a personal statement](#)[The undergraduate experience](#)[Thinking about uni?](#)[What to study](#)[Distance learning and part-time study](#)[Alternatives to higher education](#)[Events and open days](#)

Writing a personal statement

Course tutors read personal statements to compare different applicants – so this is where you should describe your ambitions, skills and experience that will make you suitable for the course.

**Starting your personal statement**[BSL starting your personal statement](#)

APPLICATIONS MADE VIA UCAS

THE UCAS ADMISSION PROCEDURE

- UCAS is a central clearing house
- The only method of entry to UK degree courses
- 5 choices – should be consistent and realistic
- All applications done electronically
- Includes a reference and personal statement

Apply

- **September 2016** – Applications open
- **15 October 2016** – Deadline for applications to Oxford, Cambridge, Medicine, Dentistry and Veterinary Science
- **15 January 2017** – Deadline for applications to most courses

Offers

- Universities process applications
- Applicants invited to interview
- **End March 2017** – Majority of offers made by this date

Decisions

- **May/ June 2017** – reply to your offers
- Decide on a firm and insurance choice institution
- **August 2017** – A level results day (clearing and adjustment)



WHAT ADMISSIONS TUTORS LOOK FOR

- Academic results
- Certain subjects (if required)
- Work experience (if required)
- Pre-admissions tests
- Personal statement
- Reference

WHY IS THE PERSONAL STATEMENT SO IMPORTANT?

- Your only opportunity to 'speak to' an admissions tutor for the course
- Admissions tutors use personal statements to compare applicants
- Your opportunity to stand out!

10 THINGS TO INCLUDE IN YOUR PERSONAL STATEMENT

1. **Why this course?** (interest/motivation etc.)
2. **How are you right for this course?** (understanding of subject)
3. **What else do you know about the subject?** (e.g. reflect on further reading from books, websites, blogs, podcasts, public lectures etc.)
4. **What experiences do you have that are relevant to the course?** (e.g. work experience, volunteering, uni taster sessions, museum visits etc.)
5. **...and to your chosen career?** (skills developed that link to profession)
6. **What are your transferable skills?** (e.g. leadership, organisational skills)
7. **Can you expand on the most relevant ones?** (with specific examples)
8. **Are you a critical thinker?** (e.g. analytical skills through current studies)
9. **What's the long-term plan?** (be individual and imaginative!)
10. **Be positive!** (focus on strengths & enthusiasm for the course)

*Which? University 2015



HOW TO STAND OUT

- Write a strong opening sentence - why have you applied to study this particular course?
- Demonstrate a real, genuine interest in subject – e.g. outside reading, talking to someone in profession, gaining relevant work experience
- Be original – it should reflect you as an individual. Use your own voice
- Answer why you should have a place on the course
- Remember the ABC rule – explain the Action, the Benefit, and relevance to the Course

*According to admissions tutors (Which? University, 2015)

KEY THINGS TO REMEMBER

- One statement goes to all university choices - don't mention a university by name!
- Only include information that is relevant or that demonstrates transferable skills
- Be positive about yourself!
- Above all be truthful, be specific and be interesting

USEFUL RESOURCES

UCAS



STUDENT FINANCE



THE BASICS

Student Finance England (SFE) provide financial support on behalf of the UK government to students from England entering higher education in the UK

- What are the two main costs you'll have while studying?
 - Tuition fees
 - Living costs
- There's student finance available to help full time students with both

TUITION FEES

- What's the maximum tuition fee universities or colleges can currently charge new students*?
 - £9,000
- How much of this would you need to pay up front before going to university or college*?
 - £0

*Eligible students, living in England and studying at a publicly funded university or college.



TUITION FEE LOANS

- Cover the fee charged by a university or college - nothing is paid up front!
- Not dependent on household income.
- Paid directly to your university or college.
- Repayable, but only when your income is over £21,000 a year.



MAINTENANCE LOANS

- A maintenance loan is available to help with your living costs while you're studying
- The amount you can get depends on household income and where you live and study
- Paid directly into your bank account each term
- Repayable, but only when your income is over £21,000 a year

MAINTENANCE LOANS 2016/17*

Household Income	Home	Elsewhere	London
£25,000 and under	£6,904	£8,200	£10,702
£30,000	£6,322	£7,612	£10,103
£35,000	£5,740	£7,023	£9,503
£40,000	£5,158	£6,434	£8,904
£45,000	£4,576	£5,845	£8,304
£50,000	£3,994	£5,265	£7,705
£55,000	£3,412	£4,667	£7,105
£60,000	£3,039	£4,078	£6,506

*Full year students under 60 not eligible for other benefits and not final year



LIVING COSTS

- What types of things might you need to pay for while studying at university?
 - Rent
 - Food
 - Utility bills (heating, electricity, water) if not included in rent
 - Internet access (if not included in rent)
 - Contents insurance
 - TV license
 - Books/stationery/field trips
 - Travel
 - Phone bill
 - Social/entertainment
 - Clothing/personal items

EXTRA SUPPORT

Bursaries

linked to personal circumstances and often, household income

awards can include discounted tuition fees, accommodation or cash

Scholarships

linked to academic results or ability in an area such as sport or music

can be subject specific and are usually limited in numbers

Personal Circumstances

If you have children, or an adult who is dependent on you

If you have a disability, including a mental-health condition or specific learning difficulty

Part-time work

Many students work up to a maximum of 20 hours a week

Consider placements and internships over the holiday periods



WHILE YOU'RE STUDYING

- Students that find themselves in financial difficulty should visit Student Services to speak to an advisor
- Most universities have funds that may be able to assist in times of difficulty

HOW TO APPLY

Apply online at [gov.uk/studentfinance](https://www.gov.uk/studentfinance)

- Open from Jan-May in the year that you start your course

Apply early!

- To ensure that your student finance is ready for the start of your course

Consent to share information with third parties

- The Universities can then assess your circumstances in case you are entitled to additional support

Apply with preferred choice, even if not yet confirmed

- You can change details later if required.

[Home](#) > [Education and learning](#) > [Student finance](#)

Student finance calculator

This calculator is for students from England or the European Union (EU) starting a new course in academic years:

- 2015 to 2016
- 2016 to 2017

Use the student finance calculator to estimate:

- student loans
- extra student funding, eg if you're disabled or have children

Your result will be more accurate if you know your annual household income (your parents' or partner's income plus your own).

[Start now](#)

Before you start

You can't use the calculator if you're from [Scotland](#), [Wales](#) or [Northern Ireland](#).

Last updated: 14 December 2015

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HOW MUCH COULD I GET?

- Find out how much loan you could get using the online student finance calculator
- www.gov.uk/student-finance-calculator

REPAYMENTS

Repayments start from April after graduating or leaving university

Only when your income is over £21,000 a year

Repay 9% of your income over £21,000

Deductions made from your pay through the HMRC tax system

If your income falls to £21,000 or below your repayments will stop

Any outstanding loan balance will be written off 30 years after entering repayment

MONTHLY REPAYMENTS

Annual income before tax	9% will be deducted from	Monthly repayment (approx.)
£21,000	£0	£0
£30,000	£9,000	£67
£40,000	£19,000	£142
£50,000	£29,000	£217
£60,000	£39,000	£292

- Interest is applied to your loan at a maximum rate of RPI +3%
- More info can be found on: www.studentloanrepayment.co.uk

TO RECAP...

- Main costs while studying: tuition fees and living costs
- Repay from April after graduation when income £21,000+
- Research all finance available
- Apply online & on time – don't wait for a confirmed place
- Repayments will be linked to your income, not what you owe!

RESOURCES



THANKS FOR LISTENING!



Any questions?