

# A parent's guide to: Choosing a course, the UCAS process and Student Finance

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# Coming up...

- » Overview of the UCAS application process and timeline
- » Key components of the application form
- » Overview of financial support currently available to students
- » A quick to guide to loan repayment



# What is UCAS?

Central  
application  
service

Only method  
of entry to  
UK degree  
programmes

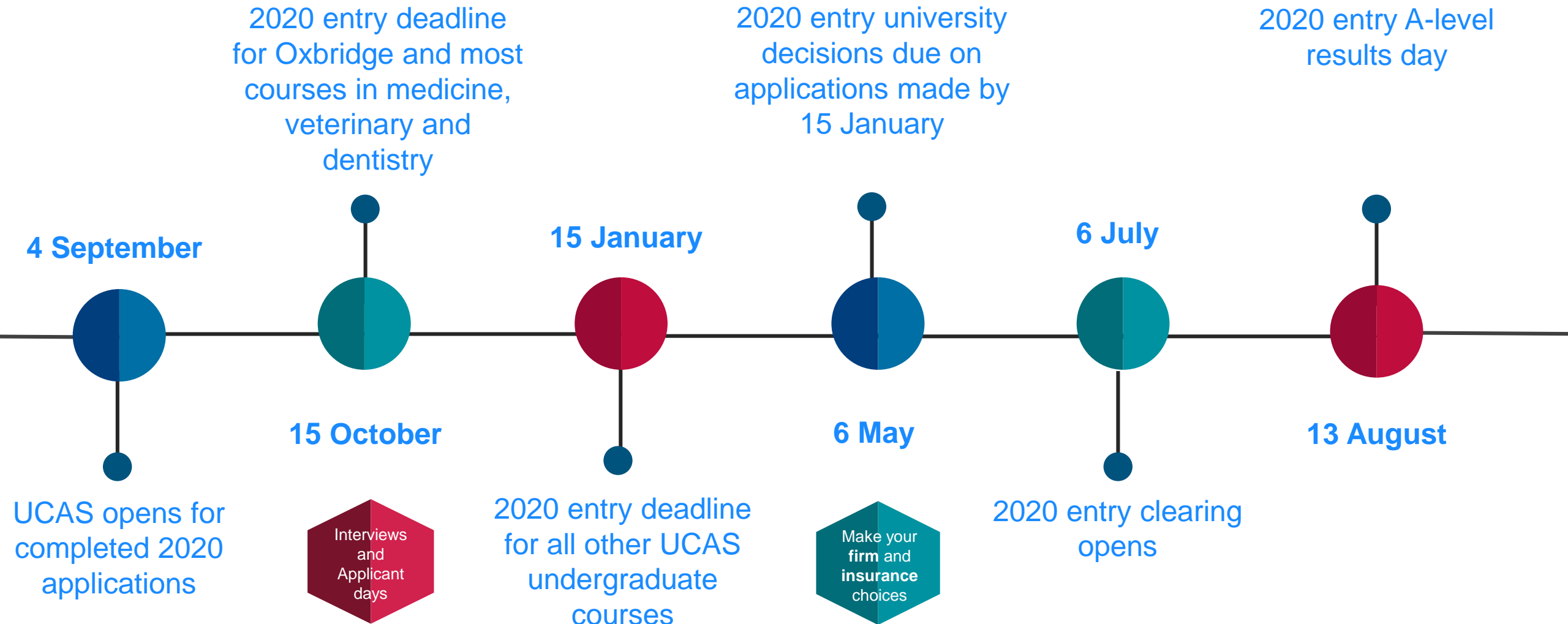
50,000  
courses at  
395 providers

Apply for up  
to 5  
universities  
or courses

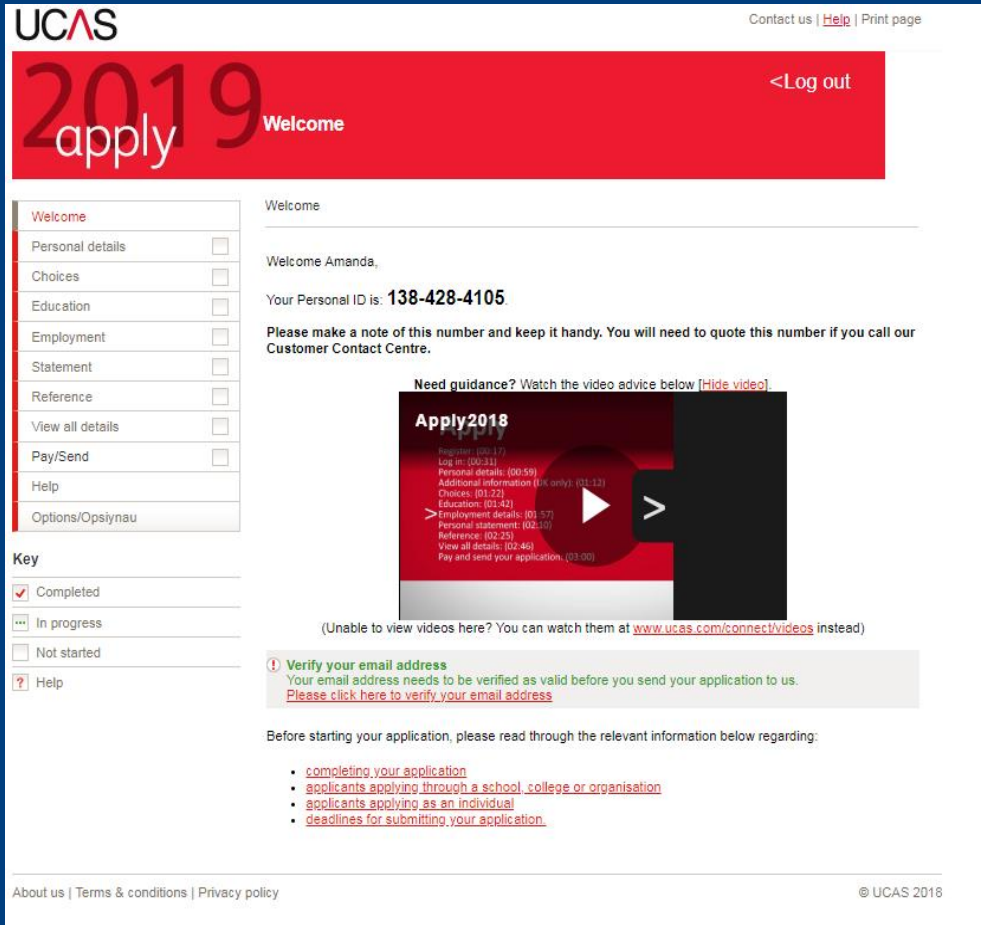
Restrictions:  
Medicine,  
Veterinary,  
Dentistry –Oxford  
**OR** Cambridge

UCAS  
UCAS  
UCAS

# UCAS timeline 2020: key dates in the academic year



# Applying

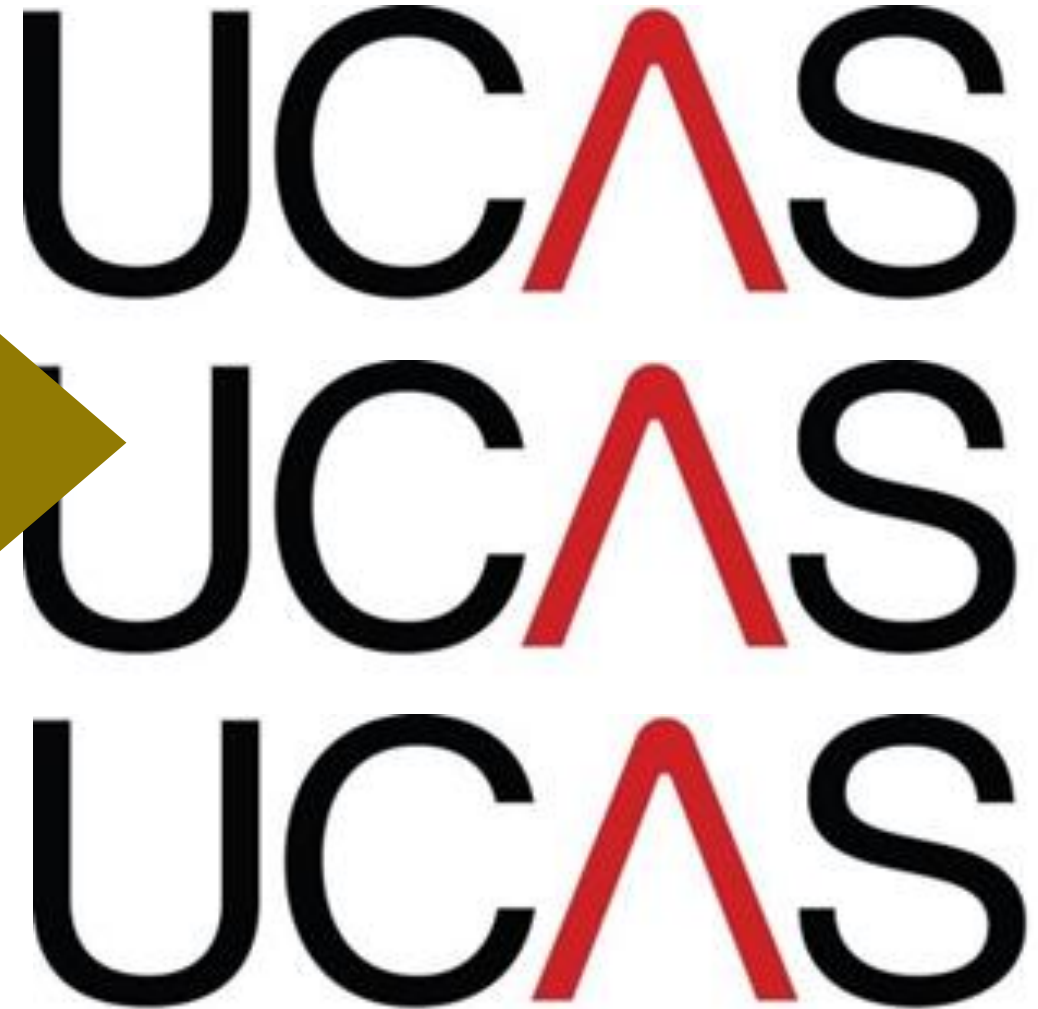


The screenshot shows the UCAS 2019 apply website. At the top, there's a red banner with '2019 apply' and 'Welcome'. A navigation menu on the left lists sections: Welcome, Personal details, Choices, Education, Employment, Statement, Reference, View all details, Pay/Send, Help, and Options/Opsynau. The main content area shows a welcome message to Amanda, her Personal ID (138-428-4105), and a video player for 'Apply2018' with a list of sections and their durations. A warning message states that the email address needs to be verified. At the bottom, there are links for 'completing your application', 'applicants applying through a school, college or organisation', 'applicants applying as an individual', and 'deadlines for submitting your application'.

- » Personal Details
- » Additional Information (UK applicants only)
- » Choices
- » Education
- » Employment
- » Personal Statement
- » Teachers' reference

# What is the Personal Statement?

- A key element of the UCAS application
- A statement of 4000 characters
- One statement for five choices
- A student's initial chance to 'sell' themselves to their chosen institutions
- Helps applicants 'stand out'
- Contributes to a decision whether to interview or make offer





**Why is the  
Personal  
Statement  
important?**



# Why is the Personal Statement important?



Demonstrates  
Focus



Course  
Appreciation



Personality



Interviews





# When is the Personal Statement MOST Important?




Competition

Niche

Need for  
Knowledge

Authenticity





What a Personal  
Statement  
should... and  
shouldn't be

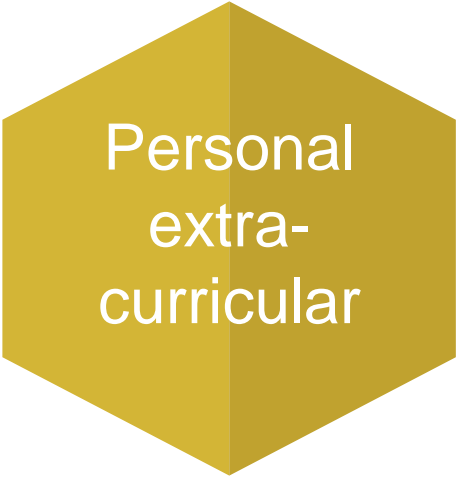
# What Should a Personal Statement Contain?



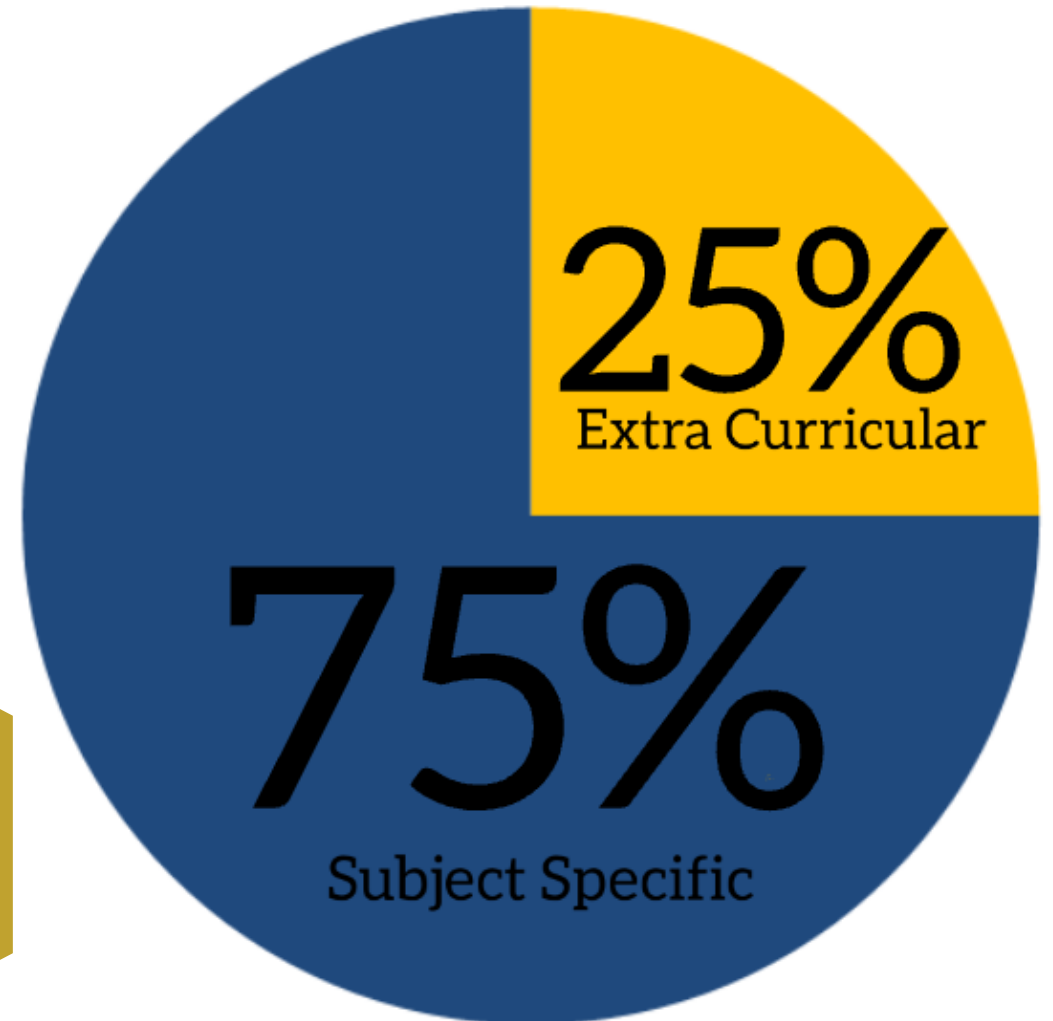
Reasons for  
choosing the  
course



Subject  
specific &  
course  
knowledge

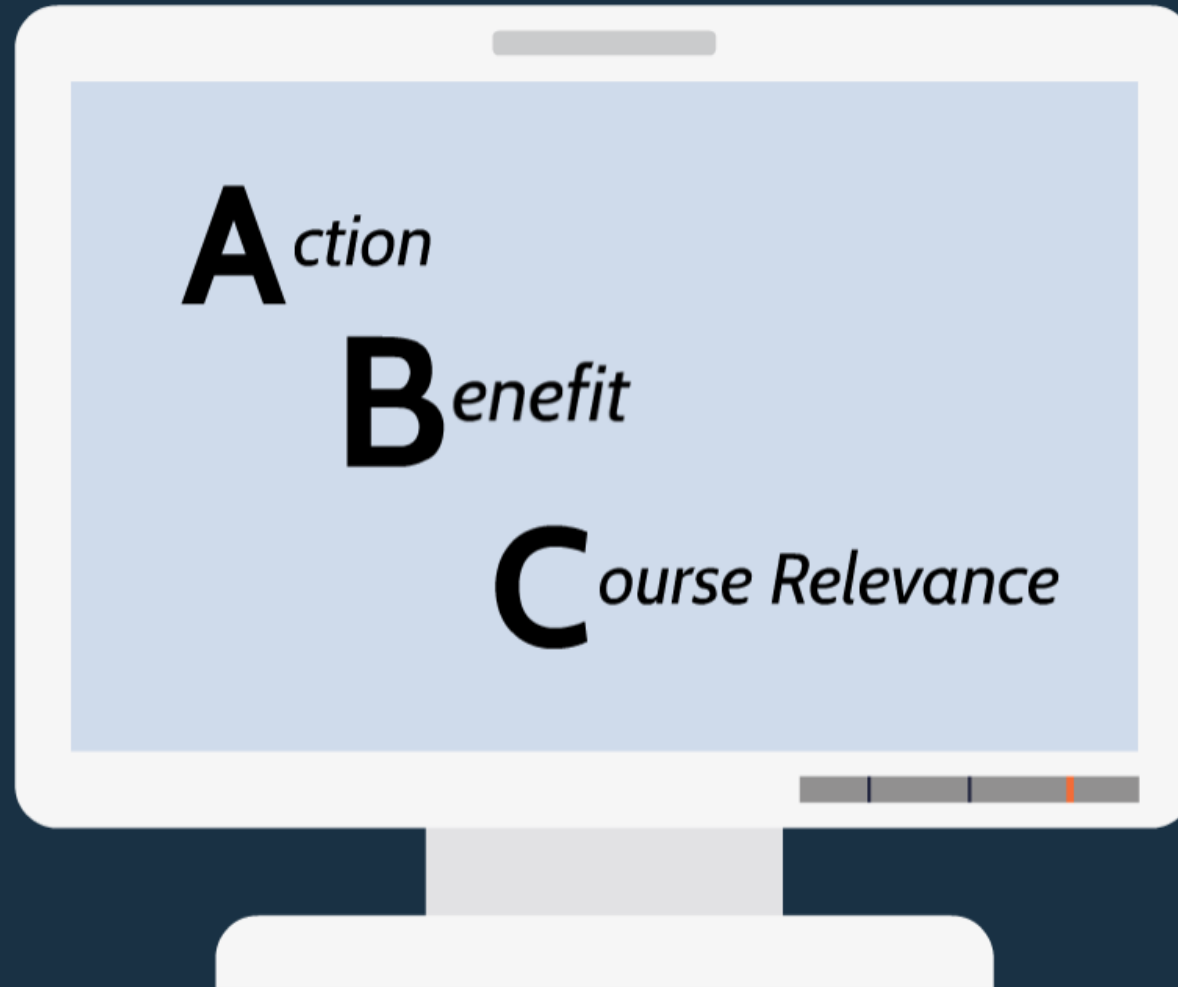


Personal  
extra-  
curricular





# Making it relevant – not just a list!



# Action



**What is it that  
you do?**

“I spent two weeks doing an  
internship at GlaxoSmithKline in  
the summer”

# Benefit



**How has  
this helped  
you?**

“From this, I have developed excellent time-keeping skills, attention to detail, and great communication”



# Course Relevance




**Make  
it relevant**

“This will help with the Biological Sciences programme as I will spend lots of time working to deadlines and communicating with group members on projects.”

# A guide to: Understanding the application process


- Your offers will appear on **UCAS Track**. This is where you can track your application to your 5 choices
- The university will send you a confirmation letter and any other information that you may need
- You may be invited to an **Applicant Day**
  - Chance to look around the university and attend subject specific talks
  - Talk to academics
  - View accommodation and the facilities in smaller groups and attend seminars



UCAS  
UCAS  
UCAS

# A guide to: Understanding the application process

- **Conditional (C)** – Your offer is conditional on achieving certain entry requirements.
- **Unconditional (UC)** – Your offer is unconditional, and you have been offered a place at the university regardless of any future results
- Your offer may be based on your performance in an interview or an audition

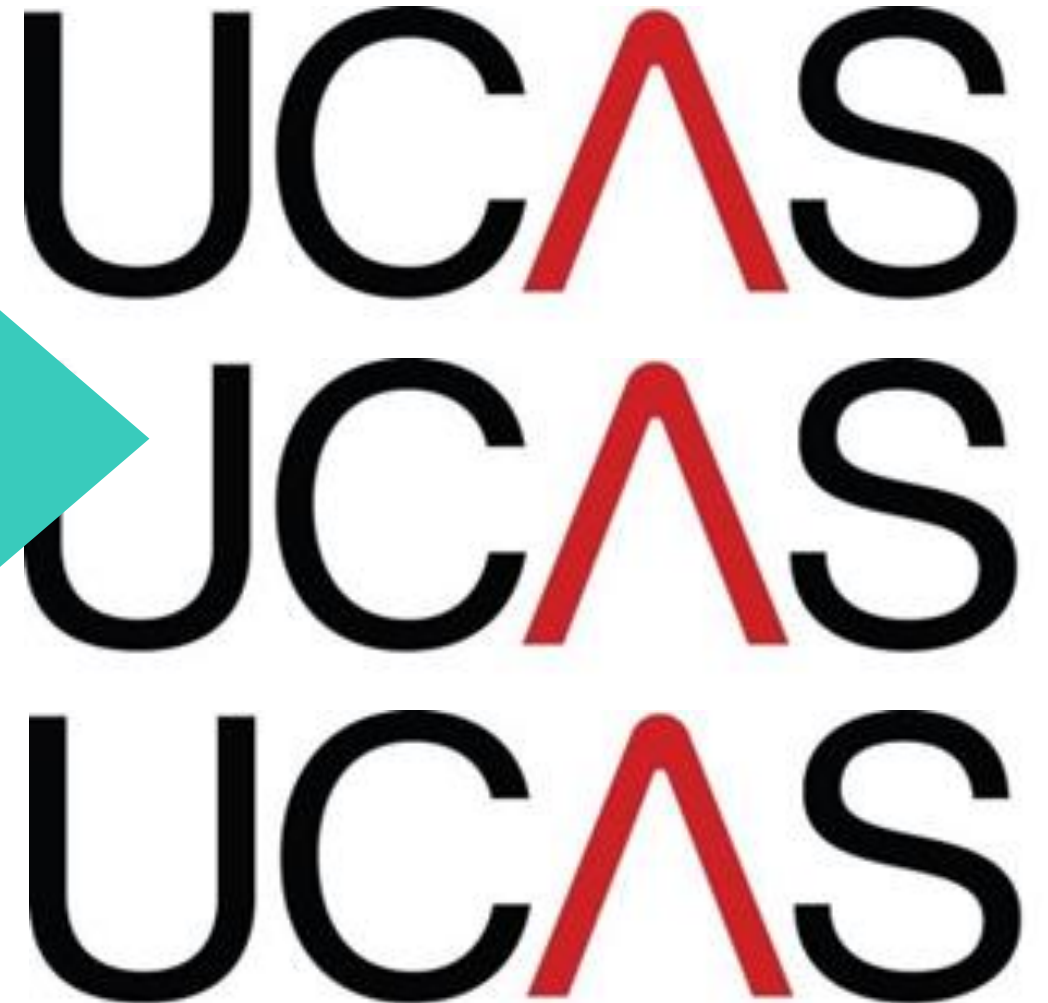


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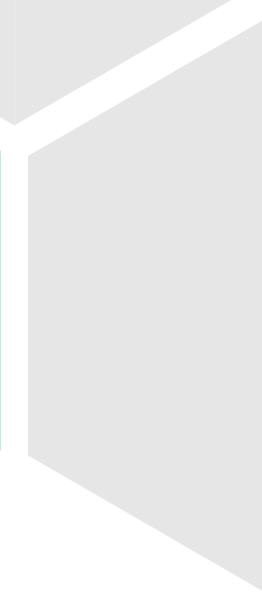
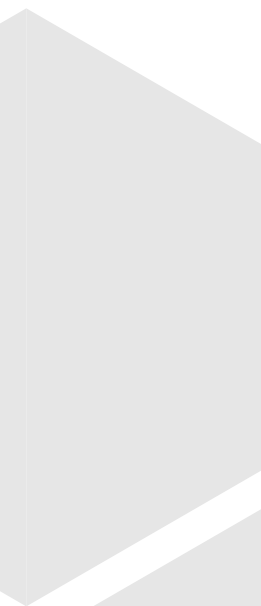
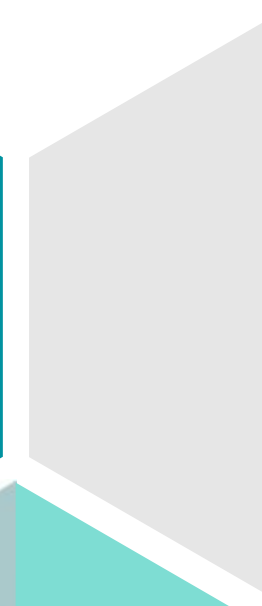
# A guide to: Making a decision

- Once you have received your offers and the deadline has passed, you must decide on your **Firm** (1<sup>st</sup>) and **Insurance** (2<sup>nd</sup>) choice universities
- This is completed via UCAS
- Be realistic:
  - Your insurance should have lower entry requirements than your firm choice



UCAS  
UCAS  
UCAS

# A guide to: Making a decision



Open Days

Taster Days  
Masterclasses

Organisation

Attend  
Applicant  
Days

Work  
experience

# A guide to: Making a decision



You can access UCAS from anywhere

UCAS Track will automatically update on results day

Time invested in your application will pay off

Attend as many open days and applicant days as possible to make best possible decision for you







# Fees, Funding and Scholarships

## Auger Review Recommendations

Changes will only apply for  
2021/22 starters

Reduction of the annual fee  
from £9,250 to £7,500

Re-introducing a maintenance  
grant for disadvantaged  
students

Increase repayment time from  
30 years to 40 years

Lower repayment threshold to  
£23,000

Interest rate while studying to  
be cut to the rate of inflation

Renaming from a Student Loan  
to a 'Student Contribution  
system'



<https://www.moneysavingexpert.com/news/2019/05/editorial-comment--the-auger-report-heralds-the-end-of-student->  
-/

# 2019/20 tuition fee

Every UK/EU  
student entitled  
to tuition fee  
loan

Fee not paid  
upfront

Loan not  
means  
tested

The University of Surrey  
will charge Home/ EU  
students **£9,250** for the  
academic year 2019/20

Fees for the Professional  
Training Year will be  
**£1,850.**

[www.slc.co.uk](http://www.slc.co.uk)

# Financial support available

## **Loans** - *repayable after graduation*

- Tuition Fee Loan
- Maintenance Loan

## **Bursaries and scholarships** - *non-repayable*

- University of Surrey bursaries and scholarships
- External bursaries and scholarships
- Disabled Students' Allowance (DSA)





# Loans



» Students can take a 'Tuition Fee Loan' from Student Finance England regardless of household income

- The amount available is up to the level of fees for public universities
- The money will be paid directly to the institution in 3 instalments

» Students can take a 'Maintenance Loan' from Student Finance England

- This is paid into the student's bank account
- The amount available varies:
  - Place of study
  - Place of living
  - Household Income

# Loans 2019/20

## Students studying outside London and not living with their parents

Household income	Maintenance Loan Paid in three instalments – one at the start of each term	Max Tuition Fee Loan Note: not all courses will cost £9,250	Max amount borrowed, excluding interest
£25,000 and under	£8,944	£9,250	£18,194
£30,000	£8,303	£9,250	£17,553
£35,000	£7,661	£9,250	£16,911
£40,000	£7,019	£9,250	£16,269
£42,875	£6,650	£9,250	£15,900
£45,000	£6,377	£9,250	£15,627
£50,000	£5,735	£9,250	£14,985
£55,000	£5,093	£9,250	£14,343
£60,000	£4,452	£9,250	£13,702
£62,215 and over	£4,168	£9,250	£13,418

# Loans – 2019/20

## Students studying in London

Household income	Maintenance Loan Paid in three instalments – one at the start of each term	Max Tuition Fee Loan Note: not all courses will cost £9,250	Max amount borrowed, excluding interest
£25,000 and under	£11,672	£9,250	£20,922
£30,000	£11,020	£9,250	£20,270
£35,000	£10,367	£9,250	£19,617
£40,000	£9,714	£9,250	£18,964
£42,875	£9,339	£9,250	£18,589
£45,000	£9,062	£9,250	£18,312
£50,000	£8,409	£9,250	£17,659
£55,000	£7,756	£9,250	£17,006
£60,000	£7,103	£9,250	£16,353
£65,000	£6,451	£9,250	£15,701
£69,888 and over	£5,812	£9,250	£15,062

# Loans 2019/20 entry

## Students living with their parents whilst studying

Household income	Maintenance Loan Paid in three instalments – one at the start of each term	Max Tuition Fee Loan Note: not all courses will cost £9,250	Max amount borrowed, excluding interest
£25,000 and under	£7,529	£9,250	£16,779
£30,000	£6,895	£9,250	£16,145
£35,000	£6,260	£9,250	£15,510
£40,000	£5,626	£9,250	£14,876
£42,875	£5,261	£9,250	£14,511
£45,000	£4,991	£9,250	£14,241
£50,000	£4,357	£9,250	£13,607
£55,000	£3,722	£9,250	£12,972
£58,215 and over	£3,314	£9,250	£12,564

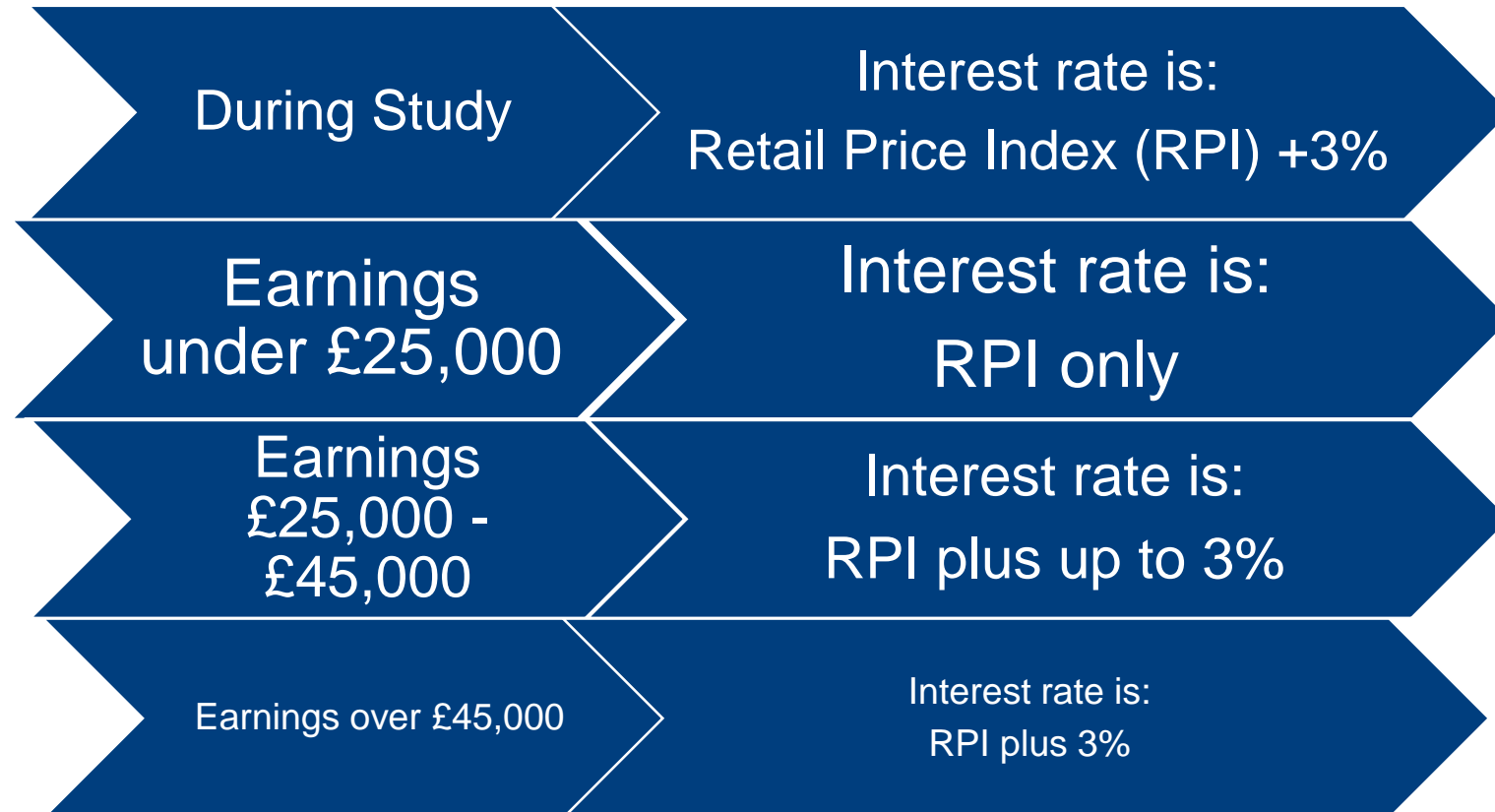






# Interest Rates

# What are the interest rates?



- Interest is charged from the first day that students receive their loans
- The interest rates are updated each year in September using the rate of RPI from March
- From September 2018, students are likely to be charged 6.3% interest on their loans



# Repayment of loans



# How and when do you pay back student loans?



£25,725  
Threshold



9% of  
salary  
annually  
over  
£25,725



Moving  
Abroad



30  
years

77% will not repay  
all of their loan

Institute for  
Fiscal Studies

# Repayment Amounts

Salary	Amount of salary from which 9% will be deducted	Monthly repayments	Yearly repayments
£25,725	£0	£0	£0
£27,500	£2,500	£19	£225
£30,000	£5,000	£37.50	£450
£35,000	£10,000	£75.00	£900
£40,000	£15,000	£112.50	£1,350
£45,000	£20,000	£150.00	£1,800
£50,000	£25,000	£187.50	£2,250
£55,000	£30,000	£225.00	£2,700
£60,000	£35,000	£262.50	£3,150

# Applying for financial support

- New students can apply to Student Finance England from **January 2019** for funding for academic year 2019/20
- Financial entitlement calculator  
[www.gov.uk/student-finance-calculator](http://www.gov.uk/student-finance-calculator)
- Universities have means tested bursaries available, if you think you may be entitled to a bursary, please “share your information”



# University support

## » Bursaries

- Support will vary between institutions
- Find out more at [www.gov.uk](http://www.gov.uk)
- Bursaries are cash amounts that are given directly to students
- Assessed on household income
- Household income is either the combined income of the main earners in the home or the main income amount in a single parent family
- These are paid in instalments throughout the academic year





# The Full Surrey Award 2019

## The Full Surrey Award is a bursary of £3000

- If the student is living on campus, the award will be paid against their accommodation fees
- If the student is living off campus, the award will be paid as a cash bursary
- The student will continue to receive the Full Surrey Award throughout their studies if they progress normally (i.e. no repeat years). It is not paid during the Professional Training Year
- No need to apply – but remember to consent to share your information

**Consent to share  
your information  
on the Student  
Finance Application**

Eligibility can depend on:

- Household income less than £25,000
- Postcode data
- UK/EU student
- Must pay full tuition fees (e.g. students being funded would not be eligible. This does not include any funding from Student Finance)
- Must have correctly filled out and submitted application for Student Finance and made sure that consent to share information with the University has been given

**[surrey.ac.uk/fees-and-funding/scholarships-and-bursaries/full-surrey-award-2019](https://surrey.ac.uk/fees-and-funding/scholarships-and-bursaries/full-surrey-award-2019)**

# Other University of Surrey bursaries

- Asylum Seeker Bursary
- Newton's Scholarship (Mathematics courses)
- Electrical and Electronic Engineering (EEE) Merit Scholarship
- Hospitality and Tourism Management Prestige Scholarship
- Surrey Prestige Scholarship (overseas students)
- Surrey/ICE Scholarship (Civil Engineering)
- Team Surrey Sports Scholarship

[surrey.ac.uk/fees-and-funding/scholarships-and-bursaries](https://surrey.ac.uk/fees-and-funding/scholarships-and-bursaries)



# External bursaries and scholarships 2019



**There are lots of external organisations that have scholarships and bursaries available**

- Talented Athlete Scholarship Scheme (TASS)
- Royal Television Society (RTS) bursary
- The Beacon Scholarship
- UK Electronics Skills Foundation (UKESF)

**[thescholarshipclub.org.uk](https://thescholarshipclub.org.uk)**



# In2Surrey

HELPING ELIGIBLE STUDENTS  
ACHIEVE THEIR POTENTIAL

In2Surrey is a University of Surrey scheme designed for students who have the ability and desire to study at the University to achieve this goal, regardless of their background or personal circumstances.

## WHAT COULD IN2SURREY OFFER ME?

- A reduction in entry requirements, equivalent to one A-level grade lower\*
- A scholarship of between £500 and £2,000
- Access to an E-Mentor (a current undergraduate student)
- Invitation to special events that will help you with the transition to university.

\* Please note that we may be unable to offer a reduction in entry requirements for BTEC students or those with unconditional offers.



An alternative offer equivalent to one A-Level grade lower

Access to an E-Mentor (a current undergraduate student)

A scholarship of between £500 - £2000

Invitation to special events that will help with the transition to university

# Part-time work opportunities

## On campus

- Students' Union - shops/bars/events
- Help out with open days
- Student ambassadors
- Department work

## Off campus/ in town

- Transfer your job from home
- Seasonal work
- UniTemps

15 hours per week  
– recommended  
maximum for term-  
time work







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Eat out for less, bag bargains at the till & get a discount online...

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### Students Tools



#### Credit Club

Now is the time to start making yourself financially attractive



#### Cheap Energy Club

Pay as little as possible for your gas and electricity



#### MSE Forum - Students

Join the chat with other students

# Find out more

UCAS

the  
**National  
Student  
Survey**  
www.thestudentsurvey.com



studentfinance**england**



# Events at Surrey

- » Open Days
  - Friday 5<sup>th</sup> July 2019
  - Saturday 6<sup>th</sup> July 2019
- » Year 12 Taster Days
  - Psychology
  - Chemical Engineering
  - Business
- » Residential Masterclasses





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