

Parent/Carer Information Evening

UCAS, Student Finance, and Revision

Thursday 3rd October 2019
5pm - 6pm

5:00pm - 5:15pm → UCAS

5:15pm - 5:30pm → Student Finance

5:30pm - 5:40pm → Revision

5:40pm onwards → Questions

UCAS

The logo for UCAS, featuring the letters 'UCAS' in a bold, black, sans-serif font. The letter 'A' is replaced by a red triangle pointing upwards.

What actually is it?

How does it work?

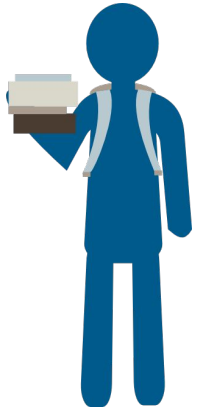
What does it cost?

What do the students have to do?

What do we do as a school?

Deadlines

FAQs: Changing mind on course / adding in courses



Complete form

Personal Statement

Choices

Pay & Send
(£20-25)



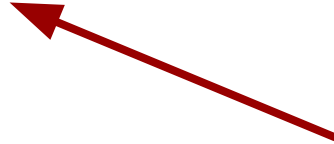
Check form



Complete reference

'Predicted' Grades

UCAS



Respond through UCAS with offers*

⇒ Once a student has received all offers - they they respond to UCAS with their firm and insurance (1st and 2nd choices) by **May**

→ All other remaining offers are declined

UCAS FAQ's



- **Deadline is January 15th**
- **Don't have to fill all 5 choices**
- **You can apply to more than 1 course at the same University**
- **You can apply for different subjects?***
- **You can change your mind later down the line - go into UCAS 'Extra' (Feb 25th till June)**

Student Finance



How you apply

How much you get

How much you repay!!!

Student Finance

How you apply



- Completely separate from UCAS and Universities
- They will request parental earning details - send evidence
- Online or paper application - your choice

We take the students through this page by page to the point that it gets to the parent section!

Student Finance

How much will they get?

University Grants
and Scholarships

Tuition Fee Loan

£9,000 per year

Never actually 'see' it

Maintenance Loan

Home: £3,314 - £7,529

Away: £4,168 - £8,944

*Larger amount for London and longer
healthcare courses

Total Student 'debt'

Five key things you need to know about student loan repayments:

1



You don't have to pay your tuition fees up front – as long as you are personally eligible you can take out a tuition fee loan

2



You don't have to start paying back your student loans until after you leave Liverpool John Moores University and are earning at least £21,000 (threshold for students from England)

3



Your monthly repayments will be based on your salary, not on what you borrowed

4



After 30 years (25 years for students who started prior to 1 September 2012) anything you still owe will be written off

5



If your income drops below £21,000 for any reason (you may take time out to have a family or go travelling), your loan repayments will stop automatically

Student Finance: How much will I repay?

How much would you like to borrow?

The calculator results below are based on the representative APR for the amount you enter. Your actual rates and repayments may differ and will be based on your personal circumstances, the loan amount and term.

Amount

Term

Monthly repayment

£187.77

The same every month

Total amount payable

£11,265.93

Loan required £10,000

APR

4.9%

Based on the details you entered

2



You don't have to start paying back your student loans until you leave university.

3



Your monthly repayments will be based on your salary, not what you borrowed.

4

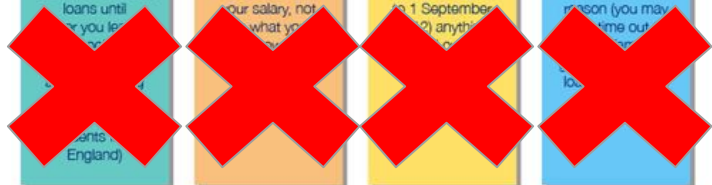


After 30 years (25 years for students who started prior to 1 September 2012) anything you owe is written off.

5



If your income drops below £21,000 for any reason (you may be able to claim Universal Credit), you won't have to pay.



“I’m worried my child will be £50,000 in debt when they leave university, I will do all I can to prevent it”

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How do you prevent / reduce it?

- Don't go?
- Live at home?
- Save up more now so get less loan?

Time to change the name

A few student loan facts using the term... CONTRIBUTION

- You need only **contribute** if you earn enough (£25,000 in a year) once you graduate
- Your **contributions** are taken via the payroll
- The more **financially successful** you are, the more you will **contribute** in total
- If you don't earn enough, you don't have to **contribute**
- You only have to **contribute** for 30 years.

STUDENT LOAN REPAYMENTS

INCOME THRESHOLD INCREASE 2018/19

Monthly repayment comparison of £25,000 and £25,725 thresholds

Annual Gross Income	Monthly Repayment (Approx @ £25,000)	Monthly Repayment (Approx @ £25,725)
£25,725	£5	£0
£30,000	£38	£32
£35,000	£75	£70
£40,000	£113	£107
£45,000	£150	£145
£50,000	£188	£182
£60,000	£263	£257



“I’m worried my child will be £50,000 in debt when they leave university, I will do all I can to prevent it”

“I’m worried my child will earn enough to be a higher-rate taxpayer after university...” *(£500,000 more over a lifetime?)*

Revision: *What to expect and how to support it*

They have an **enormous** amount of content to learn!

We would expect students to be studying for **4 hours per day** at this point

[Subject breakdown](#) / [Revision documents](#)



TOP TIPS

The less they can work part time the better

Mobile phones are the worst possible thing!

Organisation, organisation, organisation

Any questions???

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Application grade should be realistic but aspirational

End of Y12: B ⇒ A = Possible end / appl grade
⇒ B = Most likely end / appl grade

⇒ Your application grade is not a definitive prediction
(It is a *best case* scenario based on your current and
expected achievement)