

# The key dates...

2015

## 2014

Early July	UCAS Apply for 2015 available.
Mid-September	Applications can be submitted to UCAS.
15 October (18:00 UK time)	Deadline for applications to the universities of Oxford and Cambridge and applications for medicine, dentistry, veterinary medicine and veterinary science.

## 2015

15 January (18:00 UK time)	Deadline for application to all courses except those listed with a 15 October or 24 March deadline.
25 February	Extra opens.
24 March (18:00 UK time)	Deadline for applications to art and design courses except those listed with a 15 January deadline.  <b>Applications received after the above deadlines will still be forwarded to universities, providing they have vacancies, but they are not obliged to consider them.</b>
30 June (18:00 UK time)	Last date for receipt of applications at UCAS. All applications received later are automatically entered into Clearing.
Early August	SQA results are published and Scottish Clearing vacancy information service starts.
13 August	GCE A level, Advanced Diploma and Pre-U results are published and full Clearing information service starts.
21 September (18:00 UK time)	Last receipt of applications through Apply.

Make sure you speak to your child's school or college as they may have their own deadlines which will often be earlier than those above.

There will also be specified cut-off dates for replying to offers – details can be found on

[www.ucas.com/whentoapply](http://www.ucas.com/whentoapply)

UCAS

# Parent guide

Information about the UCAS applicant journey

## It's time to make a plan for their future

So we'd better make sure they've got the **right one**

At London Metropolitan University we believe that everyone and everything should have a plan. It is our commitment to all our students to help them shape their future.

As a parent or guardian, you will have your own questions about higher education. We host open days, campus tours, UCAS application clinics and funding workshops to give you, and them, every opportunity to talk to us about the right plan.

**It all starts with a simple step, visit:**  
[londonmet.ac.uk/theplan/parents](http://londonmet.ac.uk/theplan/parents)

**No.1 for graduate starting salaries among modern universities.\***

\* Telegraph 2013

## Welcome

The UCAS Parent guide is especially for you – a parent, carer or grandparent of an applicant to higher education.

“

Education is more than money, more than a job. It's about developing your soul, turning yourself in to the person that you can be, that you want to be.”

**Lois Ward at the University of Central Lancashire** – UCAS / Times Essay Writing Competition entrant.

## Contents

Making plans to get into higher education involves big decisions for your son or daughter. What's the right subject for them, where should they apply, what's the best way to manage their finances?

In this guide you'll find information to help you through the process.

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# Getting started

## Why higher education?

### The benefits are massive!

- Besides greater potential earnings and better career prospects, higher education helps the next generation learn new things, take charge of their future and help them get where they want to be in life.
- A university education develops independent learning, communication, intellectual, research and IT skills – all more important than ever these days.
- Higher education broadens interests and knowledge, nurturing independence, self-confidence and responsibility.
- Society also benefits from having a well-educated workforce, and employers value graduates. A relevant degree is vital to enter some careers, such as medicine or teaching.

### What's it like?

Undergraduate higher education courses usually last three or four years and are known as a bachelor's, undergraduate or first degree. The courses are taught through a mixture of lectures and seminars, usually made up of different modules. Students can often choose some of their modules, so they can study what they're most interested in.

As well as an academic course, university offers young people opportunities for:

- learning and socialising with a wide variety of people (including students from outside the UK and those studying very different courses)
- travel
- taking part in cultural events
- meeting potential employers

### Careers advice

Your son or daughter can get further information online from careers specialists about how higher education can help with building a career. Each UK region has its own website:

England: National Careers Service ([nationalcareersservice.direct.gov.uk](http://nationalcareersservice.direct.gov.uk))

Northern Ireland: Careers Service Northern Ireland ([www.nidirect.gov.uk](http://www.nidirect.gov.uk))

Scotland: Skills Development Scotland ([www.myworldofwork.co.uk](http://www.myworldofwork.co.uk))

Wales: Careers Wales ([www.careerswales.com](http://www.careerswales.com))

or they can contact their local careers service.

MAKING CHOICES FOR 2015?



# SECURE YOUR FUTURE

Choose from over 140 full-time degree courses, from Accountancy to Zoology and everything in between, at great city centre campuses. We have invested over £9m in financial support including scholarships, cash bursaries and study support, with every student receiving a minimum of £1200.\* Most importantly, our students are in demand. Nearly 4 out of 5 of our graduates entering the workplace start out in professional roles.\*\*

Find out how we can help secure your future.

 [twitter.com/angliaruskin](https://twitter.com/angliaruskin)

 [facebook.com/angliaruskin](https://facebook.com/angliaruskin)

\*Based on a typical 3 year degree course

\*\*Source: Destination of Leavers Survey 2011/12

## APPLY NOW

[www.anglia.ac.uk/guide](http://www.anglia.ac.uk/guide)

## UPCOMING OPEN DAYS

Saturday 22 February, 10am–2pm

Saturday 26 April, 10am–2pm

Saturday 28 June, 10am–2pm



Anglia Ruskin  
University

Cambridge Chelmsford Peterborough

## What is UCAS?

We're here to help

[www.ucas.com](http://www.ucas.com) is the place to start for information about applying to university or college. The section for parents and guardians [www.ucas.com/parents](http://www.ucas.com/parents) will help you understand the UCAS applicant journey and support your child through the process.

### What we do

- After checking that applications are complete, we send them to the applicant's chosen universities and colleges.
- The universities and colleges send us their decisions and we let applicants know what these are through our online Track service.
- We are a central source of information about universities and colleges.



# UCAS terms explained

There are quite a few specific terms used by UCAS and universities in the application process. We've explained some of the key ones here, but you can find more information in our UCAS terms explained [www.ucas.com/ucas-terms-explained](http://www.ucas.com/ucas-terms-explained).

## Getting started

**Admissions tests** – for some subjects (for example, medicine or law) applicants may need to take an additional test [www.ucas.com/admissions-tests](http://www.ucas.com/admissions-tests).

**CUKAS** – Conservatoires UK Admissions Service – the performing arts application system for practice-based music, dance and drama courses [www.cukas.ac.uk](http://www.cukas.ac.uk).

**Tariff** – a means of allocating points to compare post-16 qualifications used for entry to higher education [www.ucas.com/ucas-tariff](http://www.ucas.com/ucas-tariff).

**UCAS** – UCAS stands for Universities and Colleges Admissions Service. We process applications to full-time higher education courses in the UK.

**Undergraduate** – Higher education starts here. It's the first level of study, for example a degree or HND.

## Filling in the application

**Apply** – the name of the UCAS online application system.

**Deferral** – if an applicant wants to apply to study the following year, they need to check with the university or college that they're happy to consider a deferred entry application.

**Nominated access** – an applicant can nominate someone to make decisions on their behalf and discuss their application with us and the universities and colleges they have applied to. This is often a parent, carer or grandparent.

**Personal ID** – a 10-digit unique identifier given to an applicant when they register in Apply.

**Personal statement** – a statement, not exceeding 4,000 characters, written by an applicant as part of their application, to persuade universities and colleges to offer them a place on the course.

**Reference** – a statement written by someone who knows the applicant well and can give an informed and academic assessment of an applicant's suitability for the course.

## After the application is sent to UCAS

**Conditional offer** – an offer which gives the applicant a place if they fulfil certain requirements, usually exam results [www.ucas.com/offers](http://www.ucas.com/offers).

**Extra** – applicants who've used all five choices, have received all decisions and are not holding any offers may want to use Extra to add an additional choice [www.ucas.com/extra](http://www.ucas.com/extra).

**Firm choice** – an offer accepted as an applicant's first choice [www.ucas.com/replies](http://www.ucas.com/replies).

**Insurance choice** – an offer accepted as an applicant's backup choice [www.ucas.com/replies](http://www.ucas.com/replies).

**Invitation** – in Track an applicant may receive an invitation from a university or college to attend an interview or audition, or submit a portfolio, essay or other piece of work [www.ucas.com/invitations](http://www.ucas.com/invitations).

**Track** – our online system applicants use to check the progress of their application, change their details and manage their choices [www.ucas.com/trackyourapplication](http://www.ucas.com/trackyourapplication).

**Unconditional offer** – an offer of a place with no conditions. If the applicant accepts, the place is theirs as long as they meet any non-academic conditions such as health checks – [www.ucas.com/offers](http://www.ucas.com/offers).

## After exam results

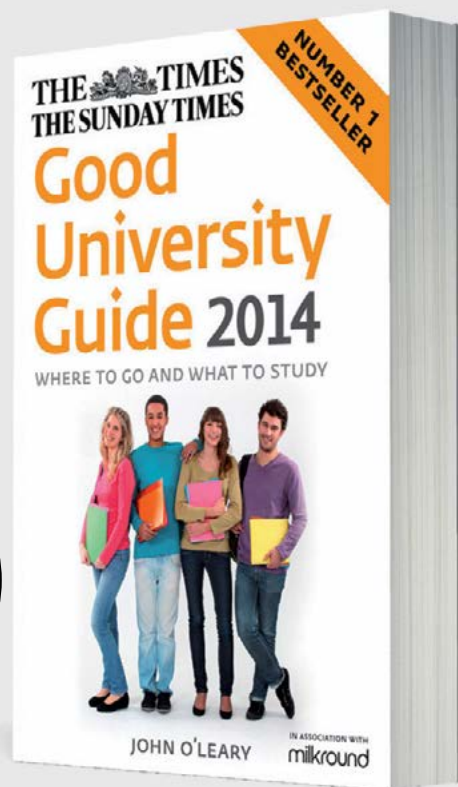
**Adjustment** – sometimes exam results are much better than expected. If an applicant has met and exceeded the conditions of their conditional firm offer, they may want to use Adjustment to find an alternative course [www.ucas.com/adjustment](http://www.ucas.com/adjustment).

**Clearing** – the Clearing process runs from early July and helps students who have not secured a place, and those who apply after 30 June, to find courses where there are still places available [www.ucas.com/clearing](http://www.ucas.com/clearing).

**Confirmation** – the outcome of a conditional offer which has been accepted by an applicant. If the conditions are met the place becomes unconditional; if not the offer may become unsuccessful.



# Help your child make the right choice



Available to purchase online and in all good bookstores

- ⇒ Includes profiles for over 130 universities
- ⇒ Compares university performance in over 60 subject tables
- ⇒ Offers clear guidance for a stress-free application

 @Collins4parents



## Free monthly UCAS updates

Register for our free parent monthly e-newsletter at [www.ucas.com/parentform](http://www.ucas.com/parentform).

Every month we'll send you useful information and practical advice at key stages in the application cycle, including things such as:

- deadline reminders
- hints and tips about what to include in an application
- how the different UCAS services work – such as Clearing and Extra
- links to parent blogs and videos

It's quick and free to register, simply visit:

[www.ucas.com/parentform](http://www.ucas.com/parentform)



Long-term careers  
you can believe in.

## Mandarin Language Opportunities

Choosing to study Mandarin at university could lead to a great career at MI5, MI6 or GCHQ. As the UK's intelligence agencies, we help to protect the UK from threats to national security, including terrorism and espionage. People with rare language skills are particularly important to us, and will be in the future.

This is a chance to invest in a degree that's directly relevant to an important role. Graduates spend their time translating a wide variety of challenging audio and textual material into English, producing a range of unique intelligence. They mix language skills with cultural awareness to make a vital contribution to our investigative and operational work. And as their experience grows, so does their role.

To find out more, please visit

[www.mi5.gov.uk/careers](http://www.mi5.gov.uk/careers)

[www.sis.gov.uk/careers](http://www.sis.gov.uk/careers)

[www.gchq-careers.co.uk](http://www.gchq-careers.co.uk)

*To be eligible to apply to MI5, MI6 or GCHQ you must be a born or naturalised British citizen and one of your parents must be a British citizen or have substantial ties to the UK.*



SECURITY SERVICE  
MI5



SECRET  
INTELLIGENCE  
SERVICE MI6

# Getting help online

There are lots of ways your son or daughter can get help online – [www.ucas.com/about-us/contact-us](http://www.ucas.com/about-us/contact-us).

## UCAS e-card scheme

By signing up to the UCAS e-card scheme, your son or daughter gets advice straight to their inbox to help them understand the UCAS process, as well as their options after college or sixth form.

They can register for the UCAS e-card scheme at [www.ucas.com/ucascard](http://www.ucas.com/ucascard).

What they get:

- monthly newsletters from us with timely information on the application process and important deadlines
- information on other options
- information from carefully selected partners
- tailored information from universities, matched to their career and study ambitions
- discounts and offers for use on the high street, at online stores, and attractions nationwide

## Website and social media channels

If you have questions about the application process visit [www.ucas.com](http://www.ucas.com) to find information about the entire process, from choosing a course to starting study and everything in between.

You and your son or daughter can get help from us on Twitter and Facebook where our advisers are waiting to answer your questions. Alternatively you can watch our videos and follow our applicant and parent blogs for even more insight from others going through the process.



[www.twitter.com/ucas\\_online](http://www.twitter.com/ucas_online)



[www.facebook.com/ucasonline](http://www.facebook.com/ucasonline)



[www.youtube.com/ucasonline](http://www.youtube.com/ucasonline)



[www.ucas.com](http://www.ucas.com)



[plus.google.com/+Ucasonlineofficial](http://plus.google.com/+Ucasonlineofficial)

Advice is available by telephone too, on **0871 468 0 468**, Monday to Friday 08:30 – 18:00.



# Choosing courses

## Choosing courses

### Research, research, research!

Research is key to a successful application. When we interviewed second year university students and asked them what advice they would give their 18 year old selves, ALL of them said **'do more research'**. They'll find lots of ideas on our website [www.ucas.com/choosingcourses](http://www.ucas.com/choosingcourses) to get them started.

### Find out what others have said

It's often useful to know what others have said about their courses. Unistats, the official website for comparing UK higher education courses has information, including satisfaction scores from the National Student Survey, for all undergraduate courses. Take a look at <http://unistats.direct.gov.uk>.

### League tables

Many people want to know what is the best university or college. The truth is that there is no one course or institution which is perfect for everybody. Similarly, university league tables don't often agree as they award points for very different criteria and use different weightings according to what their editors happen to believe is most important. League tables can be found at the following websites:

- [www.theguardian.com/education/universityguide](http://www.theguardian.com/education/universityguide)
- [www.thetimes.co.uk/tto/public/gug](http://www.thetimes.co.uk/tto/public/gug) (Good University Guide subscription service)
- [www.thecompleteuniversityguide.co.uk](http://www.thecompleteuniversityguide.co.uk)

These tables reveal a lot about other people's opinions, but the most important thing is whether a university or college will suit your son or daughter, and the best way to work that out is to get a feel for the place and work from there.

### Getting started

The first thing to think about is what subject areas your son or daughter enjoys and would be keen to study in depth.

Many subjects can be started at university. For example subjects where applicants are unlikely to have an equivalent A level, though they will be expected to prove they have potential. These include archaeology (universities will look for a practical interest in history and objects), architecture (where they will want evidence of an ability to express ideas in pictures and diagrams) or languages (someone with an A level in one language can often study another from scratch). University admissions tutors are usually happy to talk to you about what would be acceptable.

Most courses in England, Wales and Northern Ireland take three years to complete. In Scotland it is usually four years. Language students often take an extra year, which is spent abroad working in a country where the language is spoken.





## Different types of study

When people think about higher education, they tend to assume it is all about degree courses but there are different qualifications that can be gained. For more information on courses visit [www.ucas.com/study-types](http://www.ucas.com/study-types).

## Finding courses and their entry requirements

The online search tool at [search.ucas.com](http://search.ucas.com) lists the universities and colleges, along with their courses, entry requirements and map showing where they are.

The entry requirements will give you an idea of what grades would be required in certain qualifications, such as A levels, Scottish Highers or International Baccalaureate. It will also tell you if certain subjects will not be counted, or if there are other requirements, such as an admissions test.

“

Attending open days is a huge must. They were very, very insightful and helped a lot in deciding on my choices.”

## Open days

One of the best ways to get an independent view is to see for yourself – encourage your son or daughter to go to open days at the institutions where they are thinking of applying. Then they'll get a chance to see what is on offer and whether they feel they could be happy spending three or four years there. They might prefer to go alone; in which case discuss with them the information they'll be looking for and questions they should ask. If they forget to ask a question, they can always telephone with further queries. To find our list of open days visit [www.ucas.com/open-days](http://www.ucas.com/open-days).

## UCAS conventions

Visit [www.ucas.com/conventions](http://www.ucas.com/conventions) to find conventions and exhibitions run by UCAS. These are free events where your son or daughter can speak to individual universities about their requirements and what they offer. There will be free seminars on a wide variety of subjects such as student finance, applying to Scottish universities, and writing a winning personal statement.

To help your son or daughter get the most from the convention, visit [www.ucas.com/prep](http://www.ucas.com/prep). It's full of things to help you, including a video about visiting an event, questions to ask and a guide to download.

## Making the right choice

Your son or daughter needs to have a realistic view of their predicted grades. These should guide them in their choices of where to apply. They may want to apply to a range of universities so that if their grades are better or lower than predicted they are still likely to have a chance of a place.

Other things to consider include:

- small or large institution
- distance from home
- transport
- sports facilities
- city or country location
- course facilities (labs, libraries, tutor access)
- nightlife and social life
- accommodation available
- activities, clubs and societies

“

It may not be the course alone that would help them have a great experience.”

## Students with disabilities

If your son or daughter has a disability, it's a good idea to contact universities and colleges to discuss any support they might need before sending their application to us. Most universities and colleges have coordinators or advisers who will be happy to help. Most also publish details of their provision for disabled students on their website.

There is more advice on our website at [www.ucas.com/individual-needs](http://www.ucas.com/individual-needs) including a video guide for students with disabilities (and a BSL version), along with a video giving advice from university disability officers.

## Tuition fees

Most universities can charge up to £9,000 annually for tuition fees for their courses. However, privately run universities may charge more as the Government's tuition fee limit does not apply to them. Students at private institutions may be eligible for a tuition fee loan of up to £6,000. International students can be charged more.

Applicants will need to be clear about how they will fund payment of these fees. For up-to-date information see [www.ucas.com/how-it-all-works/student-finance](http://www.ucas.com/how-it-all-works/student-finance) and look at the information on student finance on pages 24 - 26.

## Useful resources

UCAS

- [www.ucas.com](http://www.ucas.com)
- [www.cukas.ac.uk](http://www.cukas.ac.uk)

Finances

- [www.moneysavingexpert.com/students](http://www.moneysavingexpert.com/students)
- [www.nasma.org.uk](http://www.nasma.org.uk)

International students

- [www.ukba.homeoffice.gov.uk/visas-immigration/studying](http://www.ukba.homeoffice.gov.uk/visas-immigration/studying)
- [www.ukcisa.org.uk](http://www.ukcisa.org.uk)

Lifestyle and accommodation

- [www.telegraph.co.uk/education/universityeducation/student-life](http://www.telegraph.co.uk/education/universityeducation/student-life)
- [www.thesac.org.uk](http://www.thesac.org.uk)
- [www.nationalcode.org](http://www.nationalcode.org)
- [www.brightknowledge.org](http://www.brightknowledge.org)
- [www.studential.com](http://www.studential.com)

Gap year

- [www.gapyear.com](http://www.gapyear.com)
- [www.carolinesrainbowfoundation.org](http://www.carolinesrainbowfoundation.org)
- [www.projecttrust.org.uk](http://www.projecttrust.org.uk)



## Case study

### The Harvey family

2012 – 2013

My twins are now happily settled in universities where they feel at home, studying courses which they love. It's so hard to believe that only a year earlier every decision about courses and campuses seemed incredibly momentous. Even so, I'm pretty sure that they might have been equally happy studying slightly different subjects in slightly different institutions, because the main thing is not just finding the course and the university that you love, it's also what you bring to it when you get there.

I still remember being shown round a particular university by a bubbly, confident undergraduate who was prominent in her students' union. She really loved the university she was at. But at the end of our tour, she told us that this had not actually been her first choice – she hadn't been accepted by the place she had dreamt of going to.

Having said that, your son or daughter needs the best chance of fulfilment and the career they dream of, so we started talking early about careers and subjects. Work experience, even for a short period, can clarify goals. The sooner they've decided on a subject, the easier it is to settle down to finding the university or college that offers what they want, and the UCAS website really helped

with tables of open days and their search tool; then you can use the universities' own websites to drill down and find out what particular modules and topics are on offer at each place. For instance, many different universities offer history, but not all of them included the periods which are my daughter's favourites.



**Just throw yourself into it and take advantage of everything it has to offer you, and you will have a great time and a great future.”**

**Top tip for parents:** university towns vary hugely in the cost and availability of accommodation and cost of living generally. Factor this in when budgeting.

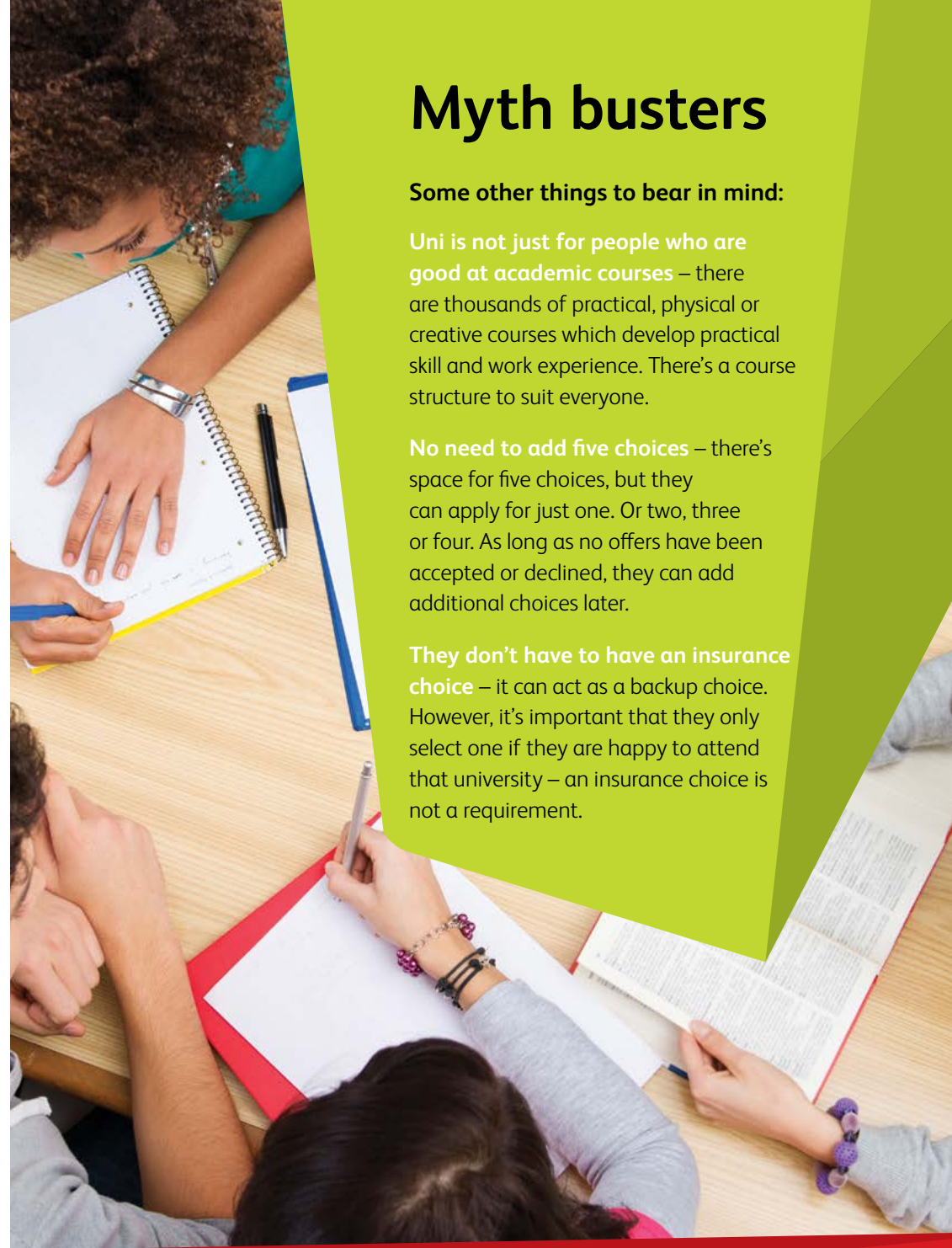
## Myth busters

**Some other things to bear in mind:**

**Uni is not just for people who are good at academic courses** – there are thousands of practical, physical or creative courses which develop practical skill and work experience. There's a course structure to suit everyone.

**No need to add five choices** – there's space for five choices, but they can apply for just one. Or two, three or four. As long as no offers have been accepted or declined, they can add additional choices later.

**They don't have to have an insurance choice** – it can act as a backup choice. However, it's important that they only select one if they are happy to attend that university – an insurance choice is not a requirement.



Go to  
[www.ucas.com/apply/undergraduate](http://www.ucas.com/apply/undergraduate)

Click on Apply for 2015 courses and then Register and complete the details requested. They will need their username and password to finish their application.

After they've registered log in to fill in all sections of Apply

When do they need to apply by?

#### Deadlines

**15 October** – Medicine, dentistry, veterinary science, veterinary medicine and all applications to the universities of Oxford and Cambridge

**15 January** – all other courses except certain art and design courses using 24 March deadline

**24 March** – Certain art and design courses (check on the UCAS search tool)

After **30 June** applications go straight into Clearing

What happens next?

- We process their application
- We send them a Welcome email which lists their choices
- We send their application to their chosen universities and colleges for them to consider
- Universities and colleges tell us their decisions
- We update Track

## Applying

Your son or daughter will apply online through the UCAS application service Apply, at [www.ucas.com/apply](http://www.ucas.com/apply). This will be available at school if internet access is not possible from home.

Your son or daughter will fill in their online application, which has eight sections:

- Personal details
- Additional information (UK applicants only)
- Student finance
- Course choices
- Education
- Employment
- Personal statement
- Referee details (applicants not at a school or college registered with UCAS)

“

Students should apply only to places they can picture themselves going to.”

#### Course choices

A maximum of five choices is available. If they apply to less than five places, they may be able to add others later as long as they have not accepted an offer elsewhere. If they end up without any offers they may be able to add choices through Extra (see page 30).

#### Deadlines

If your son or daughter has missed the deadline they can still submit their application until 30 June. Universities or colleges may consider these applications provided they have places available.

#### References

The last addition to the application is the reference, which is usually supplied by the school. If your son or daughter has left school this can be supplied by an independent referee.

# Personal statement

Encourage your son or daughter to find out exactly what the universities and colleges are looking for using our search tool at [search.ucas.com](#) and the universities' websites.

To help prepare for writing their personal statement, they could list key points, strengths and evidence they have to justify why they have chosen the course. Well before the deadline, they should write a first draft and show it to their teacher and friends and to you.

Here is a list of what it could contain.

- **What interests them about the subject?** To show they understand what is required to study the course.
- **Why they're suitable** to take the course? List their skills and experiences and show why university or college is the next logical step.
- If they're applying to several different courses, it can be hard to make the personal statement fit them all properly. They could look for **common themes** and write about those.
- **Demonstrate maturity** and include positions of responsibility and achievements (swimming certificates, music exams, voluntary activity, school play or orchestra).

- Include **hobbies, interests and social activities** if they demonstrate their suitability for the course.
- **Work experience**, including voluntary work, if it links to entry requirements for the course.
- **Future plans** including what they want to do after university.



Breaking it down into sections gave me a better idea of how to structure the personal statement. I used categories like work experience, skills, and personal experiences, to give myself an idea of what to talk about.”

There are lots of resources at [www.ucas.com/personalstatement](http://www.ucas.com/personalstatement) to help write personal statements. These include a timeline, worksheet, mind map and video.

The personal statement must be original and not contain material copied from another source. We are able to identify copying and we always notify the universities and colleges of any cases detected.



# Student finance

# Student finance

As well as getting a place at university or college it's important to think about what it's going to cost.

## Getting financial support

In general the student financial packages are a mixture of repayable, non-repayable, and means tested and non-means tested loans and grants.

### Where and when to apply

Students living in:

- England can apply here [www.gov.uk/apply-for-student-finance](http://www.gov.uk/apply-for-student-finance)
- Wales can apply directly to Student Finance Wales at [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk) or [www.cyllidmyfyrwycymru.co.uk](http://www.cyllidmyfyrwycymru.co.uk)
- Northern Ireland can apply here [www.studentfinancenir.co.uk](http://www.studentfinancenir.co.uk) or contact their local Student Finance NI Office to request a PN1 / PR1 application
- Scotland can apply to the Student Awards Agency for Scotland at [www.saas.gov.uk](http://www.saas.gov.uk)

Applications for student finance open at different times depending on the organisation – but as a rule of thumb it's best to apply as soon as possible so that the money's all in place at the start of term. They all expect to be available in early 2015 – check the websites listed above for the exact date.

Late or incomplete applications can result in funding not being available by the first day of the course. Remember any documentary evidence to support the application should be sent in straight away.

### What's available?

#### Maintenance loans and grants

Maintenance loans are paid to help with living costs, such as food, accommodation and travel. The amount available depends on where they study; as it costs more to live in London the maintenance loan on offer is more than elsewhere in the UK. In many cases those living at home during their studies are entitled to a smaller maintenance loan.



#### Other grants

Extra support for students with a disability and for those with children and dependants may also be available, for example, Parents' Learning Allowance, Childcare Grant and Adult Dependants' Grant and the Disabled Students Allowances (DSAs).

#### Tuition fees

Universities and colleges can charge up to £9,000 a year for tuition fees to full-time UK and EU students. The amount is set by the Government in each country and can vary depending on whether they study in or outside their home country. Tuition fee loans are available to cover the cost of fees and are paid directly to the university or college. Students should check the UCAS search tool for the fees charged by individual universities and colleges for courses they are considering.

For students living outside the UK the finances are different depending on whether they normally live in or out of the EU. Living in the EU may mean there is financial help for tuition fees and living costs. Students applying to study in England, Northern Ireland or Wales should go to [www.gov.uk/apply-for-student-finance](http://www.gov.uk/apply-for-student-finance) and follow the guidance for EU students. Students applying to study in Scotland should go to the Student Awards Agency for Scotland website [www.saas.gov.uk/how\\_to\\_apply](http://www.saas.gov.uk/how_to_apply) and follow the guidance for EU nationals.

## Living with a student loan

The tuition fee and maintenance loan are added together to make 'the Student Loan'. The loan does not pass on to parents or children and will not impact on a person's ability to get a mortgage.

The liability to start repaying a student loan rests only with the person taking out the loan; and repayment will only start in the April after the July they graduated and are earning over the repayment threshold. So if a student graduates in July 2018 repayments start in April 2019.

Repayments are linked to what an individual earns, not what they owe. If for any reason their income drops below the repayment threshold then repayments will stop and will restart only if income rises above the repayment threshold.

The Student Loan is taken out of their wage through PAYE. Any Student Loan remaining after a 30 year period (35 years in Scotland) will be written off. There is no penalty for early repayments.



## What else is there?

There are also other sources of funding that are definitely worth exploring. Many universities and colleges offer scholarships or bursaries. Check out their individual websites or 'Scholarship Search' online:

[www.scholarship-search.org.uk](http://www.scholarship-search.org.uk)

## What about getting a part-time job?

It's important to get the right work study balance. Most universities recommend not working more than 15 hours a week and that the job fits around lecture timetables. Some universities and colleges are keen to employ students and may have a job shop on campus to help students find work in the local area.



**Please note:** we have made all reasonable efforts to ensure that the information in this publication about student finance was correct at time of publication. We will not accept any liability for errors, omissions or changes to information since publication.

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Thinking about how your child will pay for university? Student Finance Wales is here to help.

For sound advice about student finance visit our website, like us on Facebook or follow us on Twitter.

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sound advice on  
**STUDENT FINANCE**



# What happens once an application is made?

## What happens once an application is made?

### What we do with applications

We check every application for completeness and then forward them to the universities. Then the universities start deciding whether to offer the applicant a place.

The university assess whether an applicant is capable of completing the course and benefiting from study. They make their decisions based on predicted grades for their exams, their personal statement and the school's reference, and sometimes an interview, audition or portfolio. Some will make their offers within a week or two and some will take a lot longer.

### Track

Track is the online system applicants use to keep up-to-date with the progress of their application and reply to their offers. Full details will be included with the Welcome email we send to your son or daughter when they apply.

### Interviews, auditions and portfolios

Some universities and colleges invite applicants to attend an interview, audition or submit a piece of work. If they do, they usually invite them online so it's seen in Track; but they can send their invitation direct. If the invitation is in Track it's important to reply as soon as possible; they can accept, decline or ask for an alternative date.

### Offers

When the universities and colleges have considered the application your son or daughter will receive an email notification to look at Track. The offer may be unconditional or conditional (which depends on their exam results or some other event or circumstance); or they may be unsuccessful which means your son or daughter is not being offered a place.

“

Be patient! A few unis may reply relatively quickly, many will not reply for months. I received my first offer exactly two weeks after applying but waited almost four months for my final one!”

### Decisions

When your son or daughter has heard from all their choices, they must make a decision about the offers they have. They can select the one they prefer to make a 'firm' reply. If the offer is conditional they can choose an insurance choice as a backup. They don't have to have an insurance choice if they are certain they would only be interested in one of their offers. They can't swap between their firm and insurance choices. If they meet the conditions at their firm choice, their insurance choice 'disappears'. They do not need to reply to their offers until they have received all decisions on their application.

To find more details about the types of offers visit [www.ucas.com/offers](http://www.ucas.com/offers). For advice about replying to offers go to [www.ucas.com/replies](http://www.ucas.com/replies).



# Extra

If your son or daughter does not receive any offers, or decides they don't want to accept the offers they have, they still have other options.

## Extra

Extra allows students to apply for courses with vacancies from 25 February 2015 until early July 2015. It presents a valuable opportunity to add another course choice in advance of results day. Your child may be able to apply for another choice if they have:

- used all five choices
- received decisions from all their universities or colleges
- not been made any offers, or have declined any offers they've received

If Extra is available, it'll show up as a button in Track. There is no additional application fee.

- Applicants search for courses with Extra vacancies on the UCAS search tool.
- They should check with the uni or college if they can consider them.
- Then they add the university and course details in Track.

Only one course can be applied for at a time, so they won't be able to have an insurance choice.

## What happens next?

- If they're offered a place they want, they just accept it in Track by the reply date given. They're then committed to that course so can't apply to any more in Extra or Clearing (see page 32).
- If they are unsuccessful, decline an offer, or don't receive a decision within 21 days, they can replace it with a different choice.

If your son or daughter decides not to use Extra, or is unsuccessful in finding a place through Extra, they can wait until they have their exam results and then apply through Clearing (see page 32).

Find out more at  
[www.ucas.com/extra](http://www.ucas.com/extra).

# Exam results

If your son or daughter's offers are conditional on most summer exam results in the UK, they need to make sure they're prepared for 'results day'. They need to:

- keep their contact details up-to-date in Track. If they give you nominated access you will be able to access their application
- have their Track login details to hand
- make sure they're available on results day
- check how their exam results are sent to their universities by visiting [www.ucas.com/sending-exam-results](http://www.ucas.com/sending-exam-results)

## What happens?

- Hopefully your son or daughter will get the exam results they need, so their place will be confirmed. If they just miss out, the uni might accept them anyway.
- They might get a place on their firm or insurance choice, depending on their results.
- They may be offered an alternative course by the university (which they can accept or decline).
- If they get a place we'll send a letter to confirm this and it will say if they need to do anything else.

## Other options

- If they do better than expected – they may be eligible to use Adjustment to look for an alternative course (see page 32).
- If things don't go to plan – they can use Clearing to try to find another place (see page 32).
- They can also think about alternatives to higher education, such as gap years, employment, studying in another way, or in another country. Visit [www.ucas.com/planning-your-future](http://www.ucas.com/planning-your-future) for more advice.



# Clearing and Adjustment

## Clearing

Clearing is how unis and colleges fill any course places they still have. It's available from July – September. Your son or daughter will be able to use Clearing once they've received all their results if:

- they didn't receive any offers (or none they wanted to accept)
- their exam results weren't as expected and they didn't meet the conditions of their offers
- they applied after 30 June

Your son or daughter will know they're in Clearing if their Track status says 'You are in Clearing'. During Clearing applicants search for vacancies using the UCAS search tool, and phone unis about any courses they're interested in. If they receive informal offers from a number of unis they need to decide which they want to accept and then add their Clearing choice in Track. The university will then respond – if they don't confirm the place your child can add another choice.

To be eligible to use Clearing your son or daughter must have submitted an application to UCAS.

Visit [www.ucas.com/clearing](http://www.ucas.com/clearing) for more information.

## Adjustment

Adjustment is a chance for your son or daughter to reconsider where and what to study; but it's only available in very specific circumstances.

- If your son or daughter has done better than expected, and met and exceeded the conditions of their firm choice, they may be eligible to use Adjustment to apply for an alternative course.
- If they've had a firm conditional choice accepted – and therefore made into an unconditional firm choice – they could potentially swap their place for one on another course they prefer.
- Adjustment is available for a limited time, and the option to register is available in Track.
- Their original confirmed place is safe while they look for another.
- Adjustment is entirely optional. A lot of competitive courses will be full, but other applicants might have missed their conditions or swapped a course, so it could be worth seeing what's available.

Go to [www.ucas.com/adjustment](http://www.ucas.com/adjustment) for more advice.



  
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# Starting uni



**Where to live** – There are some key things that need to be sorted out before leaving home – the first is where to live! Accommodation may be reserved for first year students and there will usually be a choice between shared or single rooms, en-suite bathroom or shared facilities, all at different prices. Private houses owned by landlords and purpose built student accommodation from private providers are also available in most locations.

Remember to carefully check what's included in the price, for example, are meals or cleaning included. Then compare prices.

## **Managing money**

Your son or daughter may wonder how they'll afford everything during their studies. There's a lot to handle – from tuition fees and accommodation to food and course materials, plus a social life.

Whatever their financial situation, the money they deal with during higher education gives them the chance to become great at budgeting. Visit [www.ucas.com/how-it-all-works/starting-your-studies/managing-money](http://www.ucas.com/how-it-all-works/starting-your-studies/managing-money) for information on managing budgets.

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One student said  
'One of the most useful things I learnt was how to cook pasta for six people for £2.50!'

**Freshers' week** – this is a series of events laid on for new students to welcome them at university and often marks the start of lasting friendships.

**Making friends** – there are lots of clubs and societies which bring like-minded students together and your son's or daughter's study group will often be a lot larger than at school. They should check out the student union facilities too.

Some universities and colleges operate buddy programmes. Current students volunteer to make contact with new students to answer any questions about studying, the university or on student life. It's a great way to find out more on what's about to happen.

**Getting support** – it'll be quite a different experience to learning at school. There's no one to tell them what to do each step of the way; it'll be more self-directed learning. The change will be the same for most first year students. Most universities have welfare officers, chaplains and student counsellors who are familiar with the problems of settling into the new academic world and are on hand to help new students.

There are other things to consider which they may not have much experience in organising, such as TV licences, insurance, bills and kitchenware. Your guidance here could be invaluable.

Check our 'Starting your studies' section at [www.ucas.com/startingstudies](http://www.ucas.com/startingstudies) for more advice.



## Hints and tips for your son or daughter

1. Sign up for ucas e-card for advice on the application process  
[www.ucas.com/ucascard](http://www.ucas.com/ucascard)
2. Research and shortlist the courses they're interested in  
[search.ucas.com](http://search.ucas.com)
3. Attend university and college open days  
[www.ucas.com/open-days](http://www.ucas.com/open-days)
4. Know the application deadline for the courses they choose  
[www.ucas.com/whentoapply](http://www.ucas.com/whentoapply)
5. Register online with UCAS Apply from July 2014  
[www.ucas.com/apply/undergraduate](http://www.ucas.com/apply/undergraduate)
6. Send application to UCAS by the relevant deadline
7. Apply for student finance support – early 2015
8. Regularly check their emails for updates from UCAS about their application
9. Understand the conditions of the offers they received
10. Know when they must reply to their offers
11. Use Track to reply to offers before the reply deadline  
[www.ucas.com/replies](http://www.ucas.com/replies)
12. Use Extra if they have no offers – from February 2015  
[www.ucas.com/extra](http://www.ucas.com/extra)
13. Make sure they are not on holiday when they get their results
14. Have a plan for Clearing or Adjustment if their results aren't what they expected  
[www.ucas.com/examresults](http://www.ucas.com/examresults)



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