

HE Applications – the Final Stage

UCAS tariff entry

Pre-U Principal Subjects & GPR	Extended Project Qualification (EPQ)	GCE AS	GCE A level	New Tariff points	BTEC Level 3 National Certificate/ WJEC Level 3 Certificate (Criminology)	BTEC Level 3 National Extended Certificate / WJEC Level 3 Diploma (Criminology)
				80		
				64		
D1/D2			A*	56		D*
D3				52		
			A	48		D
M1				44		
M2			B	40		
M3				36		
			C	32		M
P1	A*			28	D*	
P2	A		D	24	D	
P3	B	A		20		
	C	B	E	16	M	P
	D	C		12		
		D		10		
	E			8	P	
		E		6		



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HE Applications – the next step

- Track – students can use this to check whether they have had any offers.

Institution	Course	Decision	Reply	Conditions
(D86) Durham University	(Q300) English Literature	Referred		
(K24) The University of Kent	(Q300) English & American Literature	Referred		
(K60) King's College London (University of London)	(Q300) English Language and Literature	Referred		



UCAS Track

- Students will be informed by email when a decision has been made.
- Students also use track to accept or decline offers and change some personal details, such as their postal address, telephone number and email address.
- ***Make sure you do not have the school email address listed.***

When do students have to decide?

- **Firm choice** – The firm acceptance is the applicant's first choice - this is their preferred choice out of all the offers they have received. Applicants only have one firm acceptance.
- **Insurance choice** - An applicant can accept an offer as an insurance choice if their firm choice is a conditional offer. This acts as a back-up to their firm choice, so if they do not meet the conditions for their firm choice but meet the conditions for their insurance choice, they are committed to that course.

When do students have to decide?

- **Deadline for choosing Firm and Insurance choice depends on when they apply and hear back from the unis.**

Check your application to see your personal deadline.

- If you receive your last decision on or before **18 May 2023**, your reply date is **8 June 2023** (except if you're using Extra to find a place).
- If you receive your last decision on or before **12 July 2023**, your reply date is **17 July 2023** (including Extra choices).



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Important Advice

- Firm choice – should be the course/ uni that is your favourite.
- Insurance choice – needs to be a uni that you are happy to go to, but the offer must be lower. Ideally roughly 2 grades lower than your Firm choice or/and a uni that is willing to accept equivalent points rather than grades.

Universities will not be flexible

- Do not expect them to accept you if you miss the offer.
- The most competitive unis will not be willing to accept a B grade in another subject if they've specified one already.
- If you reject an offer they will not then automatically accept you on results day.
- Try to use points offers as insurance as they are more flexible.

What if I get no offers?

- If an applicant has used all their five choices and been unsuccessful at all of them.
- UCAS Extra gives them the opportunity to have an additional choice through UCAS.
- Extra operates from the end of February until the end of June. [Course Search](#) shows which courses have vacancies. Applicants who are eligible will be able to refer themselves electronically through the Track service.

Results Day

- Universities get their results early and the offers are automatically processed through UCAS.
- Students need to be available in person to deal with admissions tutors and make decisions.
- You should plan your summer holiday so you are at home when your exam results come out.
- In Clearing, applicants can apply for any course that has places left. They don't have to keep to the same subjects that they first applied for.



Student Finance 2023/24

Government proposals

- Detailed plans not out until the application cycle opens, but what we know so far:
 - New Loan plan type for students applying 2023/24.
 - In and post study interest rates of RPI +0%
 - A repayment threshold of £25,000 a year, maintained at this level up to and including financial year 2026-27
 - This threshold will be increased by inflation (RPI) from April 2017 onwards
 - The loans will have a repayment term length of 40 years from the repayment start date.
 - The new loan plan does ask graduates to repay for longer and from an income threshold if £25,000, but it also increases certainty for borrowers by reducing interest rates to match inflation only.
 - The aim is that under new terms, borrowers will not have to repay more than they have borrowers in real terms.



Claims and government responses to these regarding the changes

- Students will end up paying back more than they borrowed
 - Do not take into account inflation - so in real terms won't pay more than they borrowed. Student loans not like commercial loans- repayments are paused if unemployed or if salary drops below threshold.
 - From Sept 2023 - reduction in student loan interest rates in line with inflation as measured by RPI (Retail Price Index)
 - There will also be an extended tuition fee freeze till 2025
- Claim: These reforms will affect lower earners more than higher earners
 - Anyone earning under £25,000 won't repay anything.
 - Higher earners - anyone earning more than £33,390 will pay a maximum of £58 more per month in 27/28 than in would have paid under current system without intervention.
 - Someone earning £26,000 will only repay £2 per month more in the same year.

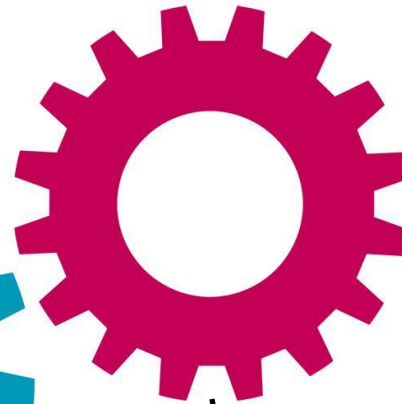
Claims - regarding changes

- Claim: These reforms mean that HE is not going to be a good investment.
 - For most it is a good investment still. In 2020, young graduates typically earned £6,500 more per year than their non-graduate counterparts.
 - Government believes some degrees are not as good value as others and are looking into number controls for some courses, which they believe are of a low quality. This is based on the numbers of students who progress to professional employment.

What can I get?

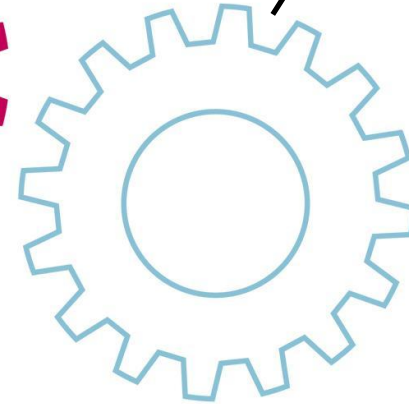
- Two main costs:
 - Tuition fees
 - Living costs

TUITION FEE Loan



Maintenance Loan

Extra support



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HOW MUCH DO YOU KNOW?

TUITION FEES

Q

What's the maximum tuition fee universities or colleges can currently charge new students*?
Will remain until 2024-25

A

£9,250

Q

How much of this would you need to pay up front before going to uni or college*?

A

£0

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



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TUITION FEES AND LOANS

AN OVERVIEW

With tuition fees of up to £9,250, how can you afford to go to uni?

- Eligible students **won't** have to pay any tuition fees up front.
- A Tuition Fee Loan is available to cover the fee charged by a university or college.*
- A Tuition Fee Loan doesn't depend on household income.
- SFE pay the Tuition Fee Loan directly to your university or college.
- The loan is repayable, but only when your income is over £25,000 a year.



*Up to £9,250 for full-time courses at a publicly-funded uni or college or up to £6,165 for approved courses at private providers.



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What's available in 2023/24?

Allowance	What is it for?	Do I have to pay it back?
Tuition Fee Loan	Up to £9,250 to help with the cost of tuition fees.	Yes, only when you've left your course and earn over a set amount. End of term one – owe 25% End of term 2 – owe 50% End of term 3 – owe 100%
Maintenance Loan	Up to £13,022, depending on your household income and where your child or partner is studying, to help with living costs.	Yes, only when you've left your course and earn over £25,000. Liable for each instalment as it's paid.
Disabled Students Allowances (DSAs)	Available for students who have extra costs as a direct result of a disability, mental-health condition or specific learning difficulty like dyslexia.	No, unless you leave your course early.



Help with tuition fees

- Tuition fees loan
 - Unis can charge up to £9,250 a year
 - You can get the amount your uni will charge.
 - Cost can vary dependent on the uni and the course.
 - This is paid directly to the Uni.
 - Only paid back when you've left and earn over £25,000



MAINTENANCE LOAN

AN OVERVIEW

A Maintenance Loan is available to help with your living costs while in higher education.

- All eligible students can get some Maintenance support.
- The amount of Maintenance Loan you can get depends on where you live and study.
- Maintenance Loan is paid directly into your bank account each term.
- Maintenance Loans have to be paid back but not until you've left university and you're income is over £25,000 a year.

MAINTENANCE LOAN

MAXIMUM LEVELS FOR 2023/24



Parental home

Live at home while you study

Up to
£8,400



Elsewhere

Live away from home & study outside London

Up to
£9,978



London

Live away from home & study in London

Up to
£13,022



If studying overseas as part of a UK course, Maintenance Loan support is still available, up to £11,427 for 2023/24.



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Maintenance Loan

- Usually paid in 3 instalments – at the start of each term.
- Special support grants are available.
- All have to be repaid.
- The structure normally has the first part based on household income. (65% non-means tested, 35% means tested)

Supporting an application

- If supporting an application for means tested student finance, SFE will
- need details of a student's parents' or other sponsor's household (taxable)
- income and National Insurance numbers.

- **Taxable earned income includes*:**
- wages, salaries, tips, and other taxable employee pay
- long-term disability benefits received prior to minimum retirement age
- net earnings from self-employment

- **Taxable unearned income includes*:**
- interest from savings (only the annual summary is required)
- benefits and pensions
- rent from property or a room



EXTRA SUPPORT

BURSARIES AND SCHOLARSHIPS

Many universities and colleges offer financial support to their students through bursaries and scholarships:

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



Check university/college websites and ask at open days to see what they offer and how/when to apply....don't miss out!!



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What is the NHS Learning Support Fund?

If you're eligible for both a tuition-fee and maintenance loan, you can apply for extra help via the NHS Learning Support Fund (you don't necessarily have to have these loans, you just have to be eligible).

There are four funds you can apply for:

Training grant: The training grant is a non-means-tested grant of £5,000 for each academic year for all eligible students.

On top of this, you can get an extra £1,000 per academic year if you're studying:

- Mental health nursing

- Learning disability nursing

- Radiography (diagnostic and therapeutic)

- Prosthetics and orthotics

- Orthoptics

- Podiatry

<https://www.nhsbsa.nhs.uk/nhs-learning-support-fund-lsf>



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Extra Support

EXTRA HELP MAY ALSO BE AVAILABLE IF STUDENTS...

- have children or an adult dependent on them
- have a disability, long-term health condition, mental-health condition
- or specific learning difficulty
- study overseas as part of their UK-based course

Student loan repayments

- Students won't make repayments until their income is over **£25,000** a year (before tax).
- If they study a full-time course, students will be due to start repaying in the April after graduating from/leaving higher education (April 2026).
- They'll repay 9% of their income over **£25,000 threshold** and if employed, deductions will be made from their pay through the HMRC tax system.*
- If their income falls to **£25,000** or below their repayments will stop.
- Any outstanding loan balance will be written off 30 years after entering repayment.



Student loan repayments- The figures

- Repayments collected by Tax system – taken out before you receive your wages.
- You'll pay 9% of your income over the repayment threshold
- *You still have to pay if you go abroad!*

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



Student loan repayments - Interest

Interest levels will depend on a student's income and circumstances:



During study until entering repayment



This is made up of RPI + 0%. RPI (Retail Price Index) - calculated daily and added monthly. This applies up until 5th April after you finish your course unless the RPI changes.



From the April after you finish your course until the loan is paid in full



Interest will be based on your income:
£25,000 or less = RPI + 0%
Above £25,000 = RPI + 0%



If you don't get in touch with or fail to advise us of changes to any of your personal details.



RPI plus 0% will be applied to your loan, whatever your income, until you contact us.

All student loans will be cancelled after 40 years if you have still not paid it off, but you have to be making payments if you are earning over £25,000



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How to apply and get paid

- Opens in Late March 2023 – don't wait till you've accepted a place.
- Deadline for application is end of May 2023 - deadline not confirmed.
- If only applying for Tuition Fee Loan and basic maintenance Loan entitlement – don't need parents' involvement.
- You can fill in application with parents or they can log on and fill in their details separately.
- You can save the application as you go.

How to apply and get paid

- You will need the following:-
 - Passport
 - Uni and course details
 - Bank details
 - National Insurance Number
 - Your parent's details, including their National Insurance number and household income information.
 - Don't need to send them any financial evidence unless they ask.

How to apply and get paid

- You will receive a Student Finance Entitlement letter once your application is processed.
- It will contain a declaration which you must sign and return.
- **MUST KEEP LETTER/ EMAIL**– you will need to show this to your Uni when you register.
- Website to apply:- www.gov.uk/studentfinance

SFE ONLINE

FOR MORE INFORMATION AND RESOURCES



QUICK START FINANCE GUIDE

TAKING YOU STEP BY STEP THROUGH YOUR STUDENT FINANCE

JOURNEY

Apply here :<https://studentfinance.campaign.gov.uk/>

Website with lots of information on how to apply and what you might be entitled to:

<https://media.slc.co.uk/sfe/quickstartfinanceguide/index.html>



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How to apply and get paid

<https://www.gov.uk/apply-online-for-student-finance>

- For more information and to apply

Apply online for student finance

If you're a student from England you can apply online for the following academic years:

- 2022 to 2023
- 2021 to 2022

Full-time undergraduate applications for 2023 to 2024 will open from March 2023.

Part of

[Get undergraduate student finance: step by step](#)

⌵ Show all steps

1

Check if you're eligible

⌵ Show



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