Should I go to Uni?

Assoc. Prof. Peter Greenall
Assistant Principal and Dean of Higher Education













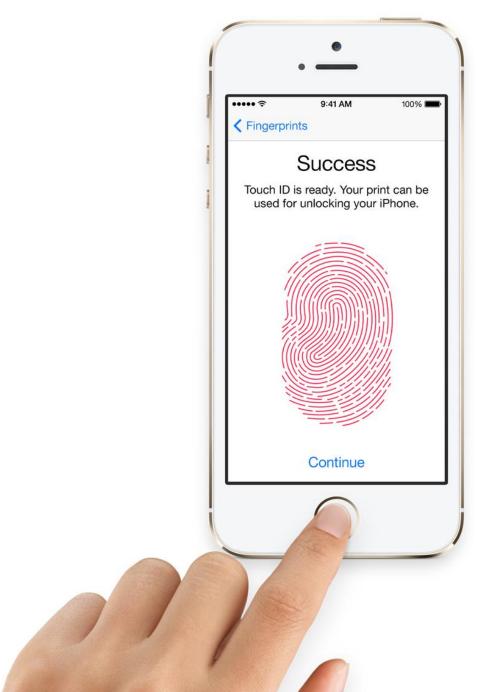








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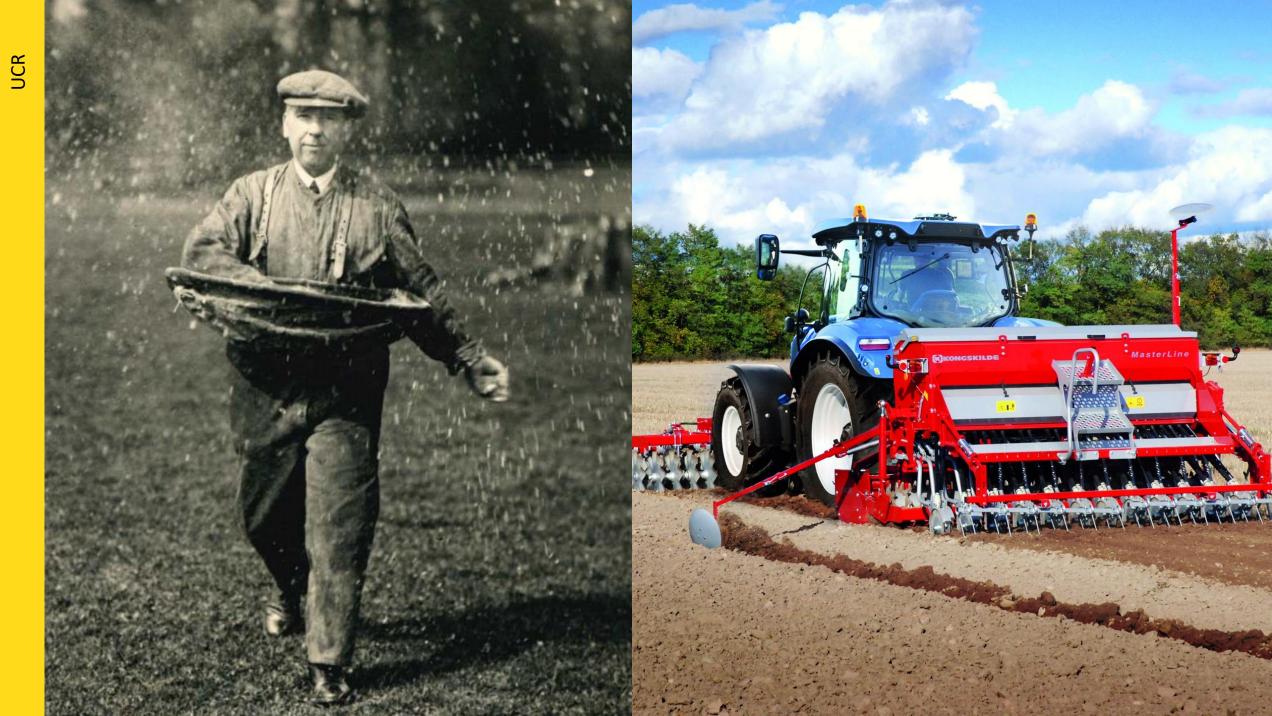














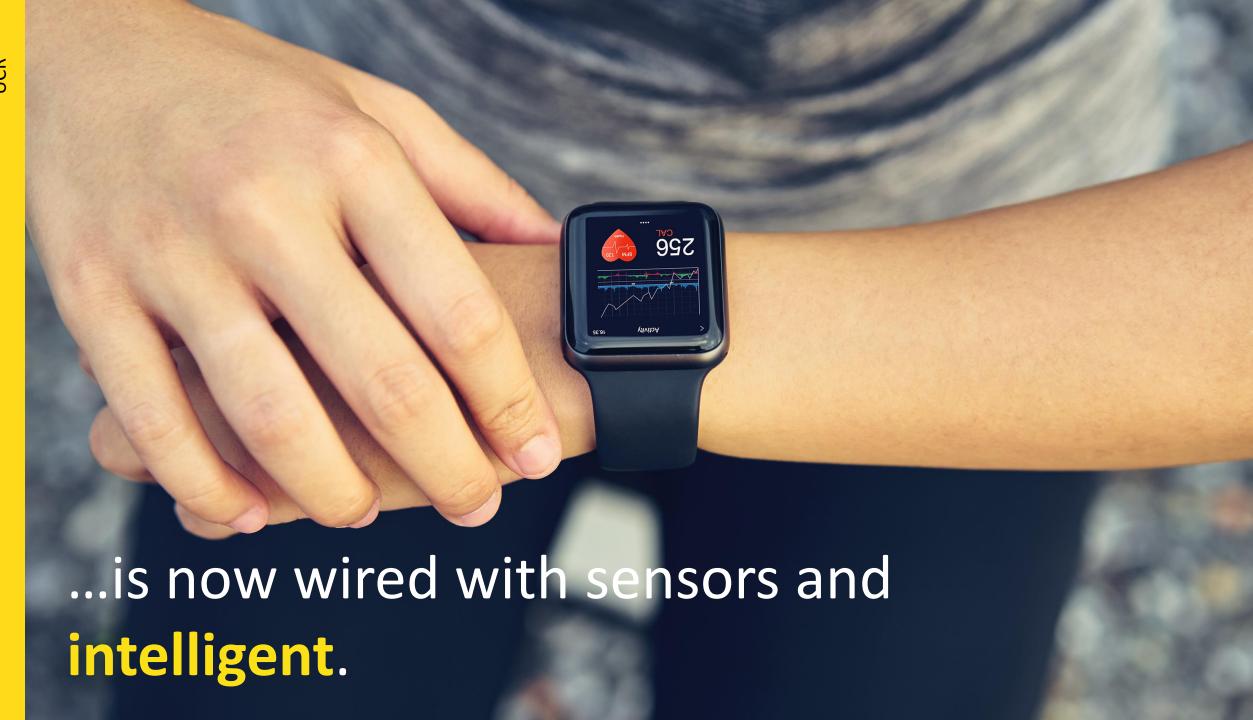


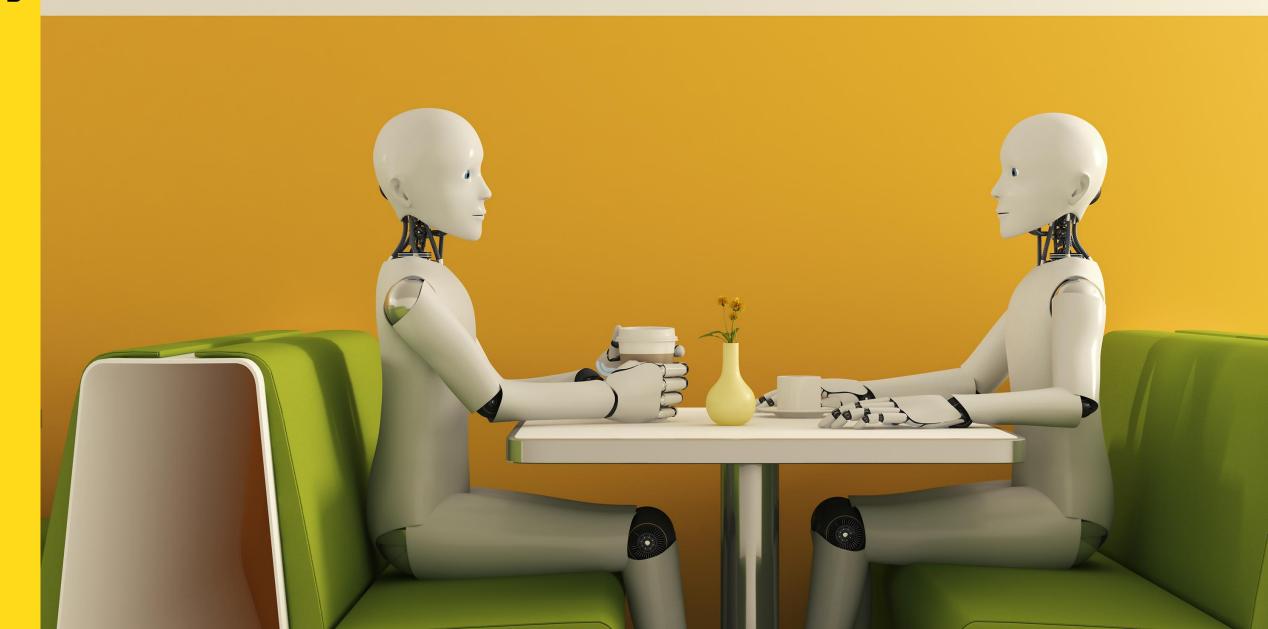
...where every business strives for excellence...





Everything that used to be 'dumb' and disconnected















A degree is not just about

learning facts...







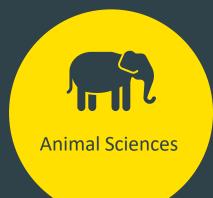
...it's about how you think and feel...







Our Degrees























Public

Outstanding industry focused facilities & resources

- Animal Management Centre and licensed zoo
- Equestrian Centre
- Food Centre and processing halls
- Food Science Laboratory
- Commercial farm with robotic milking parlour
- Commercial hydroponic glasshouses
- Vertical farm
- Sports Science and Performance Academy
- Canine dedicated dog training area
- Veterinary Nursing Centre
- Dedicated University Centre with lecture theatres, classrooms, group study areas
- Stunning campus environment







Industry focused, career ready

- Highly qualified specialist academic staff with real-life industry experience
- Close partnership with regional and national employers
- Degrees designed in consultation with industry
- Practical experience working in industrystandard facilities
- Opportunities for study overseas and UK field trips
- Participate in live research projects
- Work placement opportunities



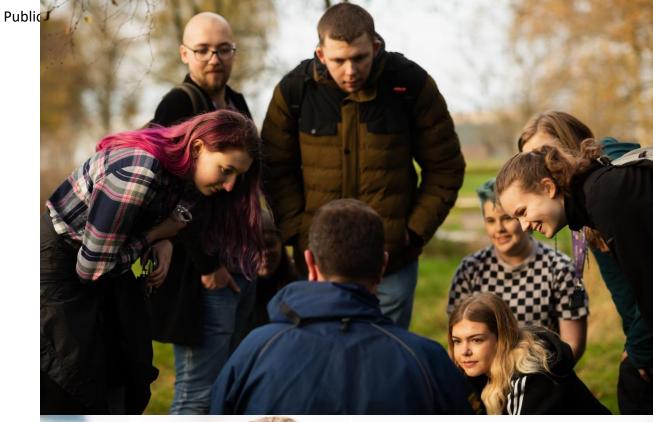
Personal

It's in our nature



Supporting your studies

- Working in partnership with you to enhance your UCR experience
- Dedicated Personal Academic Tutor
- Library and Learning Resources
- Online UCR Graduate Toolkit
- Advice and support to students with disabilities and learning support needs through the UCR Inclusive Learning Team





It's in our nature.

Inclusive & progressive

We are supportive, progressive and inclusive, which gives you a feeling of belonging and offers the security and the freedom you need to reach your full potential.

Meet our support teams – they are available throughout the day:

Finance | UCR Inclusive Learning Team | UCR Admissions

Student Services | Accommodation | Transport



What our students say

"I love the sense of independence I get at UCR"

"It's very hands on"

"Lecturers have lots of infield experience and share examples of it... this pushes me to achieve similar things"

"There is always something on - meeting New people, new opportunities"

> "It feels like family"

"It's a close-knit community



Recent graduates who found their purpose



Connor SmithDairy Herd Manager

2016 — Level 3 Diploma in Agriculture

2018 — Foundation Degree in Agriculture

2019 — BSc (Hons) Agricultural Business Management

2021 — MSc Ruminant Nutrition (Harper Adams University)



Abi Donaldson and Georgina Nixon

Joint owners of The Northern Cakery Co., Lancashire

2018 — Level 2 Diploma in Bakery and Patisserie

2019 — Level 3 Diploma in Professional Bakery

2021 — Foundation Degree in Bakery and Patisserie Technology



Nathan Webster

Landscape Architect, Wright Landscapes Ltd

2017 — Level 3 Diploma in Horticulture

2020 — BSc (Hons) Landscape Architecture

British Association of Landscape Industries award 2019

Pro Landscaper's 30 Under 30: The Next Generation 2021



Charlotte Daniels

Project Assistant Intern with the United Nations Environment Programme Great Ape Survival Partnership (UNEP-GRASP)

2015 — BSc (Hons) Zoo Management (First Class)

2021 — MSc Primate Conservation (Distinction) (Oxford Brookes University)







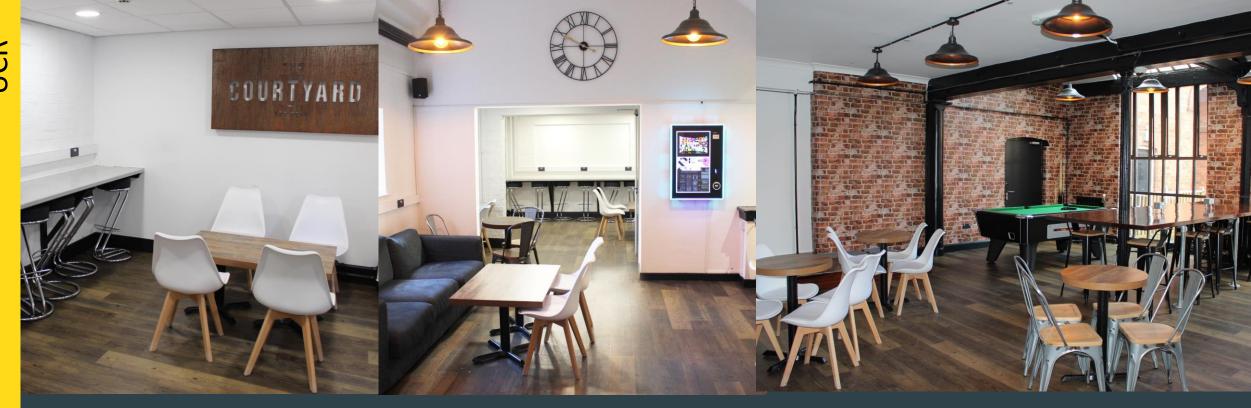
Life at UCR

- Reaseheath Student Association
- RAG Fundraising
- Social events held in the student bar and Courtyard bar and café
- Sports
- Clubs and Societies

Last year our students raised over £15,000 for children's charity Make-A-Wish-UK







The Courtyard

- Café by day, bar by night
- Exclusive social space for UCR students - a great place to meet with friends

High quality student accommodation

- On-site accommodation for over 1,000 students
- 24/7 staff support
- Wide range of options available
- Catered options
- Excellent social facilities





Discover the local area

- The UCR campus is located in Nantwich, Cheshire
- Vibrant town with plenty of shops, restaurants and great nightlife
- Supermarkets within walking distance
- Plenty of sports clubs in the area
- Well-connected with excellent transport links to Manchester, Liverpool, Birmingham, Chester and London
- Snowdonia, the Peak District and the Lake District are all within driving distance

University Centre Register Centre



Why choose UCR?















Thank you





Guide to HE and Student Finance

























Aims for this Session



- What is student finance?
- What can I get?
- How do I get it?
- What happens after I graduate?
- What do I have to pay for at university?
- How do I budget my money?



Should I go to university?





Who has thought about going to university?



unsure?

How to choose a university?



• There are over 160 higher education providers in the UK

 This includes, public universities, private universities and further education colleges

YOU can choose which is right for you







How to choose a course?



- Usually study 1 or 2 subjects
- Not all universities offer all courses but some are specialists in certain subjects
- Research on UCAS or university websites
- How do you think you should pick which subject you will do at university?

Pick a favourite subject

Pick what you're good at Pick something related to the job you'd like



Types of University



Small -Harper Adams has 3000 students

Traditional

Specialist

Campus everything on one site incl. accommodation



Big -Manchester Metropolitan has 37,000 students

> City university buildings are located and spread out around the city

Modern

What is Student Finance?



- Money you borrow from the government to pay for university.
- You can borrow money from Student Finance England to pay both your tuition fees and living costs.



Covers the cost of your degree, usually £9,250 per year of study.

Covers your living costs: food, rent, transport, whatever you need!

What you'll pay back once you graduate and you're earning over £25,000.

What Can I Get?





- Your tuition fee loan is paid straight to the university... so you can't accidentally spend it!
- Your maintenance loan is paid directly to you in three lump sums. It's up to you to budget and make this last until your next payment
- How much maintenance loan you get depends on whether you move away or stay at home, and is based on your household income... usually this is what your parents or guardians earn



What Can I Get?



You may also be eligible for extra funding if you:

- Have children or an adult dependent on you
- Have a disability, mental health condition, or a learning difficulty

Unlike the rest of your loan, this extra support does not usually need to be paid back

Find out more by searching for Student Finance or visiting

www.gov.uk/student-finance



Student Finance: Extra Money

Disabled Students Allowance



- Extra funding on top of your loans, to support you with any additional needs
- It does not need to be paid back
- How much you get is not based on household income it is based on your individual needs
- DSA can support you with:
 - specialist equipment, for example a computer if you need one because of your disability
 - non-medical helpers
 - extra travel because of your disability
 - other disability-related costs of studying

What is disability?



Under the Equality Act 2010 if you have a physical or mental impairment that has a substantial and long-term negative effect on your ability to do normal daily activities. - UK Government



Physical disability



Mental health condition



Long-term health condition



Specific learning difference

Substantial = takes longer to do activities than normal

Long term = longer than 12 months

Bursaries, scholarships and grants



 Available from some universities if you meet certain criteria e.g. students from the local area

Available from some universities if you meet academic criteria e.g. if you get AAA

Does not have to be paid back!

Always check with the university you want to go to

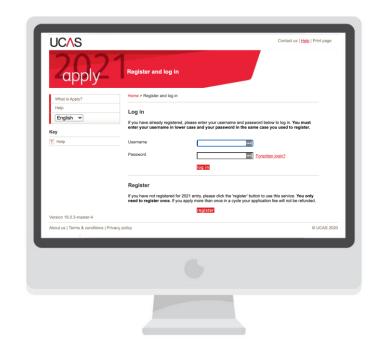


How to Apply

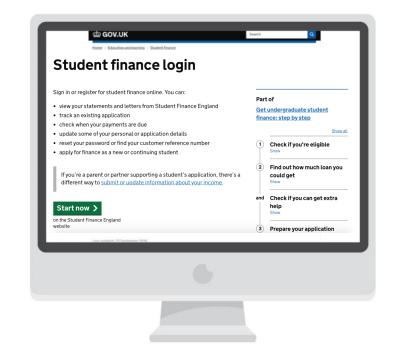
How Do I Get It?



First apply for your university...



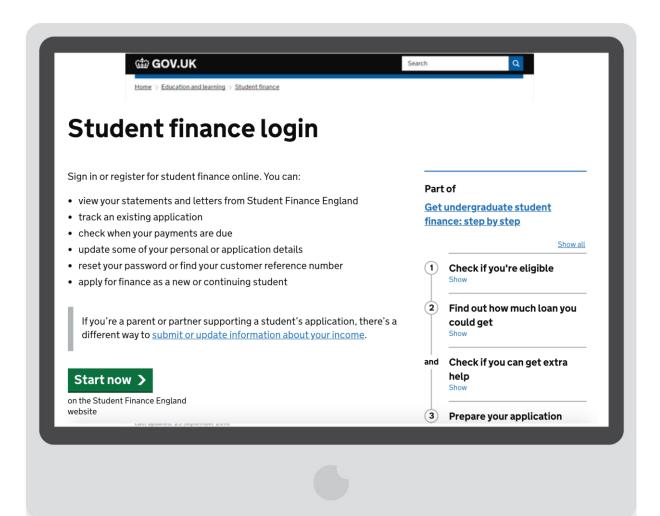
...then apply for student finance.



- You do not need to have a confirmed place to apply for student finance.
- So it makes sense to apply early.
- You'll need to apply for student finance every year of your course.

How do I get it?





- Setting up your student finance account is straightforward
- Go to gov.uk/student-financeregister-login
- If your course starts in September you'll need to apply for student finance in advance, usually by the end of May
- You can log in to your account at any time to track your application, and check when payments are due.

How Do I Get It?





Step 2: Send any additional information SFE requests Step 3:
Receive
Entitlement
letter
through the
post

Step 4:
Take this to
university
with you –
you need to
show it when
you register

Paying it Back

What happens after I graduate?



- Not as scary as it might seem.
- Student loans don't behave like other loans you only pay them back when you can afford to.
- If your income ever drops below the threshold your repayments will stop.
- Your student loan can never be passed on to your family.
- If you haven't paid it back after 40 years, it gets written off and you will never have to pay it back!

How you pay your loans back





£25,000

- £28,000 per year
- You will pay back around £17 each month.
- Your loans will be written off after 40 years.
- Does not affect credit score.



Thanks for listening. Any questions? www.higherhorizons.co.uk/ask



































STUDENT FINANCE OVERVIEW

UNDERSTAND WHAT IT MEANS TO YOU







STUDENT FINANCE ENGLAND

AN INTRODUCTION TO SFE

Student Finance England provide financial support on behalf of the UK government to eligible students from England entering higher education in the UK:

Two main costs you will have while studying are tuition fees and living costs

SFE make funding available to help students with both

- You may be able to get a range of financial help and support, depending on:
 - Your course and where you live and study
 - Your household income
 - Your personal circumstances
- Go to www.gov.uk/student-finance/who-qualifies for more information on student finance eligibility criteria, including residency and previous study

STUDENT FINANCE ENGLAND

GENERAL ELIGIBILITY

Students need to meet certain residency criteria in order to be eligible for financial support from SFE, which generally include:

- Have settled status Can live in the UK without any Home Office restriction
- Be resident in England on the first day of the first academic year of their course and have been living in the UK for the 3 years immediately prior to this date

Other eligible residency categories:

- EU, EEA and Swiss nationals with EUSS Settled or Pre-Settled status may be entitled to support depending on the status awarded and their residency
- Students may also be eligible for support if they hold a status such as Refugee,
 Humanitarian Protection, Stateless, or Ukraine Scheme Leave
- Go to <u>www.gov.uk/student-finance/who-qualifies</u> for more information

STUDENT FINANCE OVERVIEW WHAT SUPPORT COULD YOU GET?

ACADEMIC YEAR 2023/24



THE STUDENT FINANCE PACKAGE – TUITION FEE LOAN



TUITION FEES AND LOANS

For academic year 2023/24, Approved (Fee Cap) Higher Education providers can charge full-time undergraduate students tuition fees of **up to £9,250***:

With tuition fees of up to £9,250, can you afford to study in higher education?

- 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 provider
- A Tuition Fee Loan doesn't depend on household income
- SFE pay a Tuition Fee Loan directly to your university or college

Other course and study options that also attract student financial support include accelerated degrees and part-time undergraduate qualifications

THE STUDENT FINANCE PACKAGE - MAINTENANCE LOAN



MAINTENANCE (LIVING COST) LOANS

So that's tuition fees covered, but what other support can you apply for?

A Maintenance Loan is available to help students with their living costs:

- All eligible students are entitled to get some Maintenance Loan support
- The actual amount you can get depends on your household income and where you live and study
- Your Maintenance Loan is paid directly into your bank account each term
- Tuition Fee and Maintenance Loans do have to be repaid but not until you've left university/college and your income is over the relevant threshold
 - If your household income is **under £25,000** then you can apply for the full rate of Maintenance Loan

FULL-TIME SFE MAINTENANCE LOAN RATES

Full-time SFE students, not eligible for benefits or aged over 60

Full Year Student	Maximum Loan	Non-Income Assessed	Income Assessed
Parental Home	£8,400	£3,698	£4,702
Elsewhere	£9,978	£4,651	£5,327
London	£13,022	£6,485	£6,537
Overseas	£11,427	£5,524	£5,903



The Overseas rate is available for students on an approved study year abroad as part of their UK based course

FULL-TIME SFE MAINTENANCE LOAN ENTITLEMENT

Full-time SFE students, not eligible for benefits or aged over 60

Household Income	Home	Elsewhere	London
£25,000 & under	£8,400	£9,978	£13,022
£35,000	£6,988	£8,552	£11,571
£45,000	£5,576	£7,125	£10,120
£55,000	£4,163	£5,699	£8,668
£65,000	£3,698	£4,651	£7,217
£75,000	£3,698	£4,651	£6,485



You can get an estimate of your loan entitlement using the calculator on: www.gov.uk/student-finance-calculator

MAINTENANCE LOAN – INDEPENDENT STUDENT STATUS

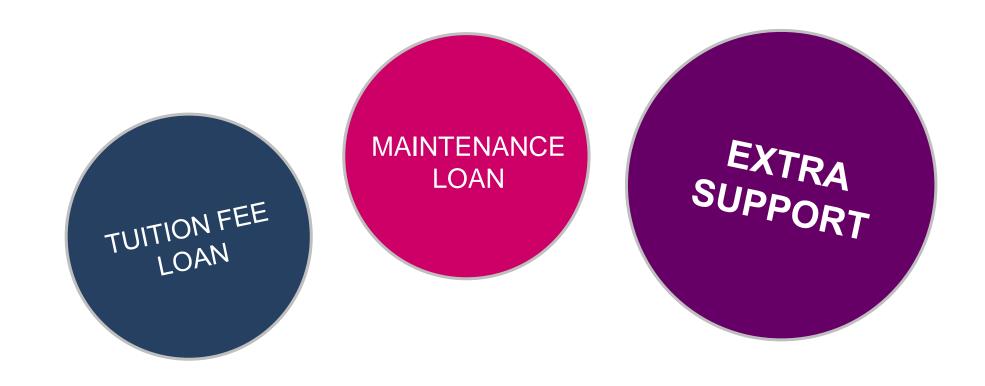
If **you're not** financially supported by your parents or a partner, then you might be classed as an independent student when SFE work out your funding entitlement:

www.ucas.com/finance/student-finance-england/finance-independent-students

To be **classed as independent**, students need to be aged 25 or over on the first day of the academic year or meet one of the other criteria, including:

- Are or have been married or in a civil partnership
- Have care of a person under the age of 18
- Supported themselves financially for 3 years before the start of their course
- Have no contact with or are estranged from their parents (<u>standalone.org.uk</u>)
- Are a Care Leaver, looked after by a local authority (propel.org.uk)

THE STUDENT FINANCE PACKAGE – EXTRA SUPPORT



SOURCES OF EXTRA SUPPORT FOR STUDENTS

There may also be **extra financial support** available for students who:

- Have a disability, long-term health condition, mental health condition or specific learning difficulty
- Have children or adult dependants
- Study overseas as part of their UK based course or go on a clinical placement
- Study eligible Nursing, Midwifery or Allied Health Profession courses
- For more details on this support go to www.nhsbsa.nhs.uk/student-services

Many universities and colleges will offer bursaries and scholarships, which can depend on things like academic results, course choice or household income

DSA - DISABLED STUDENTS' ALLOWANCE

Disabled Students' Allowance (DSA) provides help towards the additional costs a student may face due to their disability, long-term health condition, mental-health condition or specific learning difficulty:

- DSA support is available in addition to the standard student finance package, is not income assessed and does not have to be repaid
- Support assessments look at the specific needs of each individual student

For AY 2023/24 **up to £26,291** in DSA support is available to eligible students and can be allocated across the various allowance categories which are:

Non-Medical Helper	General Allowance	
Specialist Equipment	Travel Allowance	

For more information on DSA support including how and when to apply go to: www.gov.uk/disabled-students-allowance-dsa

DEPENDANTS' GRANTS

Eligible full-time students with children or financially adult dependants can apply for additional income assessed support through the range of SFE Dependant's Grants:

Grant Type	Support Purpose	Support Available
Childcare Grant	Based on 85% of actual	One Child Up to £188.90 per week
	approved childcare costs up to a weekly limit	Two or More Children Up to £323.85 per week
Parents' Learning Allowance	Help with course related costs	Between £50 and £1,915
Adult Dependants' Grant	For students with an adult who is financially dependant on them	Maximum of £3,354

For information on Dependants' Grant support including how and when to apply go to: www.gov.uk/student-finance/extra-help

POSTGRADUATE STUDY SFE FUNDING OPTIONS

Eligible SFE students can apply for additional loan support if they want to progress on to take postgraduate master's or doctoral level courses (AY 2023/24 figures):

- A contribution loan of up to £12,167 for eligible master's courses
- A contribution loan of up to £28,673 for eligible doctoral courses
- SFE Postgraduate Loans are paid directly to students as a contribution toward their costs rather than being split between tuition and maintenance
- The repayment amount is calculated as 6% of income earned over the current threshold of £21,000 a year, £1,750 a month or £403 a week
- The loan interest rate is fixed at Retail Prices Index +3%
 - For more information about SFE Postgraduate Loans go to: www.gov.uk/funding-for-postgraduate-study or www.ucas.com/sfe

STUDENT FINANCE OVERVIEW

APPLICATIONS



STUDENT FINANCE APPLICATIONS

KEY MESSAGES

Each year, too many students apply late for their finance and could have no way to pay for courses or accommodation at the start of term...don't let that be you!

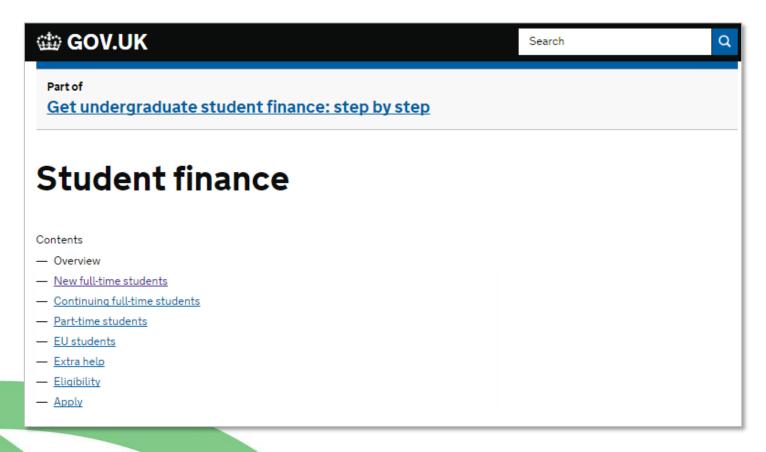
Tips to help make sure your student finance gets paid on time:

- You don't need a confirmed place at university or college to apply
- Apply with your preferred choice, you can change the details later if necessary
- Make sure any evidence and information needed to support your application is supplied 'right first time' both from you and your parents (or partner)
- Read, understand and agree to the loan Terms and Conditions
- The full-time SFE application service usually opens in the Spring with a late May deadline: Go to studentfinance.campaign.gov.uk for details

STUDENT FINANCE APPLICATIONS

GOV.UK/STUDENTFINANCE AND SFE ONLINE

More information about student finance can be found on GOV.UK and across the SFE social media channels: www.gov.uk/student-finance



STUDENT FINANCE OVERVIEW

REPAYMENT



STUDENT LOAN REPAYMENT

POST-AY 2023/24 PLAN 5 STUDENT LOANS - AN OVERVIEW

From academic year 2023/24, loan repayment policies for undergraduate students in England will be changing and key facts about how repayments will work include:

- You won't have to make repayments until your income is over the set threshold, which will be £25,000 a year (£2,083 a month or £480 a week) until April 2027
- From April 2027 the threshold will be adjusted annually with inflation (RPI)
- If you study a full-time course, you will be due to **start repaying** from the April after completing your course or leaving/withdrawing from higher education*
- You'll repay 9% of any income earned over the threshold and if employed in the UK, the deductions will be made from your pay through the tax system
- If your income drops below the threshold, your repayments will stop and any
 outstanding balance will be cancelled 40 years after entering repayment

^{*}The earliest that standard repayments under Plan 5 can be made is April 2026

STUDENT LOAN REPAYMENT

POST-AY 2023/24 PLAN 5 STUDENT LOANS - INITIAL FIGURES

Approximate repayment amounts based on the **initial** Plan 5 threshold **of £25,000** using the applied deduction rate of **9%** of income earned over the threshold:

Income each year before tax	9% will be deducted from	Monthly Repayment (Approx)
£25,000	£0	£0
£35,000	£10,000	£75
£40,000	£15,000	£112
£45,000	£20,000	£150
£50,000	£25,000	£187

Income £28,000

9% Deducted from?

Monthly Repayment?

STUDENT FINANCE OVERVIEW BUDGETING AND KEY MESSAGES

ACADEMIC YEAR 2023/24



BUDGETING AND KEY MESSAGES CONSIDER THE COSTS

It's important to **think about the costs** you are likely to face while you are studying and how to manage your money:

Remember, you'll get a maintenance support payment each term and you'll need to pay for things like...

- accommodation, books and other essential study or course materials
- phone, internet, streaming services, sports, social activities, food and drink

There can also be costs you might not have thought of yet, such as insurance or a a TV Licence, so **planning a budget** can help:

- www.ucas.com/finance/managing-money/budget-calculator
- Could you balance study and work? Many students will work part-time alongside their study or during the holidays to supplement their income

BUDGETING AND KEY MESSAGES CONSIDER THE COSTS - STUDENT SPENDING

Students across the UK spend an average of £924 each month, but on what?



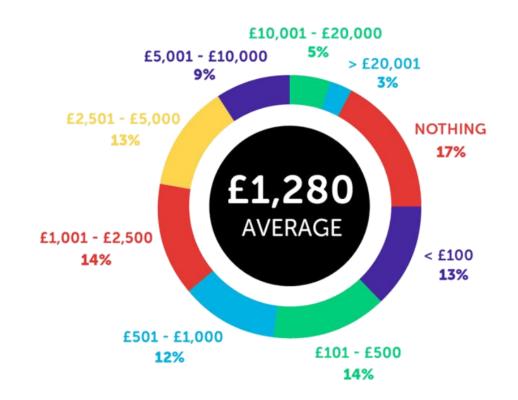
BUDGETING AND KEY MESSAGES

BUDGETING AND SAVING

Are you saving? **66% of students** from the Save the Student survey indicated they had saved (an average of £1,280) to go to university, but 15% had **never** budgeted:







Figures from <u>Savethestudent.org</u> Student Money Survey

BUDGETING AND KEY MESSAGES

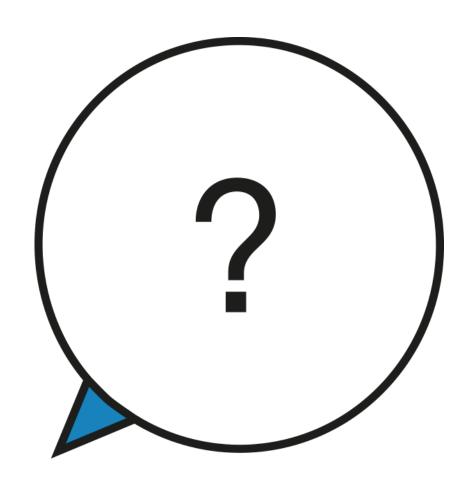
THREE POINTS TO REMEMBER

There is a lot of information available on student finance, from applying to repayment, but it is vital to understand what it will mean to **YOU** and remember three key points...



QUESTIONS OR COMMENTS

NOW IT'S YOUR TURN





For further information on student finance, applications and repayment www.gov.uk/studentfinance

For a range of helpful tools and guidance, visit the SFE student finance zone www.thestudentroom.co.uk/studentfinance







THE UCAS PROCESS

Helen Ball-Careers Adviser



Contents

- The UCAS application form
- Searching for courses
- Personal statement writing
- Resources / support

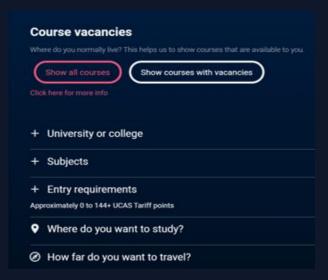


UCAS Course search

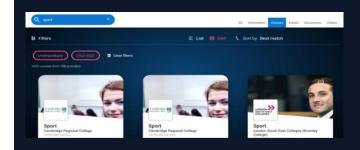
- www.ucas.com
- UCAS search has over 35,000 courses at over 344 providers and information on universities/locations can also be obtained here.
- Use the course search function on the homepage.







EXPLORE YOUR FUTURE



Key Dates

- 31 January 2024-Deadline for applications to UG courses
- 28 February UCAS Extra opens
- 30 June Any applications received after this deadline will be entered into Clearing.
- 15 August -A level results day.
- ** Please note these are similar dates every year.





How to apply

- UCAS Hub via UCAS website
- Once registered students should have a username (e.g. gdavis3) and a 10 digit personal ID number (123-456-7890)
- Students complete sections on the UCAS form and the form is flexible. (10 sections in total)
- In order to obtain a reference from the college, students must enter a "buzzword" when linking their applications to us. The buzzword for students wanting to start university in September 2024 is **reaseheath24**
- Deadline of January 31st 2024 for September 2024 entry







Choices

- Students can make a maximum of 5 choices on their application.
- Some students will apply for less than 5 and if this is the case they can add more later on as long as they haven't replied to any offers from universities.
- Deferred entry available for 2025
- Students should check predicted grades with tutors
- UCAS charges an application fee of £27.50 for students applying for 1 -5 choices.
- Once students have received their offers, they'll need to decide on their firm choice and an optional insurance choice.





Example of choices

Student A applies for **5 Equine related university courses and receives 5 offers:**

Reaseheath, Hartpury, Bishop Burton, Aberystwyth and Myerscough

By early May 2024, student A would need to pick one choice as their "firm" and 1 choice as their "insurance". The other three would be rejected by the student. They would reply to offers using UCAS Track (10 digit i.d. number login)

Student B decides to apply for just three courses in total, and receives 3 offers. The student is still in a similar situation to Student A when it comes to confirming firm and insurance choices, rejecting the remaining choice.





UCAS Tariff/grades

- Some courses on UCAS refer to the Tariff system, some ask for specific grades.
- Students can find out more about the UCAS tariff on the UCAS website.
- Each Level 3 course studied is the equivalent to a certain number of UCAS points.







Personal Statement

- The PS has certain rules which need to be adhered to
- Maximum of 47 lines and 4000 characters (including spaces), minimum 1000 characters
- Students must not plagiarise-UCAS has invested a lot of money into copycatch, a similarity detection service
- Students should stick to the same subject area-they can only write 1 PS

Once the form has been completed and submitted, it will be sent to the referee to review.







Personal Statement

- Universities do look at PS and will do more so if students do not achieve predicted results
- Everyone is unique and there are lots of ways of going about it
- PS must be analytical than descriptive. Admissions tutors want to see analysis of experiences, relating them to what students hope to achieve from Higher Education
- Remember ABC (Activity, Benefit, Course)
- **Activity** Volunteered in a charity shop or played in a sports team
- **Benefit** What are the transferable skills acquired by doing this activity? For example, leadership, communication, teamwork or self-motivation skills.
- **Course** How does this relate to the course the student is applying for?
- The PS must be relevant
- What does the reader want to know about you
- How To Write Your Undergraduate Personal Statement | Undergraduate | UCAS





Personal Statement sections

The following sections are common to Personal Statements:

Introduction-Subject Choice, College Experience, Evidence of passion for the subject outside of the classroom, Work Experience, Personal Interests and a short Conclusion.

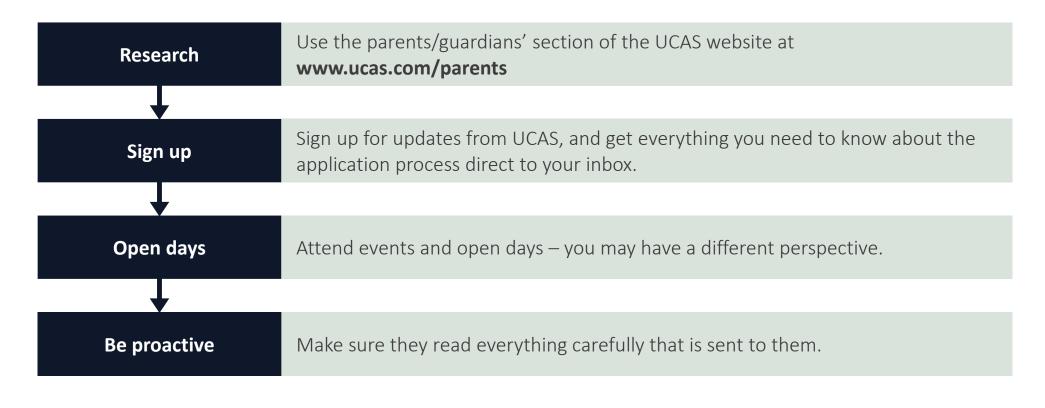
The amount of detail required about each topic is dependent on the type of applicant.





How can you support them?





Uni research resources



- UCAS-videos on personal statement writing, PS Templates, dos and don'ts etc.
- https://www.opendays.com/
- University prospectuses and websites
- https://www.discoveruni.gov.uk/ (useful for HE research and course comparison)
- www.unibuddy.com (chat to current students from across the UK)
- Careers and Enterprise SharePoint
- Sign in | UCAS

FOR MORE INFORMATION

Should you require any additional help or information, please do not hesitate to contact us via:



Careers@reaseheath.ac.uk







Q&A

