



## St Joseph's College

Higher Education Evening – Monday 19<sup>th</sup> June 2017

# What We Will Cover

- The UCAS Application Process
- Personal Statements
- Student Finance

**It's the Keele difference.**

# The UCAS Application – Key Facts

- Universities and Colleges Admissions Service (UCAS) is the central applications agency for HE applications in England, Scotland, Wales and Northern Ireland
- Around 391 institutions in the UCAS scheme
- 35,000+ undergraduate degree courses in the UCAS system
- Handle just under 600,000 applications each year
- Over 500,000 students placed in full time UK higher education in 2016
- You apply on the UCAS website using UCAS Apply

# Before Applying

- What interests you?
- Jobs and careers you're interested in
- What can you commit to for a minimum of 3 years?
- What does the course offer?
- Course structure and assessment methods
- Entry requirements
- Outcomes/graduate destinations
- Work experience and placements

# Changes in UCAS Tariff Points

- Rather than grade offers, some universities make offers based on UCAS Tariff points.
- Different Level 3 qualifications are worth so many points; the higher the grade, the more points.
- UCAS have changed the Tariff points system for 2017 (i.e. a grade A at A Level used to be worth 120 points, now worth 48 points).
- This doesn't mean that qualifications are now worth less as points offers have reduced equivalently (i.e. old offer of 320 points would now be 128 points).
- Lots of information on the UCAS website about the changes and why they have been made.

# What are Universities Looking For?

- Strong academic profile
- Knowledge and interest in subject area
- Extracurricular activities
- Work experience
- Key skills (teamwork, organisation, time management)

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# The Basics of the Personal Statement

- An important part of the UCAS application – interviews are becoming less common
- 47 lines or 4000 characters
- One personal statement for all choices
- Can be written in paragraphs
- Cannot use content found on the web
- Opportunity to promote yourself – show enthusiasm and commitment
- Analytical, not just descriptive
- A statement that is 'personal' to you
- Save a copy
- Roughly a 75 – 25% split between academic – extra curricular (for most subjects)

# Questions to Answer in your Personal Statement

- Why do you want to study the chosen subject? (evidence of wider reading)
- What abilities / motivations / knowledge you have?
- What skills do you have? (work experience, positions of responsibility, social interests)
- Career goals/aspirations? (if known, vocational courses)
- Plans for a year out? (if any)
- How will you contribute to the wider university community?

# Do!

- Think about the starting sentence
- Make sure PS is fit for purpose (i.e. don't tell your life story)
- Style – keep it simple
- Try to inject some personality
- Demonstrate skills, evidence your claims – link to the course/subject applied to
- Be prepared to talk about your statement
- Finish with a punchy, positive sentence

# Don't!

- Refer to any university by name
- Start with 'I have always been fascinated by...' or 'I have always wanted to be...'
- Quotes, clichés and sayings – health warning
- Repeat information that is elsewhere
- Use an unsuitable email address (i.e. 'dodgy' email addresses, school email address)
- Assume software has checks for spelling and grammar
- Give an incorrect award title, (e.g. BTEC Diploma / Extended Certificate)

# What Happens Next?

- Once completed, your application is sent to UCAS
- Copies of your application are sent to your choices
- Application considered simultaneously by universities
- UCAS Track:
  - Allows you to view the status of your applications
  - Shows choices, offers and personal information
  - 24/7 access
- Decision is made:
  - Unconditional, Conditional, Unsuccessful, Interview
- You make your decision:
  - Firm, Insurance, Decline
- Your results get confirmed on Results Day in August and you find out which university you have got in to

# Extra, Clearing and Adjustment

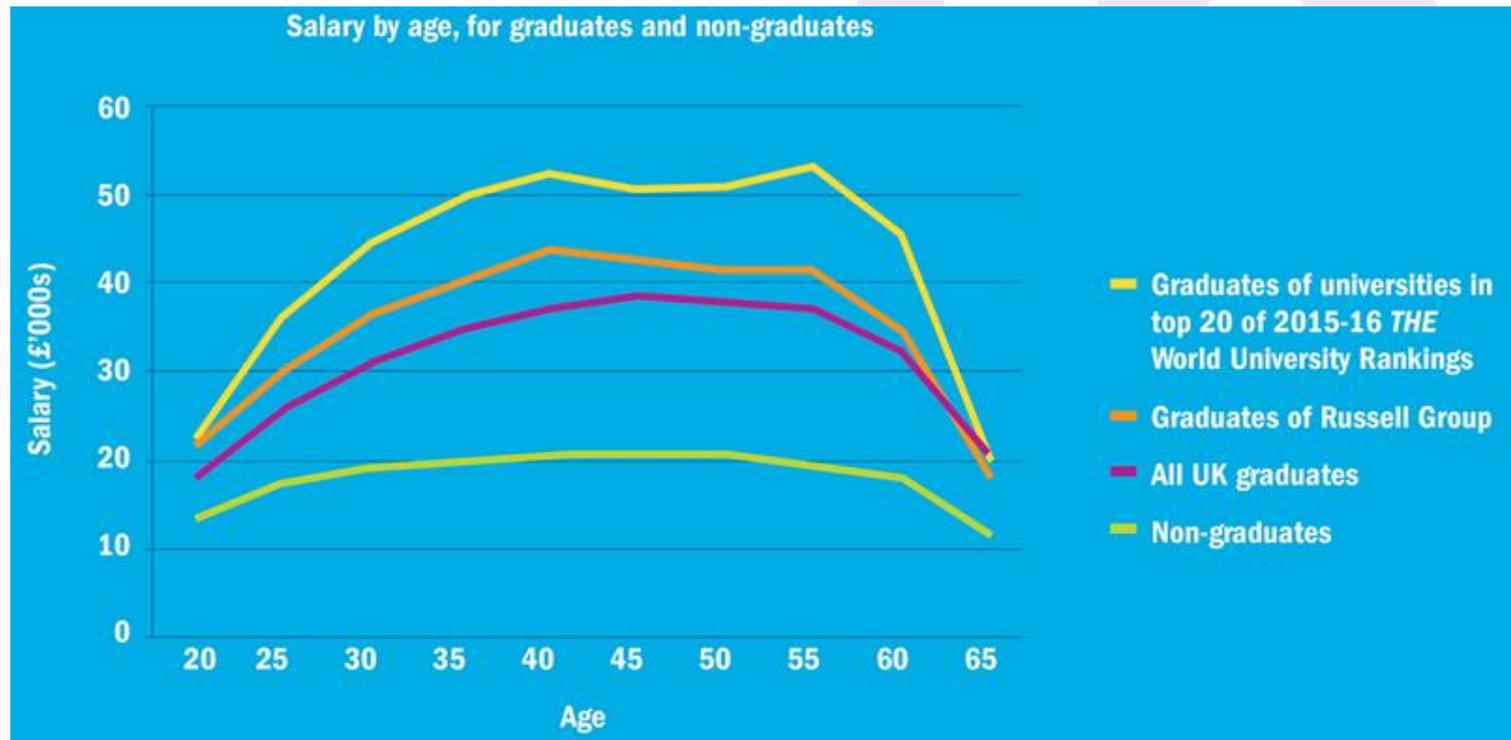
- If you use all 5 choices on your UCAS form but don't receive any offers, you are eligible to use UCAS Extra
- You can add additional choices in UCAS Apply one at a time to try to receive an offer
- Open from late February until July
- If you don't have an offer by the time Results Day comes around or if you change your mind about what you want to study, you can enter Clearing
- Clearing gives you the opportunity to try to secure a place on a course that still has space
- If you exceed the terms of your firm choice offer, you are eligible to try to find a place through Adjustment

# Why do People need Student Finance?

- There are two main costs associated with going to university – tuition fees and living costs
- You do not have to take out a loan to go to university
- You can pay for your tuition fees upfront but most people do not have the money to do so
- Fees need to be paid in order to go to university, so payment of fees is often seen as means to an end

# Graduate vs. Non-Graduate Salaries

Graduates will on average earn more over their working lives than those without a degree (Sources: Times Higher Education; bestCourse4me)



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# Changes for 2017

- **Student Finance packages available change year on year – the information provided tonight is correct (subject to final policy approval) for 2017 entry but may change for 2018 entry**
- **2018 Student Finance packages are TBC**
- Student fees for 2017 entry are expected to be £9,250 for most courses at most universities
- Removal of current package of NHS grants and bursaries; funding for Nursing, Midwifery and Health students will be through the same Student Finance packages as for other undergraduate students

# Support Available – Tuition Fees

- You don't have to pay anything upfront
- A Tuition Fee Loan is available to cover the fees charged by a university or college
- Tuition Fee Loans do not depend on household income
- The money is paid directly to your university or college by Student Finance England – you never see it
- The loan is repayable, but has been set up to be an affordable method of long-term borrowing.
- Repayments do not need to start being made until the April after you have left university and started to earn £21,000 a year or over
- Interest rate on loan is Retail Price Index+3% whilst studying and until the April after leaving, then on a sliding scale between RPI and up to RPI+3%, dependent on income

# Support Available – Maintenance Loans

- Maintenance Loans are available to eligible students to help towards living costs while in higher education
- The amount of Maintenance Loan you can get depends on where you live and study
- Your Maintenance Loan is paid directly into your bank account each term
- Like Tuition Fee Loans, you do not need to start paying back your Maintenance Loan until the April after you leave university and have started to earn over £21,000 a year
- Interest rate on loan of Retail Price Index+3% whilst studying and until the April after leaving then on a sliding scale between RPI up to RPI+3%, dependant on income
- **Maximum Loan Levels for 2018/19 are TBC**

# Interest

- Interest levels depend upon a student's income and circumstances

£ During study until entering repayment

£ Income:  
Under £21,000

£ Income:  
£21,000 to £41,000

£ Income:  
Over £41,000

- The interest rate is updated once a year in September using RPI from March

% Interest Rate:  
Retail Price Index +3%

% Interest Rate:  
RPI Only

% Interest Rate:  
RPI + up to 3%

% Interest Rate:  
RPI +3%

# Support Available – Additional Support

- Universities and colleges may offer additional financial support through bursaries and scholarships
- **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
- **Bursaries** – Linked to personal circumstances, and often household income; awards can include discounted tuition fees, accommodation or cash
- Other specialist financial help and support may be available to you if you:
  - Have children or adult dependents
  - Have a disability, including mental health conditions and specific learning difficulties

# Support Available – Extra Support

Students who start at Keele in **2017** could be eligible for the following Bursaries and Scholarships:

**The Keele Excellence Scholarship** – £2,000 per year  
*(pre-entry grade specific)*

**The Keele University Bursary** - £1,000 per year  
*(household income dependent)*

**The Care Leavers' and Estranged Students' Bursary** – £1,000 per year  
*(for students who are currently, or have been, in care or are estranged from their families)*

**Article 26 Asylum Seeker Bursary** – 100% tuition fee waiver  
*(strict eligibility criteria applies, two bursaries available per year)*

*To find out more about criteria and eligibility, please visit:*

<https://www.keele.ac.uk/studentfunding/undergraduatebursariesandscholarships/>

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# Student Finance Applications

- The easiest way to apply for student finance is online at: [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)
- The key message is APPLY EARLY! The application process can be lengthy for first time applicants.
- Each year, thousands of students apply late for their finance and have no way to pay for their course or accommodation – some even have to drop out!
- The application window usually opens between January and May. Applications will be accepted after this time but you may not receive your first payment on time.
- You can register on UCAS for updates and information from Student Finance England.
- Remember – you don't need to have a confirmed place at university or college to apply

# Repayments

- You do not need to start making repayments on your student finance until the April after you have left university and started to earn over £21,000 per year
- You will repay 9% of your income over £21,000 a year, and deductions will be made directly from your pay through the HMRC tax system
- If your income falls below £21,000, your payments will stop
- Any outstanding balance will be written off 30 years after repayments are due to begin

# Repayments

Income each year before tax	9% will be deducted from	Monthly Repayment (Approx)
£21,000	£0	£0
£30,000	£9,000	£67
£40,000	£19,000	£142
£50,000	£29,000	£217
£60,000	£39,000	£292

- It has been announced that the £21,000 annual income threshold will be frozen until 2021, at which point it will be subject to review.

# Any further questions?



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# Open Days

Our Open Days for 2018 entry are taking place on:

- Sunday 20<sup>th</sup> August 2017
- Sunday 15<sup>th</sup> October 2017
- Saturday 2<sup>nd</sup> December 2017

To find out more and to register, visit:

[www.keele.ac.uk/opendays/](http://www.keele.ac.uk/opendays/)