



# **UCAS Information Evening 2016**

**6 – 7pm**

**George Burns**  
***UCAS Co-ordinator***

# What we will cover this evening:

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- Why go to university?
- Alternative pathways to university
- The cost of going to university
- 2017 or 2018? – the gap year question
- How to choose a course and university
- The UCAS process
- What parents/careers can do to provide support

# Why go to university?

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- A degree is now a requirement for a large number of professions
- It improves your career prospects and your earning potential
- A recent report from the Department for Business, Innovation & Skills stated that workers with degrees earn **27% more** than those workers with only A-levels – over a lifetime, this is on average **£210,000**
- You will develop many important and transferable skills that will help you in the future

# Why go to university?

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- It is an opportunity to study a subject(s) you are passionate about for 3 years
- It develops your self-confidence, independence and understanding of the world
- It can broaden your social & cultural interests – and introduce you to many new things, people and places
- **It is fun!!!**

# Alternative pathways to university

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- There will be a continual demand for higher qualifications from employers, but there is some evidence that the *relative advantage* of getting a degree is declining as:
  - ❖ the economy changes over the next 10-20 years
  - ❖ The cost of getting a degree has substantially increased since 2012
- This means that the **class of degree** achieved & a **student's preparation for the world of work** will be increasingly important
- It is important that young people make an informed choice about the path they take after school/college -there are a number of alternative pathways to university which should also be considered



# Alternative Pathways



**Most Claremont students go to university – but there are alternatives which should be considered ....**



“... the traditional pathway of three A-levels and a degree is no longer the only route to success.”

IPPR research

The demand for **highly skilled employees with technical knowledge** is set to increase rapidly, meaning that there will be a wide range of job opportunities opening up in many industries.

Employers will need their workforce to have more than just a standard academic background



# Alternative Pathways

There are 2 main alternative pathways to employment instead of university:

- 1) Apprenticeships
- 2) School leaver programmes

*Both of these pathways will also lead to qualifications*





## Apprenticeships

- ☐ An apprenticeship is a different type of qualification and students can always pursue further qualifications should they wish
- ☐ 93% of people complete their apprenticeships
- ☐ 89.5% of companies were still employing their former apprentices 5 years on (according to a recent survey)
- ☐ Apprenticeships can be extremely competitive
- ☐ The government says it is investing in more apprenticeships over the next few years



# Apprenticeships

## Common misconceptions answered:

- ☐ Apprenticeships are in over 200 industries from cutting edge technology to hands on agriculture
- ☐ There is a minimum wage and the majority of apprentices get more than this
- ☐ There is no guarantee but over 90% of apprentices enter work or education after their apprenticeship



# Apprenticeships

## The Benefits of an apprenticeship:

- ✓ Apprentices gain an additional qualification
- ✓ It shows evidence of applicant's ability, interest and reliability to employers
- ✓ There are different levels depending on applicant's qualifications
- ✓ Apprentices can try (the job) before they apply
- ✓ Apprentices can start earning straight away
- ✓ Apprentices are less likely to start their career in debt

# Civil Service Fast Track Apprenticeship: who can apply

From: Civil Service Fast Track Apprenticeship  
First published: 11 January 2016

Find out if you're eligible to apply for the Fast Track apprenticeship.

## Contents

[Your age](#)

[Your qualifications](#)

[Your nationality](#)

[Where you've lived](#)

[Diversity and inclusion](#)

[Conditions for current civil servants](#)

[Return to Fast Track home](#)

You can register your interest [here](#).

Check the following statements are true:

- [Age](#): I'll be aged 16 or older by 31 August 2016
- [Qualifications](#): I have at least 5 GCSEs, grades A\* to C and including English language and maths, or equivalent (or I expect to have these by 31 August 2016)
- [Nationality](#): I'm eligible according to the Civil Service nationality rules
- [Where you've lived](#): I've been resident in the UK for at least 2 of the 10 years immediately before my application (and this includes at least one continuous 12-month period)
- I'm eligible to work in the UK
- [Qualifications](#): I don't hold a degree
- I'm available to start work in September 2016
- [Conditions for current civil servants](#): If I'm currently a civil servant, or have previously worked for the Civil Service, I'm aware of the conditions that apply

<a href="#">Digital and technology</a>	<p>This Fast Track apprenticeship offers an excellent opportunity to learn valuable digital and technical skills. The roles vary from development and service management to testing and support.</p> <p>2 A levels A* to C in <a href="#">STEM subjects</a> and 5 GCSEs A* to C including English language and maths (<a href="#">or equivalent</a>)</p>
<a href="#">Project delivery</a>	<p>The project delivery apprenticeship gives you the opportunity to work on some of the most fast-paced and exciting projects being undertaken in the UK today.</p> <p>2 A levels A* to D in any subject and 5 GCSEs A* to C including English language and maths (<a href="#">or equivalent</a>)</p>

Check you meet the [general requirements](#) for the scheme as well as the qualification requirements.

## Pay and benefits

The Civil Service Fast Track Apprenticeship programme can offer you:

- a 2-year level 4 apprenticeship
- a salary offering at least £19,500 per annum (wage increases dependent on location and department)
- a springboard into a Civil Service career
- varied roles that will provide significant work experience
- the offer of a mentor that will support you through your development
- an employer contribution pension scheme
- access to a lively apprentice community and to a range of sports and social clubs
- the option to apply for the [Fast Stream](#) programme [without a degree](#)



## School leaver programmes

- ☐ School leaver programmes are increasingly popular – and ultimately lead to a degree qualification
- ☐ There are a number of firms offering very attractive School Leaver Programmes.
- ☐ These are well paid and you may find run parallel to many graduate schemes.
- ☐ They have the attraction of being less competitive at A level entry, therefore gaining you entry into an organisation that you may struggle to secure as a graduate, when the competition is fiercer.
- ☐ You will also be debt free.
- ☐ These schemes are becoming increasingly popular with employers.

## EY School Leaver programme

### Students

[School leavers](#)

[Undergraduates](#)

[Graduates](#)

[Life at EY](#)

[The EY difference](#)

[Joining EY](#)

[EY Careers Guide](#)

[Job search](#)

Share



[<< Back to Schools](#)

A full time job with a competitive salary, independence and responsibility – without going to university first. The EY School Leaver programme is an alternative to university that can lead to the same professional qualification you'd get as a graduate. You could even qualify sooner than some graduates, and all without any fees or debt.

Our five-year training programme lets you join EY straight after school or college – just as some of our Directors and Partners did. You can also apply if you're taking a gap year or have chosen not to go to university and want to start your career in professional services at a later date. From day one you'll gain valuable experience, earn a salary and build lasting networks.

#### What you can look forward to

- A 5-year structured training programme
- Two professional qualifications: the globally-recognised ICAEW Certificate in Finance and Business (CFAB) followed by a second professional qualification linked to your chosen service line — Assurance, Transactions or Tax.
- Challenging work on a diverse range of projects and clients.
- Study leave — time out of the office to prepare for your exams.
- On-the-job coaching, your own career counsellor and a dedicated team to support you through your professional studies.
- A tailored induction alongside our graduate recruits to introduce you to senior people in EY and help you settle into the business.
- A host of transferable business skills.
- Competitive salary plus benefits, that include a pension (up to 6% matched contributions), bikes for work, a subsidised gym membership, season ticket loan, sports teams and annual travel insurance.





# Any questions?





# The cost of going to university – key facts

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- In September 2012, universities were allowed to charge undergraduates a maximum of £9,000 per year (an increase from the previous cost of £3,375). At the same time, the student finance system was completely changed
- **Neither students nor parents need cash up-front to pay to go to university** – the Student Finance England, part of the Student Loans company, pays tuition fees directly to the university. Loans for living costs are also available
- **You only have to repay the loan once you have finished your course and only if you are earning enough money** – students start to repay the April after they leave, but only if they earn over £21,000

# Tuition fee loans & maintenance loans (2016/17 figures)

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- **Tuition fee loans** are available to all students regardless of household income
- **Maintenance loans** are available to cover the cost of living, such as food, rent and travel. They are paid at the beginning of each term directly into the student's bank account.
- The amount of loan available depends on where students live & how much their parents earn. The maximum available in 2016/17 is **£6,904** if students live with their parents and **£8,200** if they live away from home outside of London. If you are studying in London and not living at home, this is **£10,072**. This is only available to parents with a household income of less than £25,000.
- A proportion of the loan is available to all students, but the remaining is means tested based on parents' pre-tax income minus pensions.

# Some examples....



			Away from home	Living at home	In London	Overseas
HOUSEHOLD INCOME	LOAN AMOUNT (PER YEAR)	PARENTAL CONTRIBUTION TO EQUAL MAX LOAN (PER YEAR)				
£10,000	£8,200	Nothing				
£15,000	£8,200	Nothing				
£20,000	£8,200	Nothing				
£25,000	£8,200	Nothing				
£30,000	£7,611	£589				
£35,000	£7,022	£1,178				
£40,000	£6,433	£1,767				
£45,000	£5,844	£2,356				
£50,000	£5,255	£2,945				
£55,000	£4,644	£3,534				
£60,000	£4,077	£4,123				
£62,177+	£3,821	£4,379				

# Additional support from universities

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- As a condition of being allowed to charge £9,000, universities have to **provide extra support** to students from low income families or those students considered less likely to attend university – around £400 million per academic year
- This support varies from institution to institution, so you should check with the universities you are applying to (check on their websites)
- The support could be offered in three ways:
  - **Bursary** – some form of cash or gift in kind to help students
  - **Scholarship** – similar to a bursary, but it is awarded based on academic ability rather than household income
  - **Fee waiver** – a reduction in the costs of tuition fees
- It is a myth that it is more expensive to attend the more prestigious universities – in fact, there could be more support available for students from less privileged backgrounds

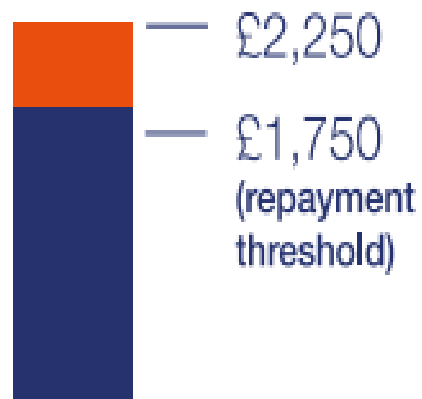
# Paying back tuition fee & maintenance loans



- You only start paying back your loan when you earn above £21,000
- **The amount you pay back is based on your income, not the size of your loan**  
Graduates pay 9% of pre-tax annual earnings above the £21,000 threshold. For example, if you earn £22,000 then you will pay £90 a year or £7.50 a month (9% of the £1,000 earned above £21,000)
- The money is taken directly from a graduate's salary
- The government have retrospectively changed the conditions of the loan by saying that the £21,000 threshold will not rise in line with average earnings until April 2021 (not 2017 as stated originally)
- After 30 years, any remaining student debt is cancelled

**You only start paying back the loan  
after you earn £21,000 – you pay back  
9% of what you earn over £21,000**

Your monthly income



£500  
over the  
repayment  
threshold



You repay



9%

£45 a month

# Paying back tuition fee & maintenance loans



- Unlike the old system, students will now also pay interest on their loans.
- Interest is calculated at inflation (RPI) plus 3% during university. RPI is currently 1.4%.
- After university, interest charged is dependent on a person's income:
  - Less than £21,000 = Inflation (RPI) - effectively 0%
  - £21,000-£41,000 = between inflation (RPI) inflation + (up to) 3%
  - Over £41,000 = inflation + 3%
- The interest is added to the amount owed, not to the repayments. This means that it will take longer, and cost more, to pay the debt off.
- Average debt at the end of university now estimated at £44,000

# 3 key points

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## **1. What you borrow is not the same as what you pay back**

What you pay back is based on your salary, not your debt. You pay back 9% of everything you earn over £21,000

## **2. Graduates WILL owe money for longer and MAY pay a LOT more overall than they borrow**

As graduates have to pay a higher rate of interest than under the old system, graduates will pay for a longer period and will pay more overall

## **3. Most people may never repay in full**

It is estimated that 73% of graduates will have some of their debt written off – and the average amount will be about £30,000



# How much will I pay back?



STARTING SALARY (SEP 2015)	SALARY IN 30 YEARS	TOTAL AMOUNT REPAID	WILL I FULLY REPAY IT?
£10,000	£41,000	Nothing (i)	No
£15,000	£62,000	Nothing (i)	No
£20,000	£86,000	£15,000	No
£21,000	£90,000	£21,000	No
£25,000	£108,000	£45,000	No
£30,000	£130,000	£75,000	No
£35,000	£151,000	£105,000	No
£40,000	£157,000	£135,000	No
£45,000	£185,000	£149,000	Yes – 29 years
£50,000	£205,000	£125,000	Yes – 24 years
(i) Assumes student loan repayment threshold goes up in line with our assumption of average wages increase.			

Borrowing **£9,000** for fees & **£8,200** living costs per year, so **£51,600** in total. With 3% inflation & graduate earnings growing at inflation + 2% per year.



# Any questions?



# 2017 or 2018? – the gap year question



Students could:

- ✓ defer their entry to university
- ✓ do some career research without stressing over exams e.g.  
shadowing someone in a job they are interested in
- ✓ get work experience, an apprenticeship or a job
- ✓ volunteer in the UK, abroad, at a music festival etc
- ✓ study further at college, night school, on an Open Uni course  
(especially if they didn't quite get the grades you wanted)

**This does not have to last a full year.**

**Combinations work well and it is best to plan activities in advance  
to maximise opportunities**

# Choosing a course and university

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- There are 370 higher education institutions offering 38,000 different courses
- Only the USA has more choice for undergraduates
- The most important thing for students is to choose the **right course** at the **right place** for them
- Researching all the options available and making an informed choice is vital – in surveys current university students say the number one piece of advice for new students is to do more research
- It is especially important given the increased cost of gaining a degree

# How to choose?

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- Can you put these universities in order of ranking in the Guardian 2017 University league tables?

Surrey, London School of Economics, Coventry, Manchester, Cambridge, Lancaster

1<sup>st</sup> Cambridge

4<sup>th</sup> Surrey

8<sup>th</sup> Lancaster

12<sup>th</sup> London School of Economics

15<sup>th</sup> Coventry

31<sup>st</sup> Manchester

- Reputation of the university? Our perception?
- Russell Group universities (top 24)

# How to choose?

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- Use the league tables to help you choose. Universities are arranged by subject, as well as overall – for example, Oxford is only 5<sup>th</sup> in the league table for the study of History
- The criteria used by universities can help you determine the quality of teaching, the satisfaction of current students and the career prospects of a degree from that university – and to differentiate between universities
- But there are many other factors to consider: location, transport links, financial support, options for studying abroad, accommodation, social life/student scene, sport, music, theatre etc
- Be aspirational – the cap on student numbers has been removed by the government so it is a ‘buyer’s market’

# The tariff is changing...

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- It's simply a different set of numbers to describe qualifications and grades.
- Only about **one third of courses** have entry requirements expressed in Tariff points – the rest use grades.
- The numbers are much lower than before, for example, an A level grade A\* gets 56 points in comparison with 140 before.
- The value of the A level is the same, but universities will just use lower Tariff numbers than in previous years. However, the AS is now worth only 40% of an A-level (compared to 50% previously).

# A little word about predictions....

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- Staff will make a prediction that reflects what they think students are capable of getting based on your work in Year 12, your AS/BTEC results and their assessment of your potential
- For A-levels that are now linear, AS levels do not count towards your final exams – this is important because it means that **your attitude, approach and commitment** may be more important in determining the prediction
- At Claremont we make realistic but aspirational predictions that help you get offers from universities – the rest is up to you....



# Be aspirational in your choices!

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- ✓ Students get 5 choices and have to make a firm choice and an insurance choice once they have received all their replies
- ✓ 2 choices could be above their predicted grades
- ✓ 2 choices could be around their predicted grades
- ✓ 1 choice could be below their predicted grades

Eg History with AS levels of BBB, predictions of ABB:

- A\*AA from Durham
- AAA – AAB from Birmingham & Lancaster
- ABB from Queen Mary
- BBB from Aberdeen

# Visit the universities and organise taster days

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- But, the best way to decide on the universities and course is to visit the university open day or sign up for a taster day
- When you visit, speak to as many students as you can – ask them what it's really like at the university/studying their course
- The summer term is the best time to do this and to spend some time researching and considering all your options – make sure you speak to lots of people as well as researching online
- You should consider all the different courses available – including joint degrees – and choose the one that you think you will enjoy the most. Unless a specific degree is vital for your career, pick the subject you enjoy studying the most...

# Claremont's UCAS process

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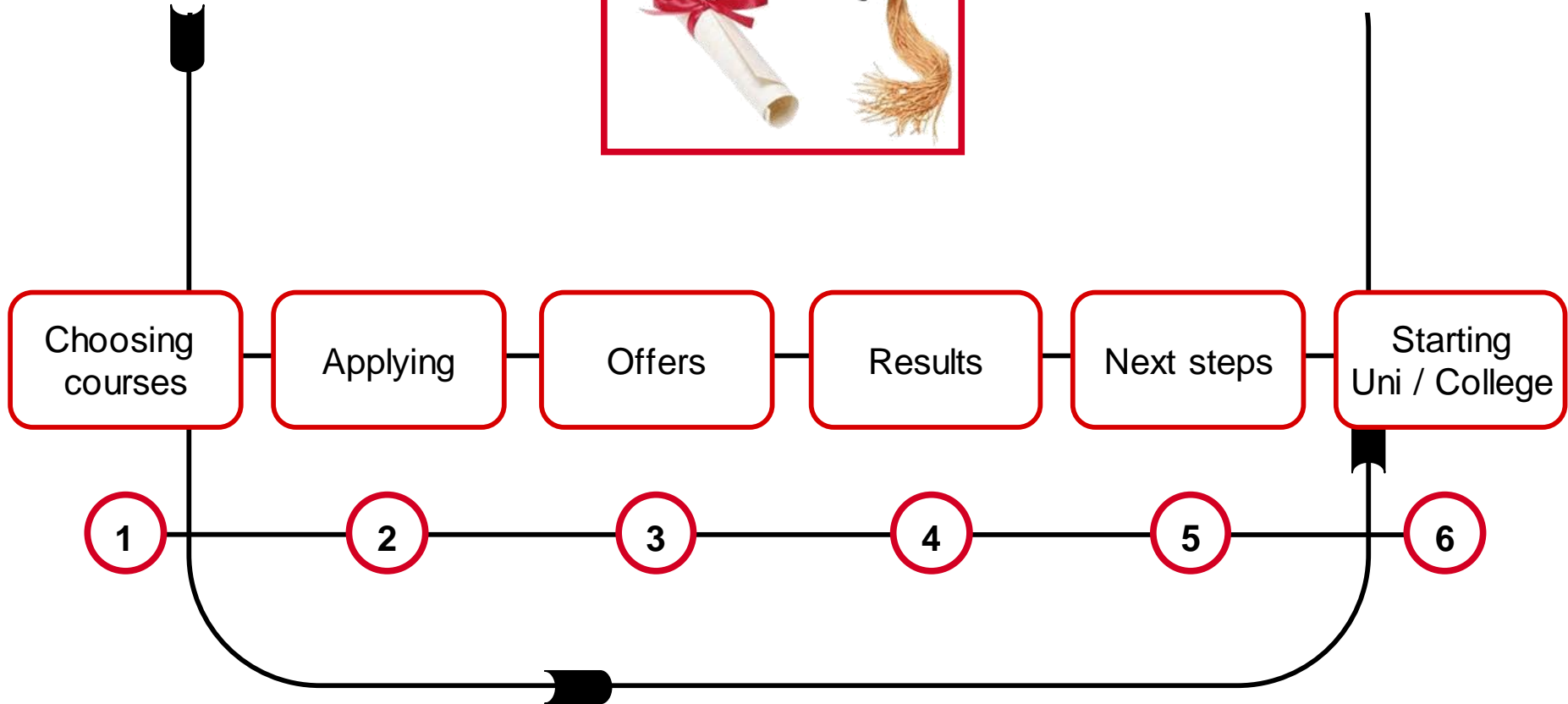


- Summer term 2016 – UCAS Day, University Day, UCAS Information Evening, plus Lumina course, Medicine/Dentistry events
- Claremont's bespoke system – students select their own reference writers & each application is read by Mr Molloy and Mr Burns before it is sent to UCAS. Dedicated administrative support from Ms Francis.
- Individual support for Oxbridge, Medicine and Dentistry applicants to prepare them for the requirements of the admissions process
- Support throughout autumn term for all students from the 6<sup>th</sup> form team, tutors, reference writers, UCAS Co-ordinator



# Any questions?





# Key dates and deadlines

- **Early June**: applicants can register and start to complete their application
- **Early September**: School can start to submit completed applications to UCAS
- **15 October**: deadline for
  - Medicine, Veterinary Science , Dentistry
  - Oxford or Cambridge
- **15 November**: Suggested date for applications
- **15 January**: main deadline (**24 March**: Art & Design courses)



Admissions test  
***may*** need to be  
completed prior  
to applying

# The process post-application

- When applicants have received decisions from **ALL** of their choices, if they have offers they will be asked to make replies (and given a date to reply by on Track)
  - If an applicant does not receive any offers they can make an additional choice through the **Extra** scheme
- UCAS will send reminders – but if applicants fail to reply to offers by the date, offers will be **automatically declined!**
- Applicants can now hold a maximum of **2** offers (others **declined**)
  - **Firm** (if you meet the conditions you will be placed)
  - **Insurance** (only comes into play if you are **not** placed with your Firm choice)



&gt; HELP

: choices

university / college	course	starting	decision	your reply	updated
Aston University, Birmingham campus: entry point: 1	N420	01-Oct-2011	Conditional		08-Mar-2011
American InterContinental University - London campus: 3 entry point: 1	W230	01-Oct-2011	Unconditional		08-Mar-2011

[Add choice](#)[Reply to offers](#)[Payment](#)

DON'T FORGET..

to reply to your offers.  
You must reply by **Thu, 5 May 2011**.

Please make sure you have checked the details of your choices **before** making replies. Click on the course code in red above to access the choice details.

application processed by UCAS : 30-Nov-2010  
last log in : 08-Mar-2011



Where to start?

Step 1: Choosing courses

Step 2: Applying

Step 3: Offers

**Step 4: Results**

> Preparing for results

> **Exam results we receive**

> What happens next?

> FAQs

Step 5: Next steps

Step 6: Starting university or college

UCAS Tariff

UCAS terms explained

Student finance

Events

News

Important dates

[Home](#) > [Students](#) > [Step 4: Results](#) > Exam results we receive

## Exam results

If you're taking any of the qualifications listed below, we match what you list on your application with the records of exam entries **and** with the results received from the awarding organisations (the exam boards) which set and mark your papers. We then send your results automatically to the universities and colleges where you are holding offers.

For the exam results we receive, we only process the overall result and pass this on to the universities and colleges. In some cases where the exam is a modular set of subjects eg BTEC, International Baccalaureate and Irish Leaving Certificate, we pass on the subjects taken and the grade associated with these. For A levels we process the unit grades associated with your overall grade.

**If your qualification is not below, you're responsible for sending your chosen universities and colleges your results.**

- AAT NVQ Level 3 in Accounting
- AQA Baccalaureate
- Asset Languages
- BTEC
  - HNC/HND
  - National Award, Certificate and Diploma
  - National Certificate and National Diploma in Early Years - Theory/Practical
- SQA
  - Baccalaureate
  - Core Skills
  - Highers, Advanced Highers
  - HNC/HND
  - Interdisciplinary Project
  - Intermediate 2
  - National Certificates
  - PC Passport
  - Skills for Work
- Welsh Baccalaureate

If we cannot match the information you have given us to the results received, there may be delays in the confirmation (or otherwise) of your place. There is also the risk that applications containing qualifications that cannot be checked against results may be considered fraudulent, and may be cancelled.



# Confirmation options

1. Exam results are issued

2. Admissions staff check if the applicant has matched the conditions of the offer

3. If met the conditions of the firm choice, applicant will be placed there.

4. Applicant will be able to view this on track, and will be sent an official confirmation of their place

**Time to celebrate!**



**Adjustment  
is when  
your results  
exceed your  
offer**

1. Not met conditions of firm choice, but met the conditions of the insurance choice (which should be lower)

2. Applicant is placed at insurance choice

**Time to celebrate!**

1. Not met the conditions of the firm or insurance choice (or no insurance)

2. Applicant is eligible for **Clearing**

3. Applicant will be able to view decisions on track, and will have a clearing number generated

**Time to get working!**

# What can parents/carers do to provide support?



- Encourage students to **attend university open days** and subject taster days – go along with your son/daughter
- Encourage students to **research** all the options open to them – and provide them with impartial advice and support
- Get students to focus on the bigger picture. The most important thing about going to university is to select the **right course** at the **right place** so that your son/daughter is happy and motivated to enjoy and do well at university – this will give them the best chance of succeeding in the future..
- **Encourage them to read widely & to ensure that can demonstrate an interest in their subject & that they have gone above & beyond their course**
- Encourage them to **complete their application as early as possible** in the autumn term – as long as they are happy with their choice

# Further information

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- See the sheet for some useful websites to help students research all their options
- <http://www.ucas.com/how-it-all-works/parents-and-guardians>
- [www.ucas.com](http://www.ucas.com)
- <https://www.gov.uk/student-finance/overview>
- <http://www.moneysavingexpert.com/students/student-loans-tuition-fees-changes>



# Any questions?

