Year 12 Post A’level Planning Evening

Tuesday 4\textsuperscript{th} March
Evening Outline

1. March until July
2. University selections
3. Summer work experience / UCAS applications
4. Current Students
5. Finance for university
6. Former Students
March until July

- Master set of revision notes
- Revision schedule
- Revision strategies

Don’t let this be you...

Plan ahead!
March until July

• Master set of revision notes
  • This should be the perfect set of revision notes for **YOU** and your learning style.
  • It should not be a replication of your class notes or notes from a text book
• It should include
  • Key points
  • Explanations
  • Examples
  • Analysis / evaluation
  • Application
  • Exam Questions
March until July

- Revision Schedule
  - February – March – master set of notes
  - March - April - application of subject knowledge plus Mock Exam
  - April - May – examination technique
March until July

- Revision Schedule
  - Use the traffic light system for subject and topic identification
  - Use revision techniques that work for you and your subject
  - Topics should be LEARNT and then REINFORCED, don’t move onto another topic without identifying your weaknesses
March until July

- Revision Strategies
  - Traffic Light System
  - Mind Maps
  - Mnemonics
  - Flash Cards
  - Past Exam Papers

Minimum of 3Ds required for entry into year 13

- Red = "I can't understand this"
- Orange = "I need some help with this"
- Green = "I understand this"
March until July

- UCAS Applications
  - Get inspired now!
    - Your AS grades will affect your university choice
- Course Requirements
  - Modules Studied – they might be different even though two universities have the same course!
  - Grades Vs Points
  - Time Frame – does it have a sandwich year?
- Course completion %
- Course employment %
  - Mechanical Engineering – Bath 75% employed within six months, and Aberdeen 80% employed within six months
- Financial Expenditure
  - Living
  - Courses
• Application to five universities
• Conditional, unconditional and guaranteed offer.
• Competition for best universities.
• Graduates start on average at £27,000 (London) £24,000 (elsewhere).
• Parents can provide support in terms of reading statements and undertake visits to universities.
• Deadlines for applications
Which University?

• Three national rankings of universities in the United Kingdom are published annually
• The Complete University Guide
• The Guardian
• The Times and The Sunday Times
• The primary aim of the rankings is to inform potential undergraduate applicants about UK universities based on a range of criteria, including entry standards, student satisfaction, staff/stUDENT ratio, academic services and facilities expenditure per student, research quality, proportion of Firsts and 2:1s, completion rates and student destinations.
• All of the league tables also rank universities on their strength in individual subjects.
<table>
<thead>
<tr>
<th>Russell Group Universities</th>
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<tbody>
<tr>
<td>Queen Mary University of London</td>
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<tr>
<td>Queen's University Belfast</td>
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<tr>
<td>University of Sheffield</td>
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<tr>
<td>University of Southampton</td>
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<td>University College London</td>
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<td>University of Warwick</td>
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<td>University of York</td>
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<tr>
<td>Imperial College London</td>
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<tr>
<td>King's College London</td>
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<tr>
<td>University of Leeds</td>
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<tr>
<td>University of Liverpool</td>
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<tr>
<td>London School of Economics &amp; Political Science</td>
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<tr>
<td>University of Manchester</td>
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<tr>
<td>Newcastle University</td>
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<td>University of Nottingham</td>
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<td>University of Oxford</td>
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<td>University of Birmingham</td>
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<td>Cardiff University</td>
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<td>Durham University</td>
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<td>University of Edinburgh</td>
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<td>University of Exeter</td>
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<td>University of Glasgow</td>
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3 year, Sandwich courses and gap years

Undergraduate – Three to four or a full degree you can graduate from BA, BSc Hons, BA PGCE

• First class honours (1st)
• Second class honours, upper division (2:1)
• Second class honours, lower division (2:2)
• Third class honours (3rd)
• Ordinary degree (pass)
Applications – CV and Personal statements

Tim Russell and Paige Clarke
Personal Statement Tips

- Plan
- More than one draft
- At least 3 teachers
- Start ASAP – over the summer
- Work experience
Interview Tips

- Formal but not too well dressed
- Be prepared for ANYTHING
- Eye contact
- Basic interview tips
- Learn your personal statement
Personal Portfolio

- Summer work (paid or unpaid)
- Voluntary work – this can provide you with the opportunity to learn about what you like and what you don’t like
- Hobbies – Reading!
- Personal interests – who are the people that inspire you? Why?
- Involvement in the community projects eg Medway Youth Parliament? Rochester Festivals?
- Skills – Refereeing? Life guard?
- **Parent/critical friend to read and suggest improvements
Student Finance for England

Nadia

Education Liaison Assistant
Please Note

This presentation gives you the information as it stands at the moment

All efforts have been made to make sure the information presented is as accurate and up to date as possible.

The presentation is for ‘home’ students and EU Nationals

Home students include EU nationals who have lived in the UK, for a minimum of 3 years, prior to applying

International Students please refer to UKCISA (www.ukcisa.org.uk)
## Outgoings To Consider

<table>
<thead>
<tr>
<th>Academic</th>
<th>Tuition Fees</th>
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<tbody>
<tr>
<td></td>
<td>Course materials</td>
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<tr>
<td>Living costs</td>
<td>Accommodation</td>
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<td></td>
<td>Food and shopping</td>
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<td></td>
<td>Entertainment</td>
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<td>Travel</td>
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<td>Clothes</td>
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**Tuition Fees**

Universities are allowed to charge between £6,000 and £9,000

All ‘home’ students and EU Nationals will be eligible to take a Tuition Fee Loan

Paid directly to the university by Student Finance England

Tuition Fee Loan is repaid after graduation once you earn over £21,000 p/a

**Part Time Tuition fee loan:** If the intensity of the course is equivalent to 25% of a full time degree
Academic Costs

Tuition Fees

Costs will vary from University to University, but may also vary depending on your course or ‘centre’

For example:
University of Greenwich degree £9,000
Partner College degree £8,150 except Bird & ESO (£9,000)
All Foundation Degrees (Fd), HND, HNC £6,000 except Bird Fd (£8,150)
Year 0 (Foundation Year) £6,000
Living Costs

**Maintenance Loan for Subsistence***

- The main source of money for living expenses
- Paid directly to the student at the start of each term
- Everyone is entitled to 65% of the loan

* EU nationals who are **NOT** home students may not be eligible for the Maintenance Loan and Grant
## Preliminary Loan Entitlements

<table>
<thead>
<tr>
<th></th>
<th>Home</th>
<th>Elsewhere</th>
<th>London</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Minimum</strong></td>
<td>£2,843</td>
<td>£3,575</td>
<td>£4,988</td>
</tr>
<tr>
<td><em>(65%)</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Means Tested</strong></td>
<td>£1,532</td>
<td>£1,925</td>
<td>£2,687</td>
</tr>
<tr>
<td><em>(35%)</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Maximum</strong></td>
<td>£4,375</td>
<td>£5,500</td>
<td>£7,675</td>
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</tbody>
</table>

**Notes:**
- Values are in **£**.
- Figures are approximate and subject to change.
Maintenance Grant

- Non-repayable Maintenance Grant of up to £3,354
- Based on household income
- £25,000 or less: student receives full grant
- £25,000 - £42,600: student receives part of the maintenance grant
- £42,601: student receives no maintenance grant

If you get a Maintenance Grant your Maintenance Loan entitlement will be reduced by 50% of the amount of the Maintenance Grant awarded.

So for every £1, 0.50p is deducted from the amount you can borrow
You may qualify for a Special Support Grant if you are on government means tested benefits.

The Special Support Grant does not affect the Maintenance Loan entitlement.

If you take £1000 Loan
And are offered £500 Grant

Loan deduction = Grant x 50%

£500 x 50% = £250

Loan = £1000 - £250 = £750

Grant = £500

Total = £1250
## Maintenance Grant

<table>
<thead>
<tr>
<th>Income</th>
<th>Grant</th>
<th>Deduction (Loan – 0.50 Grant)</th>
<th>Loan (London away from home)</th>
<th>Total Loan + Grant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upto £25,000</td>
<td>£3,354</td>
<td>£7,675 - £1,677</td>
<td>£5,988</td>
<td>£9,352</td>
</tr>
<tr>
<td>£30,000</td>
<td>£2,416</td>
<td>£7,675 - £1,208</td>
<td>£6,467</td>
<td>£8,883</td>
</tr>
<tr>
<td>£35,000</td>
<td>£1,478</td>
<td>£7,675 - £739</td>
<td>£6,936</td>
<td>£8,414</td>
</tr>
<tr>
<td>£40,000</td>
<td>£540</td>
<td>£7,675 - £270</td>
<td>£7,405</td>
<td>£7,945</td>
</tr>
<tr>
<td>£42,600</td>
<td>£50</td>
<td>£7,675 - £25</td>
<td>£7,650</td>
<td>£7,700</td>
</tr>
<tr>
<td>£42,875</td>
<td>£0</td>
<td>£7675 - £0</td>
<td>£7675</td>
<td>£7675 (Max Loan)</td>
</tr>
<tr>
<td>£45,000</td>
<td>£0</td>
<td>£7463 + Parent Contri</td>
<td>£7463</td>
<td>£7463</td>
</tr>
<tr>
<td>£50,000</td>
<td>£0</td>
<td>£6963 + Parent Contri</td>
<td>£6963</td>
<td>£6963</td>
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</table>
Other Sources of Funding Available

Supplementary grants:
- Parents Learning Allowance
- Childcare Grant
- Adult Dependant Grant
- Disabled Students Allowance

Discretionary support:
- Other scholarships and bursaries
- Access to Learning Funds
In addition to the NSP, you may also apply for a bursary

Usually, you’ll get a direct payment from your college or university. But some provide support in kind, such as:

- discounts on accommodation
- discounts on books
- free transport

University of Greenwich specific:

- High Achievement Scholarship
- Minerva Scholarship
- Access Scholarship
- Smart Card Scheme

More Information and other funding available: [http://www2.gre.ac.uk/study/finance/undergraduate](http://www2.gre.ac.uk/study/finance/undergraduate)
What about Repayments?

What am I repaying?

Maintenance Loan + Tuition Fee Loan + Interest = Total

During your studies your interest rate will be RPI + 3%

After you graduate the interest added varies depending on the income earned but will capped at up to RPI + 3%
What about Repayments?

You only start paying back once you earn over £21,000

You are given until the April after you graduate before repayments start

But if you never earn over £21,000 you never start paying it back

After 30 years, what ever you still owe is written off

Repayments are taken through the PAYE system (just like tax and national insurance)
Repayment Examples

A Graduate earning £22,000 per year

£22,000 - £21,000 threshold
= £1,000

9% of £1,000
= £90

So £90 per year
= £7.50 per month

A Graduate earning £26,000 per year

£26,000 - £21,000 threshold
= £5,000

9% of £5,000
= £450

So £450 per year
= £37.50 per month
Notes for Parents

Parents (and spouses) can fill in and support an application:

• Paper – on a paper form *we don’t recommend it*

• Online – within the students area

• Online – within your own area

Evidence – you will be informed what evidence needs to be sent, though your *National Insurance Number* may suffice.
Household income is assessed on the previous year’s income.

If you’re expecting a significant drop in your income, you can ask to be assessed on the current tax year instead (15% lower).

Complete and return a ‘current year income assessment form’. Remember: you’ll still need to supply evidence of your previous year’s income with the application.
You Can Prepare Them:

Learn to **Budget** their money

To make wise spending choices:
- Avoid impulse buys and peer pressure.
- Use the student discount.

Teach them how to **cook, clean** and
Use the **washing machine**

Talk to them about getting a **part time job**
Especially at the university

**Encourage them to talk** to the university
Staff if they run into difficulties
- Don’t let them be an ostrich!
Dr Rachel Armstrong, a Greenwich Academic, is No. 6 in women’s lifestyle and technology website Chip Chick’s Top Nine Inspiring Women of 2012.

Nobel Peace prize for Physics awarded to Greenwich Graduate Charles Kao in 2009 for breakthrough in fibre optic technology

8th most important discovery in the last 60 years won by our NRI team

Any Questions?

Want to know more?
Next Open Day
Sat 15th Feb 2014
10am – 3pm

UniofGreenwich Enquiry Unit
www.suug.co.uk
020 8331 9000

Number one for student satisfaction in London 2012
Former Pupils
Jake Foster, Real Estate Tax Associate Deloitte UK
Steve Weeks, Larkings Chartered Accountants
Project Engineer at Procam TV and studying Broadcast Technology at Ravensbourne College of Design and Communication
Ryan Stout, Apprenticeship at Delphi
Any questions for our students?