

Parent / Carer Information Evening

Schools and Colleges Liaison Team



Parent / Carer Information Evening

- An introduction to HE
- The UCAS application
- Student Finance
- Q&A



Introduction to HE

Graduate earnings

- Statistics show graduates earn on average £10,500 more per year (*statista.com, 2024*)
- Graduate earnings increase at a faster rate than those of non graduates (*universities.ac.uk 2024*)
- Many jobs require a degree.

Skills and Experience

- Independence/meeting new people
- Opportunities at University – volunteering, societies, travel abroad, student rep, Uni radio/newspaper, SU roles, Social Enterprise
- Transferable skills sought after by employers – communication, team work, time management, presenting, project management, budgeting

Choosing a course

- Over 30,000 courses to choose from across the UK
- BA/BSc / Single Honours / Joint Honours / Sandwich courses / Placements
- Consider Career Goals
- Skills and Interests
- Consider entry requirements (subject, UCAS Tariff / grades, DBS)
- Research
 - [Discoveruni.gov.uk](https://discoveruni.gov.uk)



Qualification and Grade	Tariff
A Level grade A*	56
A Level grade A	48
A Level grade B	40
A Level grade C	32
A Level grade D	24
A Level grade E	16

BTEC Extended Diploma Grade	Tariff
D*D*D*	168
D*D*D	160
D*DD	152
DDD	144
DDM	128
DMM	112
MMM	96
MMP	80
MPP	64
PPP	48

Choosing a University

- Course (timetabling, employability/careers)
- Location
- Facilities
- Local environment (employment, safety)
- Accommodation (location, budget, halls, private house, parents' home, 2nd and 3rd year options)
- Open Days / Virtual Events



Steps to applying

- Read UCAS guidance notes/watch the videos online
- Register in the UCAS Hub
 - Nominated access for parents/carers
- Link to school/college
 - Buzzword
- Choices (Max. 5)
 - Not visible to other universities
- Payment (£28.95) – free school meals fee waiver



Application Form

Education

- Provide a list of all schools since age 11
- Exam results

Employment

- Include all paid work

Reference

- To be completed by school/college tutor

Personal Statement

- An opportunity to convince the university to offer the student a place

Profile

Personal details

Name, age, title and gender

Start this section

Nationality details

Birthplace and nationalities

Start this section

Where you live

Tell us about your address history

Section in progress

Contact details

Address, email, and telephone

Section in progress

Supporting information

So that providers know how to support you during your studies

Start this section

Finance & funding

Tell us how you'll fund your study

Start this section

Diversity & inclusion

Additional equality information

Start this section

More about you

Tell us about any circumstances that you might need support for during your studies.

Start this section

Experience

Education

Qualifications and periods of study

Section complete

Employment

Paid employment

Section complete

Extra activities

Taken part in any activities to prepare you for higher education?

Start this section

Personal Statement

Personal statement

Why do you want to study this subject?

Start this section

Personal Statement

- Length = 4000 characters (approx. 600 words)
- 5 choices = Only 1 personal statement
- 3 key questions:
 - Why do you want to study this course or subject?
 - How have your qualifications and studies helped you to prepare for this course or subject?
 - What else have you done to prepare outside of education, and why are these experiences useful?



Key Dates

<u>Date</u>		<u>Details</u>
13 May	-	Register and begin your application
	-	Research your course and university choices
2 September	-	First applications can be submitted
15 October	-	Medicine, Dentistry and Veterinary and Oxford or Cambridge University application deadlines
September -December	-	Be aware of your college's internal deadline
14 January	-	Deadline for majority of other courses
Jan – March	-	Offers (Unsuccessful / Conditional / Unconditional)
26 February	-	UCAS Extra opens
May	-	Decline by Default date (respond to offers)
July - September	-	Clearing opportunities

Student Finance



Student Finance England

- Students starting university in September 2025 are on **PLAN 5**.
- Loans are provided by Student Finance England (SFE) on behalf of UK government
- Tuition Fee Loans and Maintenance Loans available for Home/Settled EU students*
- Depending on your circumstances they could also get extra financial help while they study.
- Taking out a student loan does not affect their credit rating or yours!

*EU nationals must have 'settled' or 'pre-settled' status under the EU settlement scheme to get Student Finance for courses starting on or after 1 August 2021.

Tuition Fees

The University of Northampton's tuition fees for 'Home' and EU students in **2025/26** are:

- £9,535 Full-time Undergraduate BA/BSc course
- £9,535 Full-time Undergraduate HND/Foundation Degree course
- £5,760 Foundation Framework (as part of a 4 year programme)

Tuition Fees Explained

- Students do not have to pay fees up front and the loan is not based on household income.
- This is paid directly to the University.
- Tuition fees are payable for each year of the course and are subject to change in future academic years due to annual inflationary rise.



Maintenance Loan

- Available to help towards living and course costs
- Partially means tested on household income
- Paid into the student's bank account in three instalments over the academic year
- Students will need to re-apply for their funding for each year of their course

Full-time Student	Maintenance Loan
Living at home	Up to £8,877* Min. £3,907
Living away from home, outside London	Up to £10,544* Min. £4,915
Living away from home, studying in London	Up to £13,762* Min. £6,853

*2025/26 figures

Maintenance Loan

Household Income	Living at Home	Living Away from Home
£25,000	£8,877	£10,544
£35,000	£7,387	£9,038
£45,000	£5,897	£7,532
£55,000	£4,407	£6,026
£60,000	£3,907	£5,273
£65,000		£4,915
£70,000		

*2025/26 figures

Household Income

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

Household Income

- Income information taken from previous tax year
 - 'Current Year Income Assessment' available if income has changed by 15% or more
- No need to provide income information for non-means tested route
 - Only advised for household incomes of over £60,000
- For separated/divorced parents, household income is assessed on the parent that the student is financially dependent on
- Provide details of any other child dependents

Repayments - Plan 5

- Repayment is 9% on any earnings above the £25,000 threshold
- If earnings fall below £25,000 a year, repayments are suspended.
- Any outstanding balance is cleared after 40 years.
- Interest Rates: RPI

Repayments - Plan 5

Example

- Yearly Salary: £32,000
- Monthly gross salary: £2,667
- Monthly threshold for repayments: £2,083
- Amount over threshold: $(£2,667 - £2,083) = £584$
- 9% of £584 = **monthly repayment of £53**

Additional Allowances

Students with children, adult dependants, childcare and/or disabilities may be entitled to apply for additional non-repayable allowances from Student Finance England:

- Parents' Learning Allowance (up to £2,024)
- Childcare Grant (up to £342.24 per week)
- Adult Dependants Grant (up to £3,545)
- Disabled Students' Allowance (up to £27,782)

www.gov.uk/student-finance/extra-help

*2025/26 figures



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NHS Funding

Additional support will be made available through the NHS Learning Support Fund:

- A guaranteed £5000 per year to help with living costs
- Additional funding of up to £3000 available for eligible students
- Funds will not need to be repaid



How to apply



**Apply as
soon as
possible**

- Applications open early Spring for courses starting Sept 2025.
- Applications made online by the student at: www.gov.uk/student-finance
- Parents/ Carers will be emailed a link within 24 hours of the student submitting their application.
- Assessments can take approx. 6 - 8 weeks.
- Before starting an application, have the following to hand:
 - Valid Passport or Birth Certificate
 - University and course details (You do not need a confirmed place)
 - Bank account details and National Insurance number
- Apply by May to ensure funding is paid on time.

Other sources of Income

- Part-time work
- Student Ambassador/Campus jobs
- Parental contributions
- Bursaries and Scholarships
- Government/Local Authority funding

Managing your money:

- Student Bank accounts

Provider	Interest-free overdraft	Example Incentives
NatWest	Up to £2000	£100 and four-year Tastecard
Barclays	Up to £1500	1 Year Perlego subscription
Santander	Up to £1500	4 year 16-25 Railcard

Parent / Carer Support



- Attend Open Days / Virtual Events
- Avoid putting pressure on the student to pursue a certain degree/career path
- Talk about all options so that they can make informed decisions
- Encourage the student to think of their achievements, perhaps you remember some that they have forgotten?
- Proofread their application
- Motivate and guide them on how to improve their application
- Support if they are feeling homesick
- Send your household income information promptly to SFE
- Use Parent / Carer forums - WIWKAU

Any Questions?

