



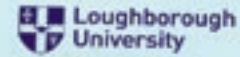
Loughborough
University

School and College Liaison

A Guide for Parents and Carers

www.lboro.ac.uk/parents





Additional Resources
For further information and support
on the topics discussed in this guide
please visit our dedicated website
www.lboro.ac.uk/parents
or contact us
scl@lboro.ac.uk

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Visit Us

If you would like the opportunity
to visit the University campus
and sample the Loughborough
experience for yourself then book
your place on one of our open days
www.lboro.ac.uk/opendays

Welcome from the School and College Liaison Team

The post-18 options open to students are vast and deciding which is the most suitable can be a daunting task. As parents, supporting your son or daughter through this process and knowing what advice to give can be confusing. We believe that the most effective method of navigating the options is to carry out as much research as possible, ask as many questions as you can and consider any opportunity presented.

To help families with these decisions we have created this guide which discusses the key elements involved in making a university application. We hope that you find this useful and that it provides you with a platform to begin your research. In addition, we have a range of online resources (handouts and short films) that guide a student through the entire process. These can be found at www.lboro.ac.uk/parents

If you have any further questions that you would like to ask please do not hesitate to contact our team, we are always happy to help!

Kirsty Wilkinson
School and College Liaison Manager

Welcome

We know that deciding which university to go to and what to study requires a lot of careful thought, and I am sure you will want to offer your son or daughter every possible support as they make their decisions.

With that in mind we have put together our Guide for Parents and Carers to help navigate you through the key areas to consider – from choosing the right course, to what you need to know about financial support.

We hope you find our guide helpful, and if you have any questions we haven't addressed here, do get in touch.

I very much hope we will be welcoming your son or daughter to Loughborough in the near future.



Professor Robert Allison
Vice-Chancellor and President



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Introduction to Higher Education (HE)

Higher Education is an ever changing sector. Universities respond to changes within industry and society to ensure that their graduates have all of the necessary knowledge and skill set to be successful in their chosen careers.

Whether you are a parent who has some or no personal experience of university you will be a source of support for your son or daughter as they begin to research the post-18 options available to them. We also recognise that you may have some questions of your own that you want to investigate further.

We hope that you will find this guide useful and, when used in conjunction with our online application support videos and handouts, that we answer any queries or concerns that you may have.

Perhaps one of the trickiest elements of Higher Education is the terminology and acronyms associated with it. Understanding the language relating to universities can help you to interpret webpages and literature and to build up a better understanding of the processes involved to help you support your child with the decisions ahead.

Useful links

www.ucas.com

UCAS is the central website where all students make their application to university. It is also a good source of initial information, with a dedicated section for parents and families.

www.university.which.co.uk

For impartial advice about all aspects of university.

Jargon Buster

Jargon Buster

UCAS Universities and Colleges Admissions Service. UCAS is the organisation that handles nearly all university applications. The application process (including choices and personal statements) is all completed online via www.ucas.com

HE Higher Education.

HEI Higher Education Institution.

Tariff points The UCAS Tariff is a means of allocating points to post-16 qualifications used for entry to higher education.

Entry requirements These are conditions that a university makes to a student which they need to meet in order to be accepted onto their chosen course.

Placements Placements are a year out of university study where students work in industry to gain valuable work experience. Students sometimes get paid a salary for this. They are usually optional but for some courses they are compulsory.

Adjustment If a student has exceeded the conditions of their Firm choice they can approach alternative institutions to explore studying there - they can still hold an offer on their original confirmed place.

Apply The UCAS online application system.

Buzzword Your son or daughter's school/college will give them a buzzword to link their application to them, this is used when a student registers (unless they apply independently).

Conditional offer An offer of a place on a course with conditions, the place is theirs if the student meets the conditions - often results from the qualifications they are currently taking.

Deferral If a student would like to take a gap year between applying and starting their course.

Firm choice An offer the student accepts as their first choice.

Insurance choice An offer a student accepts as their second choice just in case they don't meet the conditions of their Firm offer.

Personal ID A 10 digit number a student gets when they register on UCAS Apply.

Personal statement A piece of text the student writes to show why they are applying and why they would be a great student.

Reference A recommendation on your son or daughter's application from a member of school/college staff or employer.

Jargon Buster

Track The name of UCAS' online tracking system that allows students to see how their application is progressing; they can reply to offers and amend personal details via this.

Unconditional offer An offer of a place on a course with no conditions - the place is theirs if the student wants it.

Unsuccessful Either the student hasn't been made an offer or they have failed to meet the conditions of an offer.

Withdrawal Before the decision has been made to make the student an offer or not, they have chosen to withdraw their application to this course.

Clearing This is the system operated by UCAS to enable students to find places on courses that still have vacancies after the publication of the A Level results. Although it is often for those who have not met the grades required by their chosen universities, it can also allow last minute applications.

Lecture This is a formal, instructive talk, given by a subject specialist, to a group of students. Students listen and make notes. There may be interaction between the lecturer and the students.

Seminar This is a discussion in a classroom setting that takes place in small groups. Students will need to prepare for these and apply what they have learnt in a lecture.

Undergraduate (UG) The first course that a student undertakes at higher education level. Once complete this can be followed by a range of Postgraduate (PG) courses such as Masters and PhDs.

Tutorial Similar to a seminar but will usually involve working through subject related questions and problems with the help of academics.

BA, BSc, BEng, BEd The award gained by those completing their degree focuses on: BA, Bachelor of Arts; BSc, Bachelor of Science; BEng, Bachelor of Engineering; BEd, Bachelor of Education.

Students' Union An organisation found in all universities that is run by students and is dedicated to the representation and support of the students at the university.

AU Athletic Union. The AU is responsible for all of the sporting teams of the university.

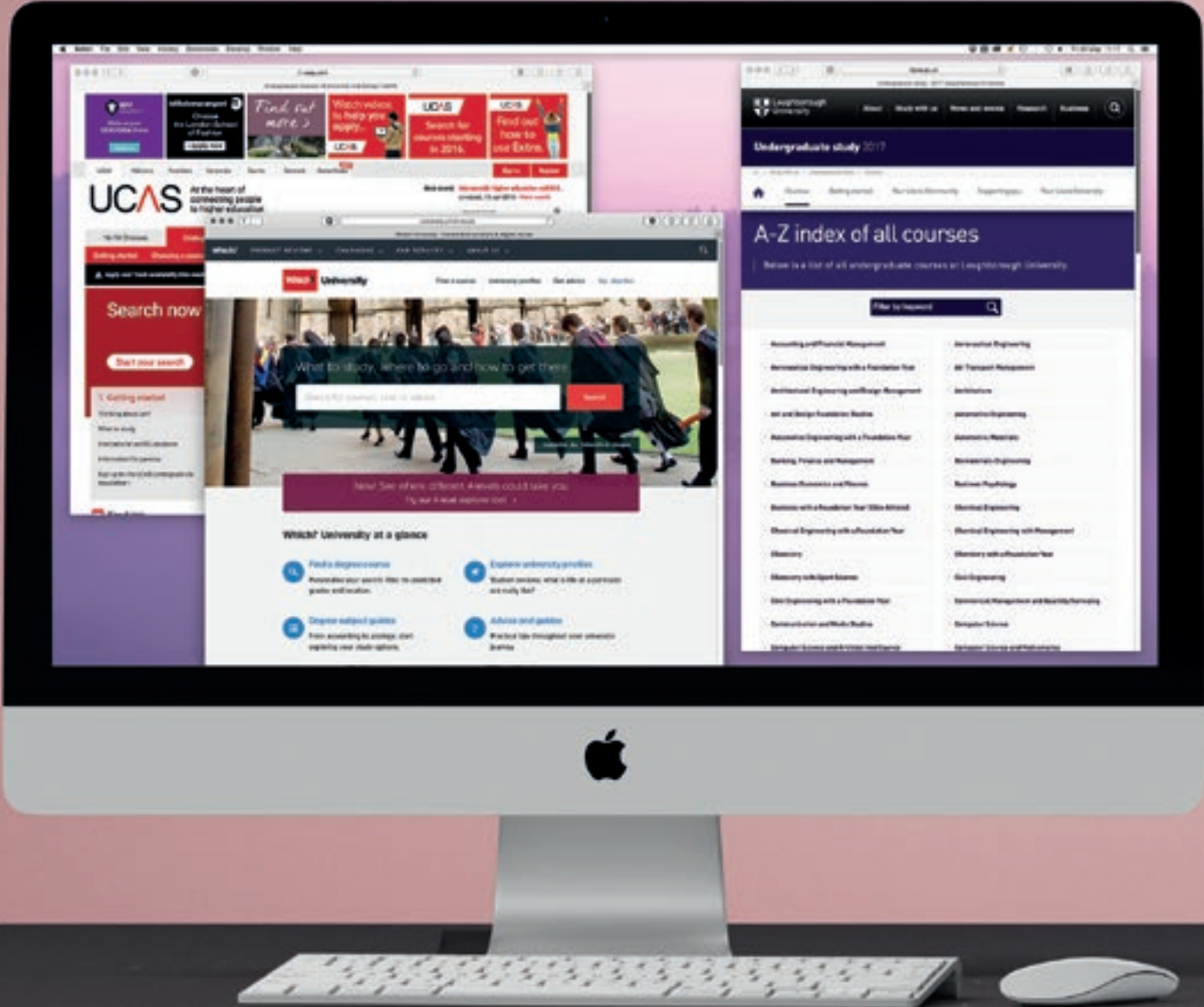
BUCS British Universities and Colleges Sport is the governing body for university sport in the United Kingdom.

Researching courses

Higher Education offers students the opportunity to take their learning to the next level and study what interests them. With over 35,000 courses on offer at hundreds of universities across the UK, students can continue to study a subject taught at school/college (English, Maths, Biology for example) or they can opt to study a more specialist course, such as Sports Technology, Publishing or Quantity Surveying. The difficulty can be deciding which subject to choose.

We encourage you to discuss with your son or daughter what it is they want from their future. They need to understand the decision needs to be right for them and making a choice based on those made by friends or other family members can often lead to the wrong option being selected.

So how does a student start to narrow down these opportunities? We recommend an initial conversation to establish some basic facts, consider the points in the table adjacent as they can help focus thoughts.



| Discussion topic | Further detail |
|--------------------------|--|
| Single or joint honours? | Some courses are purposefully kept broad and allow students to select from a wide range of modules each year. This is a great study option for anyone who is perhaps unsure about a future career pathway. Other degrees are much more focused, either in the choice of modules or subject content. This is a real opportunity for those who want to explore their topic of choice in more detail. |
| Teaching methods | University courses can be taught through a variety of methods including lectures, seminars and tutorials*. The most notable difference between school/college learning and university is the level of independent study required. Students will be required to motivate themselves throughout the duration of their degree to complete their work on time, carry out wider reading and revise their notes. |
| Assessment methods | Courses can be subject to different forms of assessment. Examinations, essays, group projects, presentations and lab reports are just a few examples. Some degrees will feature a range of assessment methods, whereas others will be more heavily weighted in favour of one style. We encourage students to select a course that is taught and assessed in their preferred learning style. |
| Duration | A degree typically lasts for three years but it is now becoming increasingly common to see four year degrees that offer a placement/study abroad option (these are known as Sandwich courses). This additional year offers students a chance to increase their employability by gaining work experience, developing transferable skills and making industry connections. |
| Entry requirements | There are opportunities for further study for students from all levels of academic ability. Students need to speak to their teachers and get an idea of their predicted grades and what is required to improve these further. They can then begin to research potential universities whose entry requirements are similar to the grades they are trying to achieve. |
| Accreditation | Some degree courses carry accreditation which means that a related professional body recognises that this course equips graduates with the necessary knowledge and skills to begin a career in that industry. |


Useful links
www.ucas.com
UCAS is the central website where all students apply to university. It also has search functions so that students can research potential courses and universities.

www.thestudentroom.co.uk
A forum based website that allows students to talk to others about their experiences relating to university.

unistats.direct.gov.uk
A comparison website allowing students to easily view key information from different potential courses.

www.university.which.co.uk
Impartial advice regarding researching and applying for university courses.

Additional resources
For further information on the topics discussed please visit our webpages and watch our short films on *Researching a course and institution* and *Why Higher Education*. We also have a supporting handout – *Choosing a course and university* which you may find useful. www.lboro.ac.uk/parents

 www.lboro.ac.uk/study/undergraduate/courses



Researching institutions

Once a student has decided what they want to study the next crucial question is where. It is really important to pick the right university for them. This will help them settle in quickly and will have a positive impact on their work.

The first area for consideration is how far away from home a student wishes to be based. For some, the right choice is to stay at home for the duration of their studies and commute to and from university each day, whereas for others the opportunity to live away from home is appealing. You should help your son or daughter consider the pros and cons of each before making their final decision.

Once this has been established students can begin to look for universities that fall within their preferred geographical areas. Providing an objective opinion and encouraging students to focus on the elements that are most important to them can help narrow down this choice.

League tables

League tables can be a good starting point when researching a university. They are compiled using a variety of different data looking at everything from research intensity, employability rates and staff to student ratios.

University league tables provide an indication of a university's overall performance and subject specific tables focus on performance within that degree field. Some of the more widely used include The Times, The Guardian and The Complete University Guide.

Other websites, such as WhatUni, are compiled using the feedback from current students – these provide valuable insight into student satisfaction and student experience and for some can be a more useful indicator as to whether or not an institution is a good fit for them.

The top overall performing universities are not always the top in each course area so it is worth comparing both for a more complete picture. It is important to note that just because a university ranks highly it doesn't mean that it will be the best fit for your son or daughter. League tables should be considered alongside other criteria and not in isolation.

UCAS fairs

Each year UCAS coordinates a series of national exhibitions, bringing together representatives from all of the UK's universities in one central space. School groups and individuals are invited to attend the events and meet with university staff. This is an excellent opportunity to gather prospectuses and ask questions. Time at the exhibitions is limited so students should carry out some initial research and decide which stands they would like to visit first before using any remaining time to speak to others.

Open days

Once a student has narrowed their potential options to perhaps ten universities (or less) they need to go and visit! University open days are one of the best forms of research, allowing potential applicants to view the campus and facilities first hand, meet staff and current students, and get a feel for the campus.

Open days can take place all year round, but the vast majority are in June/July and September/October. Again, taking some time before the day to decide what you want to see and information you need to obtain can help you make the most of the day. Most universities will publish an open day guide, which shows the schedules of talks and tours on offer so you can plan your time effectively.

Our experience is that parents who attend open days with their children often have different questions and think about details that students may overlook. This is really beneficial to the research process so please do not hesitate to ask anything when you visit.

Useful links

For more information regarding university league tables and rankings you may wish to visit:

www.thecompleteuniversityguide.co.uk
www.theguardian.com/education
www.timeshighereducation.com
www.whatuni.com

To find your local UCAS convention and book a free place please visit:
www.ucas.com/events

Additional resources

To help students make the most of attending a UCAS fair and/or an open day we have created two information sheets – each details potential questions to ask and tips for making the most of the day. We also have two short films relating to open days, one for students and one for parents and families. All of our resources can be found at www.lboro.ac.uk/parents

If you would like to book a place on the next open day at Loughborough University please visit www.lboro.ac.uk/open-days

UCAS application

The application process begins in the September of the year before a student intends to start their course – this is normally the beginning of their final year at school or college. There are several key dates that students should be aware of to ensure their application is submitted on time and that they meet all of the deadlines required of them.

Some schools/colleges also set internal deadlines that students will be asked to adhere to. This is to give teachers time to check over each application and ensure that everything is correct before submitting the final draft to UCAS. You should be aware of these milestones and encourage your son or daughter to be proactive with their application to help avoid any last minute panic.

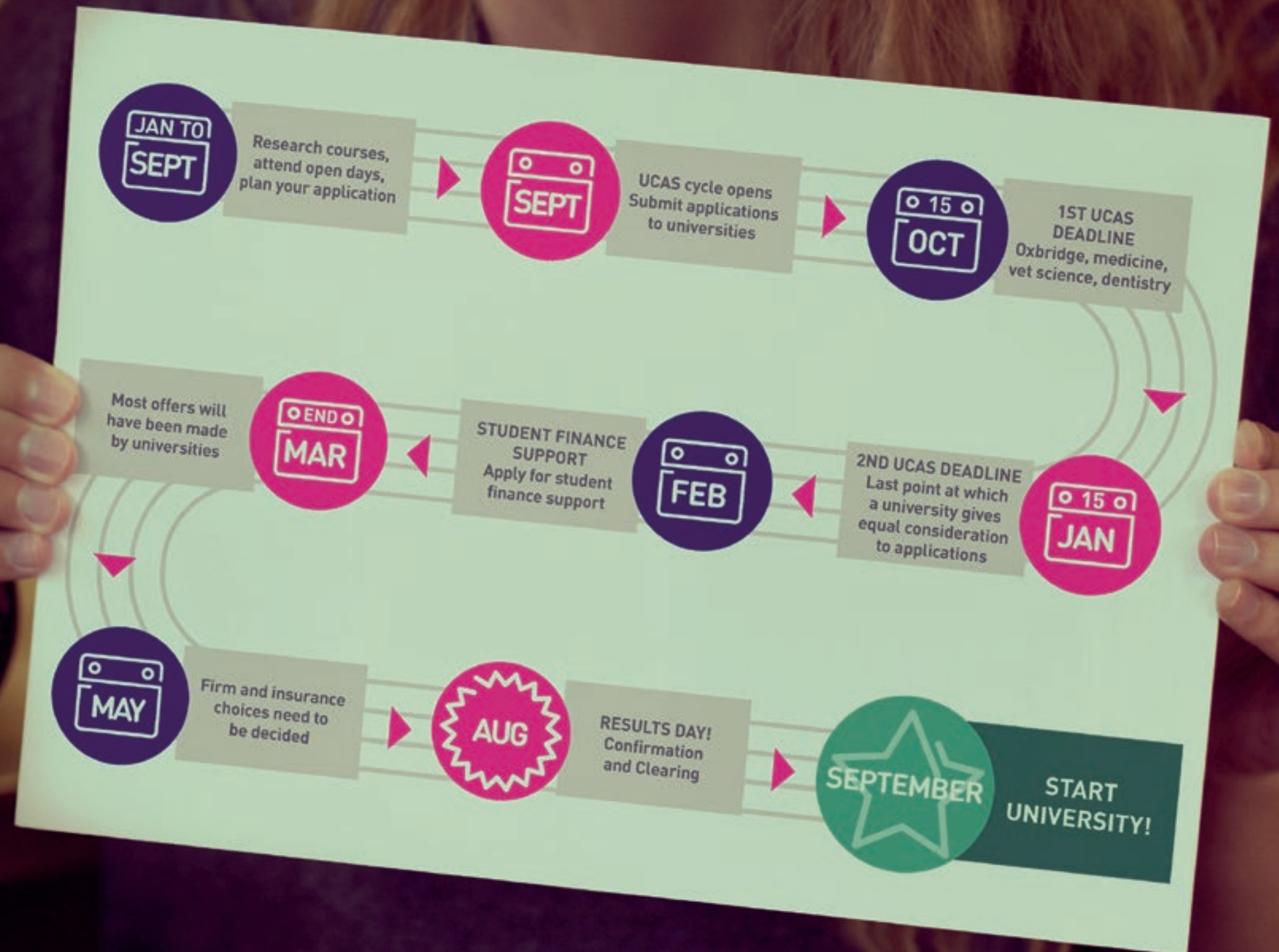
What you need to know:

1. All applications are completed electronically via the UCAS website.
2. Students have a maximum of five choices (these can be the same course at different institutions or multiple courses at the same institutions).
3. One application is submitted to all five choices so we recommend choosing similar courses to ensure the application can be as focussed as possible.
4. At this stage, they do not need to rank their choices in order of preference.
5. Each university will only see the application made to them; they will not know the other institutions a student has applied to.

For more information on how to complete a UCAS application please watch our short video at



www.lboro.ac.uk/parents



Completing the form

The UCAS application is split into seven sections which can be completed in any order and revisited to make changes at any time before it is finally submitted. All sections must be completed correctly, without any spelling or grammar mistakes.

The final section of the application is a reference, in most cases this will be completed by a teacher(s) at your son or daughter's school. If they feel another person is more appropriately placed to write a reference then they can request this. We do not recommend that a reference is written by a relative and wherever possible it should be completed by someone who knows the student in a professional context.

Personal statement

This is a mini essay which explains to university admissions staff why the student wants to apply for that course. It should highlight additional transferable skills that are beneficial to the course, for example, organisation, leadership and time management. It should include evidence of where they have developed these skills, perhaps drawing on sixth form studies, part time work and extra-curricular interests.

You should encourage them to think about all of the attributes they have that make them a strong student. Help them to recognise key skills from their everyday lives (for instance a daily paper round shows that an individual is reliable) and proof read their work to ensure it is free of any mistakes.

If they are struggling to find examples for their skills you could recommend they carry out some wider reading, related field trips or work experience to address this.

Processing an application

Once submitted, UCAS forward the application to the chosen universities. The universities will carefully review all of the sections and consider whether or not to make the candidate an offer.

Admissions selectors generally look at a range of criteria including GCSE grades, predicted A Level/BTEC grades, the subjects being studied at school/college (some courses require qualifications in certain subjects), and evidence of enthusiasm and commitment to the course in the personal statement and the reference.

At this stage the university will also consider any mitigating circumstances that may apply to the student. Examples include a disability or specified learning difference, those who come from a care background or those who may have suffered an illness that has affected performance at GCSE level.

If any of the above does apply we would strongly recommend that this is included in their application, it will not be considered as a negative mark and being fully informed of a student's circumstances will help admissions teams make fair and accurate offers.

For additional hints and tips on writing an effective personal statement visit



www.lboro.ac.uk/parents

I suppose my passion and enthusiasm for literature stems from a childhood love of reading. I would spend countless hours immersed in the adventures created by Roald Dahl, my favourite author. In particular the world of George's Marvellous Medicine, a book that even today ranks highly on my list of favourite texts. As I grow older my curiosity to explore new writers and their work grows with me. Following recommendations from both family and friends I have recently discovered a vast array of authors such as Leo Tolstoy, Emily Bronte and Harper Lee whose iconic works have commented on sensitive social issues such as the role of women within families, racism and mental health, highlighting not only their contentious nature in the past but also allowing me to draw parallels and comparisons with modern perspectives. The level of emotion provoked within me when reading such texts fuels my desire to want to pursue my studies within this field at degree level.

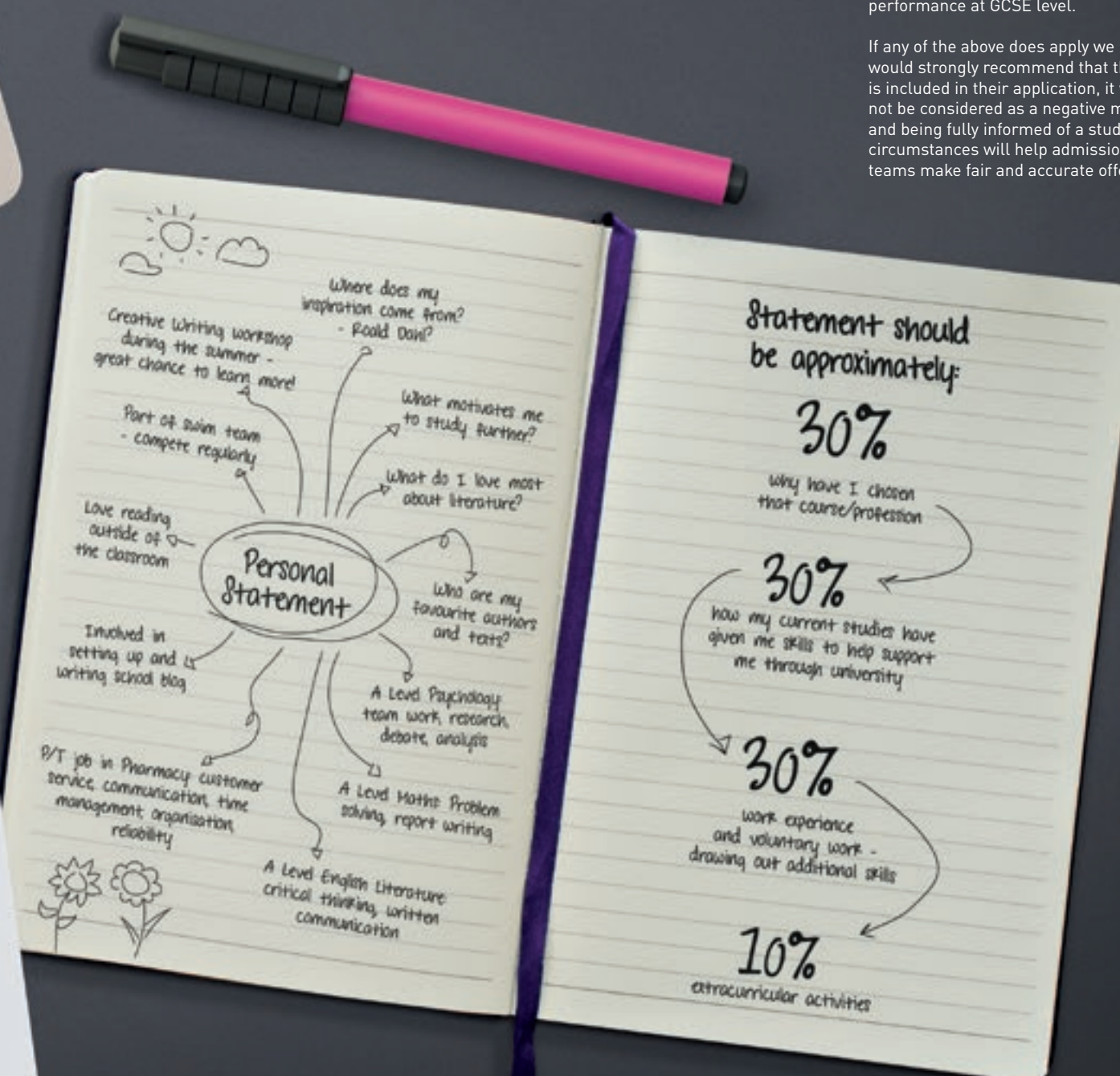
I am fortunate that my current A Level studies attribute to me a range of skills which I believe would benefit me greatly on an English Literature degree course. As part of a recent module looking at Abnormality in Psychology I was asked to work as part of a team to prepare arguments for a debate surrounding nature versus nurture. This activity allowed me to develop skills in team work, research and communication. A Level Maths really challenges my problem solving, working to solve complicated equations and apply formulae correctly. Finally, my A Level studies in English Literature, through topics such as literature from World War I, have encouraged me to engage in wider reading, developed my critical thinking through continual discussion and allowed me to enhance my written communication when structuring essays.

I am currently employed for three evenings per week in a local pharmacy. My duties there are varied but include stock checking, serving customers and advising on medication. This is a responsibility that I take very seriously and I make sure that I adapt my conversational style in order to communicate information clearly. During term time I have to be organised and manage my time effectively to ensure that I can balance my work commitments with homework and revision.

This summer I was fortunate to be able to take part in a Creative Writing workshop at my local university. This was a very inspiring experience; working alongside academic staff and receiving their feedback and critique of my work has fuelled my ambition to pursue a career in publishing – hopefully one day producing my own novel. I am keen to apply the techniques I learnt during this experience and therefore I have started to work alongside other sixth form students to create a school blog. It is really great being part of a team of writers and it is a project that is helping us to further develop our writing style.

At the weekends I swim competitively for a local team, often entering long distance, open water races. I find that the training and preparation required for this kind of competition to be physically demanding, but also a really good way to unwind and relax. During the next summer holiday I am hoping to travel with my team to Spain to compete in a European tournament.

I am incredibly excited to be embarking on the next stage of my educational career and to utilise and build upon my existing skills and passion for English Literature.




Interviews

Some universities and courses will have an additional stage to the application process – an interview. This generally applies to those that are highly competitive, require a specific skill set (i.e. Music or Art) or lead directly into a profession (for example Nursing or Medicine).

If your son or daughter is asked to attend an interview, try and help them prepare by reviewing their personal statement and helping them think of additional examples they can build on. You can encourage them to think about why they have chosen this course, what their future ambitions are and to be aware of any current developments in their field.

In some cases it may be appropriate for the applicant to prepare a portfolio of their work to showcase during the interview. There is no expectation that this should be presented in an expensive file or folder, but the work selected should be clearly laid out, labelled and showcase a range of different techniques/skills. Wherever possible students should try and include work that has been completed outside of the classroom as this demonstrates a further commitment to their chosen subject area.

For additional information on university interviews watch our film at

 www.lboro.ac.uk/parents



Understanding university decisions

Once an application has been reviewed the university will notify the applicant of their decision – this will initially be via UCAS track (which updates each day) and will be followed by confirmation in writing. There are four different decision types that a student can receive.

1. Conditional Offer

The university is offering a place on the chosen course on the condition that certain criteria are met. This is usually linked to achieving the stipulated grades from their current studies or gaining an additional qualification, for instance, resitting a GCSE.

2. Unconditional Offer

This means the student has definitely been accepted on the course. Often reserved for students who have already completed their qualifications, know their final grades and are taking a gap year. Some universities make unconditional offers to students in their final year of school/college. If so, we would advise careful consideration as many have caveats attached.

3. Change of Course Offer

An offer of a place is made but on a similar course to the one they originally applied for. This happens when a university feels the candidate is not suitable for the degree that they applied for. This could be due to the entry requirements being academically beyond their reach, or an indication in the personal statement that suggests the subject content will not match a student's aspirations.

4. Unsuccessful

Due to the sheer volume of applications received it is not always possible for a university to make offers to everyone.

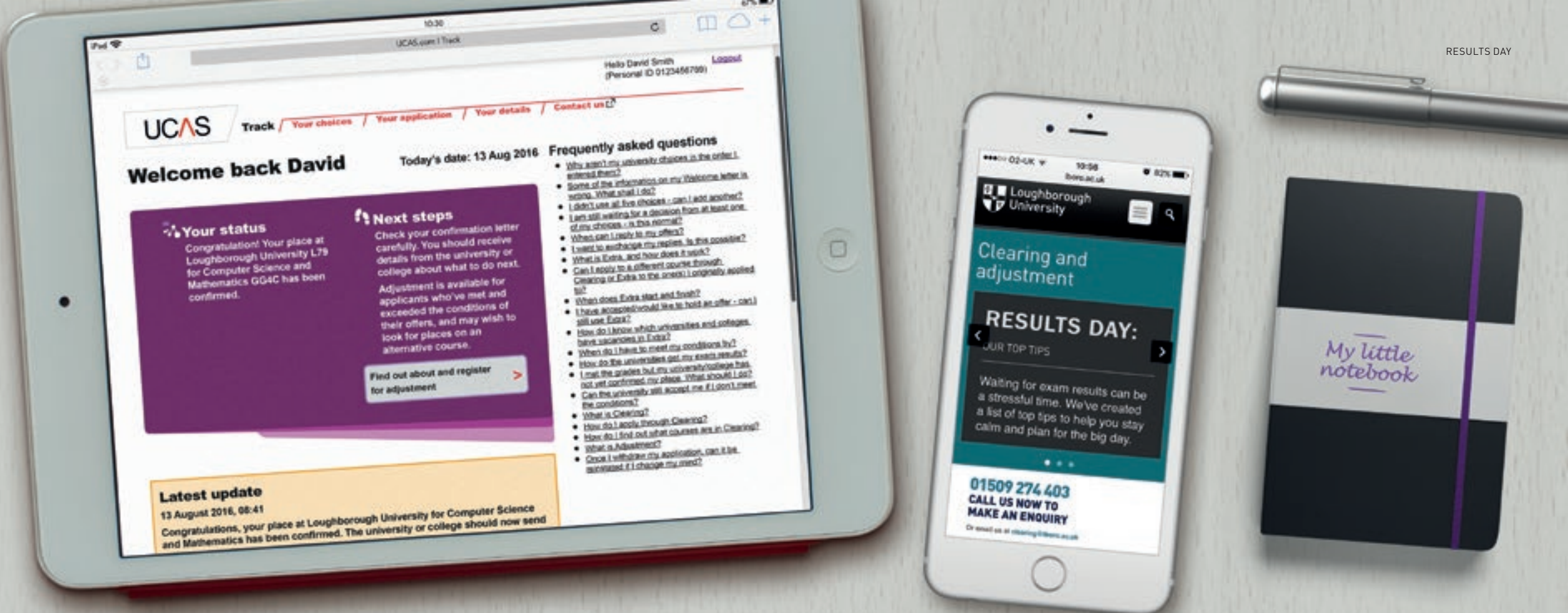
What happens next

Once an applicant has received decisions from all of their university choices it is time to make a decision as to which is their Firm (first choice) and which is their Insurance (second choice). This is a crucial decision and should be considered carefully. Once made, any other offers made will be retracted and cannot be reinstated.

The Firm choice should be the university they most want to study with. The Insurance should act as a back-up option should they not meet the conditions of their firm offer. Ideally, the entry requirements for the Insurance choice should be lower than those of the Firm. If this is not possible we would advise students to still select their preferred university as their Firm choice.

Results day

Results day can be a really emotional experience. For most it will be a celebration of two years of hard work and securing a place at their first choice university but for a few students their initial plans might have to change and this can be really unnerving. Whatever the outcome the most important thing to remember is to stay calm. There are lots of options available and they can still go on to have a fantastic university experience.



Preparation before the day

1. Have a positive but honest conversation with your son or daughter to see how they feel they performed in their final exams. If they have genuine concerns then some prior research into alternative options can make a real difference on the day.
2. Get them to list all of the things that are important to them with regards to university – course, placement opportunities, geographical location etc. It is really important to remember that if they do need to look for a different institution that they still find one that meets the criteria.
3. If you feel that your son or daughter has been affected by mitigating circumstances (such as illness or bereavement) then it is worth discussing this with their school/college and if necessary contacting their chosen universities in advance of results day. This allows them to take this into consideration when making decisions as to whether or not a student's application is successful.
4. Gather all paperwork associated with UCAS together and place it in one folder. If a student needs to contact their university choice they may be asked to quote information such as their UCAS ID number. Having all of this to hand can help speed up conversations.

On the day

The most important thing to remember is for students to stay local. Universities will want to speak directly to applicants and this can prove difficult if they are away on holiday with no access to a computer and/or their UCAS information.

At approximately 8am students will find that their status on UCAS track will change:

| | |
|--|--|
| Conditional Offer changed to Unconditional Offer | The student has been accepted onto their chosen course. If a student hasn't met the conditions of their Firm choice they may have done so for their Insurance – in which case this will have updated accordingly. |
| Conditional Offer changed to Unsuccessful | Unfortunately the student hasn't met the conditions of their offer and their place has been withdrawn. |
| No change (Conditional Offer remains a Conditional Offer) | Don't panic – this can be for a few reasons. Most commonly it is because the university hasn't had all of the student's results confirmed (for instance, they may be waiting for a GCSE resit) but it may be because a decision is still being made. |

Whatever the status on UCAS track, your son or daughter should still collect their results and the associated paperwork. Make sure you find out the opening times in advance.

If a student has been unsuccessful or there is no change to their status on their UCAS track try and urge them to remain as calm as possible. Make sure that they have all of their paperwork with them and a fully charged mobile phone to make calls to other universities.

Clearing

Unfortunately, not all students will secure the grades that they were hoping for and results day can quickly turn to panic. Try and support your son or daughter through this by keeping them as calm as possible. They should listen to advice from their teachers and not make any rush decisions. Clearing is a UCAS process that works for thousands of students, most of which will find an alternative university option and go on to have a fantastic experience.

If eligible for Clearing, their Clearing number will appear on their UCAS track. They will need to quote this throughout the course of the day so encourage them to write it down.

All Clearing vacancies will be listed centrally on the UCAS website and on the individual university sites. Sit with your son or daughter and look through all of the options available, when you come across one that you feel has potential then the student should call them (there will be a designated Clearing phone number clearly listed) and discuss the course in further detail. Encourage them to ask any questions that they might have about the course, university or student experience as a whole. If the student's grades match the university's criteria they will make a verbal offer and students can hold as many of these as they want so do not be afraid to ring lots of institutions.

Once all of the research and phone calls have been made it is time to decide if one is a good match and formally accept it on UCAS track. If not then they should consider a gap year and reapplying the year after; Higher Education is a major investment of time and finances and it has to be right.

The earliest they can accept an offer is 3pm on A Level results day so there is plenty of time to consider all options and no pressure to make an immediate decision. Just be aware that verbal offers do expire (sometimes 24 hours after they are made).

Once a place has been accepted it is time to put into place final arrangements, including securing accommodation and notifying Student Finance that the university destination has changed.

Adjustment

Adjustment works in a very similar way to Clearing but is aimed at students that have achieved grades higher than those predicted. If this applies to your son or daughter they may wish to contact universities that were initially perceived as academically too ambitious and find out if they can offer them a place on their chosen course – if they can then they will be able to accept this via UCAS track (in the same way that a Clearing student can).


Although Adjustment is an established UCAS process it is not overly utilised with only a small number of students opting to take it each year. This is not because students don't exceed grade expectations, but is likely to be because students have become wedded to their initial choice and do not want to swap at this stage. Make sure you talk to your son or daughter about this option carefully, if they do choose to accept an Adjustment offer they cannot revert back to their original university at a later stage.

Please note that if your son or daughter had previously accepted an Unconditional Offer they will not be eligible for Adjustment – regardless of their grades.

Next steps

When a student has secured their university place it is time to action the final few tasks, including opening a student bank account, confirming accommodation arrangements and joining social media groups to start making friends! Universities may send out copies of reading lists, equipment lists and timetables in advance so they can begin to plan their academic commitments.

To find out more information about results day please watch our short videos at

 www.lboro.ac.uk/parents

Student finance

The costs associated with university can often be a major area of concern for parents but there is funding available which is designed to allow higher education to be accessible to all.

The first thing to note it that no one has to pay upfront and repayments after graduation will be linked to your son or daughter’s salary so that it is manageable.

How to apply

Applications open in the Spring of a student’s final year at school or college and close in May.

Students should make sure they submit their application before the deadline to ensure that funding is available for the start of the university term.

There are different award agencies that you need to apply through depending if you are from England, Wales, Scotland or Northern Ireland so you should make sure they are completing the correct application based on their country of residence.

Once registered, they will be issued with a CRN [Customer Reference Number]. You will then be asked to input details of your finances to support your son or daughter’s application. If you would prefer that this remains private you can request your own CRN that is linked to the form but doesn’t allow the student access to these sections.

Once complete you can track the progress of the application and change any details such as contact details or their Firm choice of university. It is really important that applications are kept up-to-date so the accurate funding is allocated.

Tuition fees

The cost of your son or daughter’s learning experience at university is covered by tuition fees. Some universities charge a set fee for all courses while others will vary the fee by subject area, all of this information can be found online.

Regardless of cost, tuition fees are a “study now, pay later” scheme and students are entitled to a non means tested Tuition Fee Loan to cover the full cost of their course.

In the event that a student would like to use private funds to pay for some or all of their tuition fees up front they can do so by contacting their Firm choice university.

Maintenance Loan

The other major cost associated with university is living costs – everything from rent, utilities, travel, food and course materials. The cost of living will generally reflect the geographical location of a university – with city centre prices often being higher.

In order to meet these commitments students are entitled to a means tested Maintenance Loan, with the exact amount that they receive calculated based on the following:

- Household income – the gross income of the adults in the household where a student lives.
- Location of university – students studying in London are entitled to more funding due to the increased cost of living.
- Accommodation choice – students opting to live at home during their studies are entitled to less funding
- Year of study – students taking the option of a sandwich year will not be entitled to the Maintenance Loan whilst on placement as this often has a salary attached.
- Siblings – if you have one or more child in Higher Education at the same time they will receive additional funding in recognition that you are supporting multiple students.

The Maintenance Loan is paid in three instalments (at the start of each term) to help students budget and is repaid after graduation. For an estimate of entitlement for your son or daughter visit the Student Finance calculator www.gov.uk

Scholarships and bursaries

Universities offer a range of packages to help students manage their finances. These are pots of funding that do not have to be repaid but the qualification criteria and amount available vary between institutions so you will need to check their individual websites to get the information you need.

Generally a bursary will have set criteria that a student will or won’t meet; these may include household income, home postcode or being the first in the family to attend Higher Education. A scholarship is normally rewarded in recognition of a student’s achievement, this may be linked to strong A Level/BTEC grades or a specialist skill set – for example, playing sport at a high level.

One important thing to note is that bursaries and scholarships are not applied for via the Student Finance website. They are allocated from the institutions themselves and students should research the application details as well as the funds available.

Don't forget...

- Laundry – students who live in halls of residence will have access to washing facilities, these normally have an additional cost.
- Television license – students living in halls of residence and watching television require their own television license, those living in a shared household can have one per property.
- Internet – this may be included within the cost of rent, but in some cases this will be an additional fee.
- Travel – this may be to and from the university each day, back to the family home or university accommodation, travel around the city or travel at the weekends to visit friends and family.
- Field trips – university courses try and provide students with many exciting opportunities to put their learning into practice. This may include off site field trips, the cost of these will be kept as low as possible and funding support may be available.
- Gym membership, clubs and societies – there will be a lot of social activities on offer for students to engage with.



Repayments

If a student has taken a Tuition Fee Loan and Maintenance Loan the amounts will be consolidated together so they will be left with one set of repayments.

Repayments begin in the April after they complete their degree providing they are earning above £25,000 per year. The amount that they will repay each month is linked to their salary and not to how much they borrowed. If for any reason their future wages drop below this figure the repayments will stop and only resume once the £25,000 threshold is exceeded again.

Student Finance will collect the repayments from a graduate’s wages. As earnings increase over time so will the amounts and any remaining balance 30 years after graduation will automatically be written off.

| Annual salary | Monthly repayment* |
|---------------|--------------------|
| £25,000 | £30 |
| £30,000 | £65 |
| £35,000 | £105 |

**Repayment is 9% of the graduates earnings over £25,000*

If your son or daughter decides to move abroad to work and their salary exceeds £25,000 they are still liable to make their repayments. As they will not be paying tax within the UK it is their responsibility to contact Student Finance to make the necessary arrangements, failure to do so can result in a penalty fine.

Additional income

It is common for students to have a part-time job while at university and this is not a problem as long as it doesn’t interfere with academic commitments.

Some universities run student ambassador schemes offering paid work that involves supporting university events such as open days. Ambassador schemes are kept flexible to allow students to select shifts that fit around their timetables and deadlines.

University terms are often shorter than those of schools and colleges giving students longer holidays. Securing full-time work during these breaks is not only good experience but will allow them to save a significant amount of money.

Budgeting

For most students this is the first time that they will have access to large sums of disposable income and have the responsibility of managing their finances.

Supporting your son or daughter in advance of university with budgeting and getting used to financial planning can be a real advantage to them.

- There are lots of ways a student can help their funds to “go a little further” these include:
- Comparing the prices and packages for utility suppliers .
 - Ensuring they have the best deal available for their mobile phone.
 - Choosing a student bank account with a good interest free facility (that remains interest free for some time after graduation to allow for full repayment).
 - Getting a Young Persons Rail Card (1/3 off train travel) and encouraging students to research cheaper methods of travel such as advanced train tickets or the Megabus.
 - Buying text books online – there are lots of websites dedicated to students selling second hand books as well as the university library which will house all of the books needed and can be borrowed for free!
 - Collecting their NUS card – this provides discounts at a lot of high street and online shops and restaurants.

Additional resources

We have created a series of finance based leaflets that will aid with your son or daughter’s budgeting as well as two short films explaining the process of applying and the funding available. These can all be accessed at www.lboro.ac.uk/parents

Useful links

For general information relating to financial support packages and details of how to apply visit www.gov.uk. The site also features a calculator providing you with an estimate regarding your son or daughters funding entitlement.

For further impartial and practical advice on how your son or daughter could manage and stretch their university finances try visiting the websites below.

- www.moneysavingexpert.com
- www.moneyadviceservice.org.uk
- www.studentmoneysaver.co.uk
- www.moneysupermarket.com
- www.mysupermarket.co.uk
- www.kelkoo.co.uk
- www.pricegrabber.co.uk
- www.twenga.co.uk
- www.getinvisiblehand.com



Accommodation

There are three possibilities of accommodation available: living at home, halls of residence and private accommodation. Discussing the pros and cons of each option with your son or daughter will help them to make the best choice for them.

Arrangements for booking accommodation will vary between institutions but most will begin the process in May after a student has chosen their Firm and Insurance choice. Your son or daughter should check their emails regularly for correspondence from their university and make sure they follow all of the steps to secure their accommodation. If you have any concerns regarding the process then please do not hesitate to contact the relevant university who will be happy to help.

Living at home

The volume of institutions providing Higher Education courses within the UK means that it is now easier than ever to remain living in their family home and commute each day to study. With recent changes to student finance and the cost of tuition fees this is becoming an increasingly popular choice with students as they perceive it as a cheaper option. As with all of the accommodation options available there are both positives and negatives with staying at home which should be carefully considered.

Pros

Student will be more familiar with the area, know where local shops, transport links, restaurants etc are.

Will have the daily support of family members living with them which can be a real benefit during peak study times at the end of each term.

Can be a cheaper option (although there is less Maintenance Loan available to those living at home).

Cons

Less independence as students are not necessarily responsible for managing bills, cooking meals and carrying out household chores.

Can be a little harder to initially make friends if a student doesn't have "instant" access to housemates – there are however lots of social events planned during Fresher's week to help students meet people.

Socialising may be restricted by being based away from campus. If last minute plans are made or a student has to leave to catch a last bus home they may not be able to fully participate.

Don't forget: Although a university may seem a feasible commute by car this may not be the same when travelling on public transport. Overall universities do not allow students to bring cars onto campus and the cost of running a car can be a significant financial drain for students.

Halls of residence

The most popular choice for first year students is to live in university halls of residence. These are essentially large blocks of flats and there are several varieties on offer to suit all requirements including:

- Catered or self-catered
- Single sex or mixed sex*
- En suite or communal bathrooms
- Self-contained flats or shared kitchen and living room facilities

**In the vast majority of cases students will be allocated their own bedroom, shared rooms will be single sex only*

Talking to your son or daughter about which is right for them and their lifestyle can help them to decide which to choose. It is important to note that if a student doesn't get their first choice of accommodation that they should keep an open mind – the alternative may be just as well suited to them.

Halls of residence also provide a platform for students to instantly meet lots of other Freshers who are all in the same boat, moving away from home for the first time and settling into university life. The Students' Union will coordinate numerous social events within the first couple of weeks to help settle students in and allow them to meet as many new people as possible.

Pros

Access to lots of people very quickly which helps facilitate new friendship groups.

Single termly payments and utilities included to help manage finances.

University accredited so problems can be easily resolved.

Often based on or very close to campus so students are based centrally to the university.

Pastoral care will be readily available to help students transition from leaving home.

24 hour security will be on hand in the unlikely event that there is an emergency.

Don't forget: on paper halls of residence may appear to be the most expensive option available, however, the weekly rent is inclusive of utility bills and sometimes also internet and contents insurance. Payments for each term will be taken just after the Maintenance Loans payments are provided, making it easier for students to manage their finances.

Private accommodation

The final accommodation option is perhaps most popular with students entering their second, third or fourth year of university. After an initial first year living in halls of residence many will opt to move into a house and rent privately from a landlord. This is a great opportunity for students to take control over the kind of properties they would like to live in, the location and who they live with.

Most universities will be able to provide a list of approved landlords and letting agents that have a positive reputation for renting to students and these are a great place to start the housing search. Encourage your son or daughter to start thinking about their plans well in advance and to secure their accommodation for the following academic year between Christmas and Easter of the current one.

Pros

Students can choose the type of property they want to live in and the location.

Students can choose who they want to live with.

Cons

Utility bills will be managed separately from rent and students will therefore need to manage their finances carefully.

Students will have to assume responsibility for negotiating contracts with landlords and utility providers.

Don't forget: this is often the first time a student has been responsible for running a household, help your son or daughter manage this by showing them in advance some basic tips, including: how to change a light bulb, how to read a meter, what to do when a fuse blows, how to read a clothing care label and what washing machine settings to use. Teaching them a few basic recipes will also be a great help!

Providing additional support

Contracts: In the majority of cases accommodation that is approved by the university will have a clear and transparent contract that will have the interests of the student at its core. Private accommodation might have a different contract in terms of length and what is included.

Top Tip

Keep track of paperwork and read through documentation thoroughly.

Security deposits: As with all rented accommodation students will be asked to pay a deposit before they move in. This is to cover the costs associated with any damage that may occur during the tenancy. Providing a student looks after the property this should be returned at the end of the lease agreement.

Top Tip

Ensure that your son or daughter receives a full inventory of the accommodation and that they agree with all the details of what is provided and any damage that is noted on there. Any discrepancies should be highlighted to the landlord/letting agent immediately.

PAT testing: Once your son or daughter moves into a property it is important that all of the electrical appliances are inspected and that any faults or concerns are reported to the landlord/letting agent.

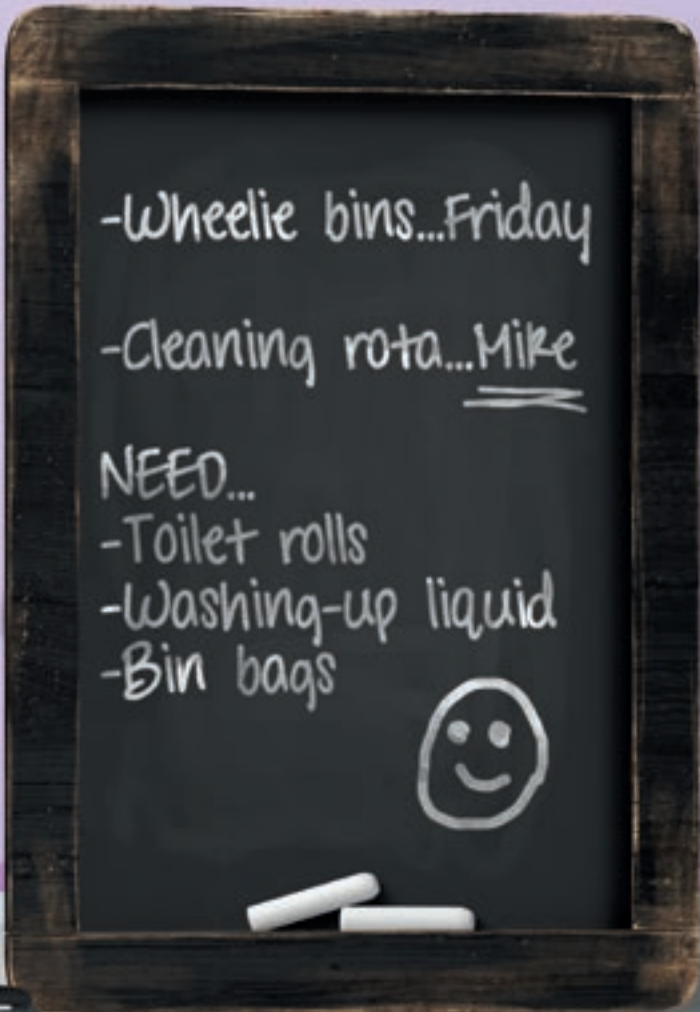
Top Tip

Electrical items should be PAT tested annually (a sticker to prove this will be on each plug) and copies of boiler safety checks should be readily available.

Contents insurance: Unfortunately there will be some occasions where a student's property is accidentally damaged, lost or stolen and it is important that your son or daughter has adequate contents insurance. There are several student friendly deals that can be found through comparison websites and it may also be included in the weekly cost for accommodation.

Top Tip

Double check your own documentation as sometimes a student's possessions can be covered under a parent/family policy.



Additional resources

For more information about the range of accommodation on offer at Loughborough and a glimpse into all of the excitement from moving in day please visit www.lboro.ac.uk/study/undergraduate/your-community/accommodation

Student support

Universities welcome students from all different backgrounds and walks of life. They have teams dedicated to ensuring all students feel included and supported and are able to get the most from their university experience.

The services range from faith and spirituality groups, societies for those who identify as LGBT, to specialist support for those with a disability or learning difference.

There are two main support networks, the Students' Union and the university's student services. If your son or daughter experiences any problems during their studies, these support networks provide someone to confide in and any help they might require. If at any stage your child becomes overwhelmed by any aspect of their life then urge them to seek help from the university.

In some cases there is additional financial support available to students who are overcoming additional obstacles. They include Bursaries for students from a care background, funding to purchase specialist equipment for those with a visual or hearing impairment or the Disabled Students Allowance (DSA). When researching potential institutions it is worth considering whether they can offer any funding packages as well as pastoral support. For more information on the DSA, a national funding package visit www.gov.uk

Disability support

Many university students will identify themselves as having a form of disability – this can be physical or a mental health illness.

There is a designated section on the UCAS application where students can add details. Student can also include it in their personal statement or request that it is written into their reference. It is important to stress at this point that this information will be treated confidentially and will in no way hinder the success of the application.

If a university is aware of a student's circumstances then they can make any necessary preparations to ensure that they have all of the support required during the course of their degree. This may be in the form of alterations to a bedroom (to allow wheelchair access), providing specialist IT equipment/software or being assigned a tutor/counsellor. Students may also be entitled to additional study support which may include extra time in exams, coursework extensions or a note taker.

For some students they do not realise they have a specified learning difference until they enrol at a university and begin their degree. It is very common for students to undertake an assessment to determine if they are dyslexic and the university will be happy to help facilitate this. If your son or daughter confides in you that they are struggling with the academic work for their course then encourage them to speak to their student services department – again, this will not be viewed negatively and may help to improve grades overall.

Security and safety

Universities place a great deal of emphasis on student safety and every step is taken to ensure your son or daughter can enjoy their university experience in a secure environment.

University accommodation should come equipped with fire safety equipment and it is common for institutions to run fire safety demonstrations. You should encourage your son or daughter to attend so that they are aware of how to best tackle or act should a fire break out. Halls of residence blocks should also offer a significant level of security to enter the building and are often monitored 24 hours a day by an on-site security team in case of any emergencies during the night. When students are viewing potential properties to rent privately they should consider the safety of the area and the accommodation itself.

Throughout the course of the academic year many universities will run campaigns around personal safety, this may include handing out personal alarms, self-defence classes and advice on how to protect valuables.

Health

One task that is often overlooked by students in their first year is to register with a local doctor and dentist. This is a relatively quick process and something you should encourage your son or daughter to do in case they require a medical appointment during term time. Most universities have either health centres on-site or links with local ones and can provide you with information as to their location and services.

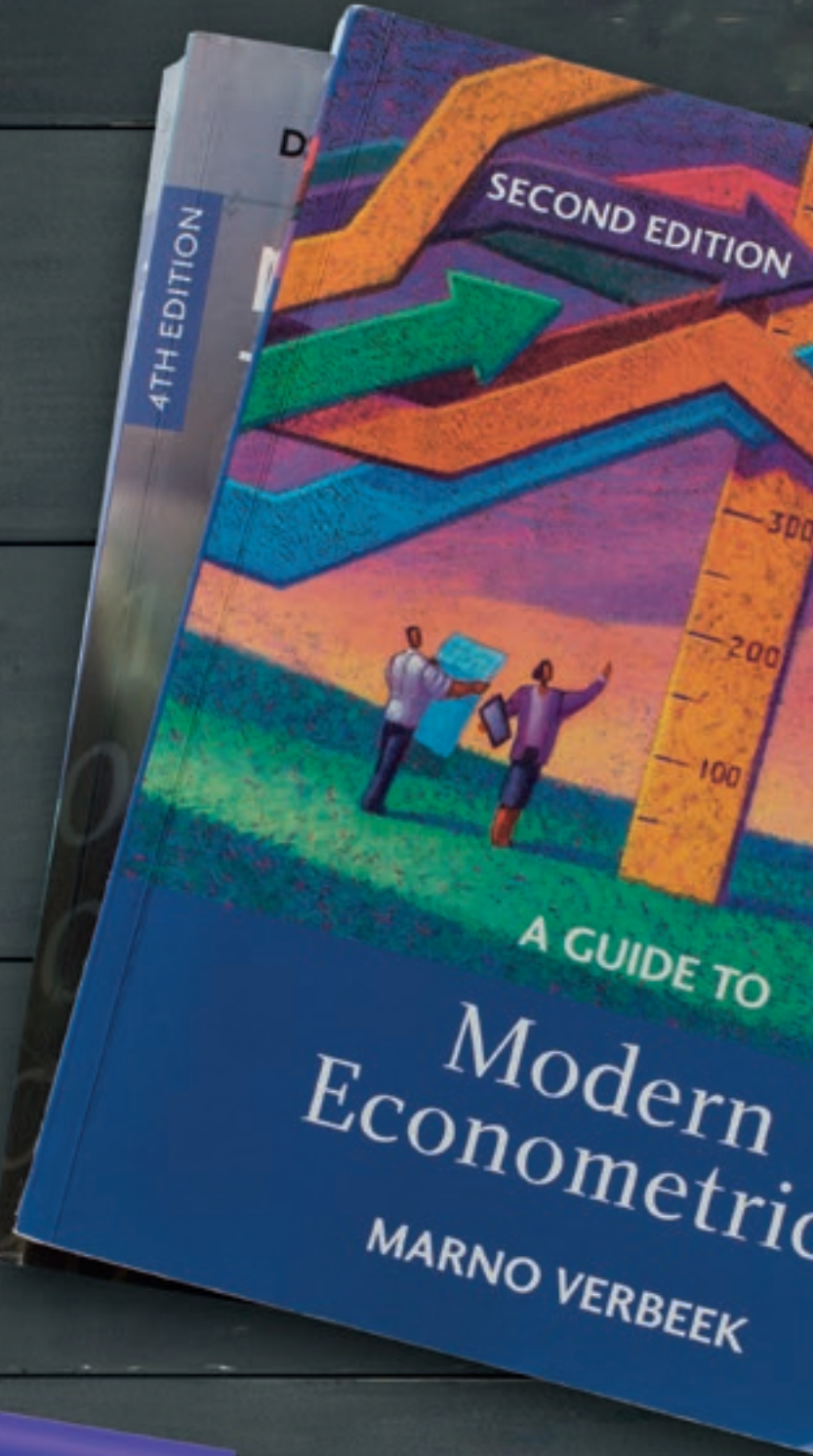
Study support

The transition from A Levels/BTECS to undergraduate degree can be a significant one and some students initially struggle to adapt to a new style of learning. This is perfectly normal and nothing to panic about. In most cases a student will have been assigned a personal tutor/counsellor and attending a meeting with this person is a great first step to seek advice. In addition the university library may offer guidance in note taking, revision, research and utilising library resources further. It is important that if a student feels that they are getting overwhelmed that they do seek out help before the problem(s) escalate any further.

Register
@ doctors
& dentist

Book
Counselling
session

Extra
maths lesson
Thurs 4.30pm





Graduate employability

Your son or daughter’s future is important to us and we know that you will be thinking a lot about their post-university careers. That’s why every single one of our undergraduate courses at Loughborough includes a paid placement year option, so that students can focus on maximising their employment prospects and start building important relationships within business and industry.

The placement year option allows students to gain invaluable experience that will shape them into highly employable graduates. In addition to this, many placements lead to job offers and can have a positive impact on academic performance. We work with globally recognised businesses as well as independent companies to develop our courses and provide our students with support to find placement opportunities. These can be businesses based both in the UK and abroad.

In addition to this we host several careers fairs on campus providing students with a chance to meet over 300 employers who could possibly enhance their future careers. Our Autumn Graduate Recruitment and Placement Fair is the largest university careers fair in the UK with over 200 representatives in attendance. Our Careers Network office offers excellent support to students to help with their career planning and application writing.

Placements

Our students are well travelled in their studies, their placement opportunities are essential to creating a successful career path. Here is a small selection of destinations they head to:

| | | |
|-----------|---------------|--------------|
| Australia | Germany | Mexico |
| Bahrain | Gibraltar | Netherlands |
| Belgium | Hong Kong | New Zealand |
| Brazil | Indonesia | Nigeria |
| Bulgaria | Italy | Oman |
| China | Liechtenstein | Russia |
| Denmark | Macau | Saudi Arabia |
| France | Malaysia | Singapore |

Experience

Our connections with organisations worldwide, allow our placement students to gain high profile experience in their field, examples include:

- Industrial Design and Technology
The LEGO group, Denmark
- Management Sciences
Disney, London, UK
- Multi-Media Textiles
Cody Design, New York, USA
- Textiles: Innovation and Design
H&M, Stockholm, Sweden



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School and College Liaison
Loughborough University
Leicestershire
LE11 3TU, UK

T: +44 (0)1509 223460
E: scl@lboro.ac.uk

www.lboro.ac.uk/parents

