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HH/LMcC/6thform/Parentmail/2021-22/Yr 13 Student Finance

3 March 2022

Dear Parent(s) / Guardian(s),

We are so pleased to welcome back Year 13 students into our school community this week.

Applying to university can be a stressful process for students. The first hurdle on the journey to university is the application process. We have guided students through the application process and we are now encouraging students to start thinking about Student Finance as an option to support their journey into higher education.

We have led sessions on this during Higher Education Week and in form time to students and we will continue to upload resources on the Year 13 Teams Page for students to access. We felt it was important to reach out to parents to keep you in the loop. If students and parents are clued up on how it all works, it can definitely help to take some of the stress off.

We wanted to write to you to provide some support on Student Finance. It is the organisation responsible for providing Tuition Fee Loans and Maintenance Loans to students at university. Students apply for their funding through the relevant Student Finance organisation in their country of residence, not the country where they'll be studying e.g. a student from England planning to study at the University of Edinburgh would still apply through Student Finance England.

We wanted to make sure you are aware there is lots of information available online available to both parents and students.

### **How do I found out more about Student Finance?**

Here are some useful videos and websites to help you understand Student Finance.

#### Useful video links

- How and when to apply? (This clip is from 2021/2022 but it is still useful)  
[www.youtube.com/watch?v=RQTd6ngTR\\_U](http://www.youtube.com/watch?v=RQTd6ngTR_U)
- Student loans explained  
<https://www.youtube.com/watch?v=53S1JOdco28>
- Repaying student loans  
[www.youtube.com/watch?v=vbYmrEgxjN4](http://www.youtube.com/watch?v=vbYmrEgxjN4)

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- Understanding student loan interest (This clip is from 2019/2020, but it is still helpful)  
[www.youtube.com/watch?v=bFp06e\\_6fzI](http://www.youtube.com/watch?v=bFp06e_6fzI)

For more videos on Student Finance, please look at the Student Finance channel -  
[www.youtube.com/channel/UCQvTND9RLIsIpEYirK-XMTA/videos](http://www.youtube.com/channel/UCQvTND9RLIsIpEYirK-XMTA/videos)

#### Useful website links

- Advice for parents - what you need to know about student finance  
<https://www.theuniguide.co.uk/advice/advice-for-parents/parents-what-you-need-to-know-about-student-finance>
- Student Loan Repayments  
<https://www.theuniguide.co.uk/advice/student-finance/student-loan-repayments>
- Everything you need to know about getting a university scholarship, grant or bursary  
[www.thecompleteuniversityguide.co.uk/student-advice/finance/university-bursaries-and-scholarships](http://www.thecompleteuniversityguide.co.uk/student-advice/finance/university-bursaries-and-scholarships)
- Parents' Guide to University  
[www.savesthestudent.org/student-finance/parents-guide-tips-university.html](http://www.savesthestudent.org/student-finance/parents-guide-tips-university.html)
- 'Big Fat Guide' to Student Finance  
[www.savesthestudent.org/student-finance/the-big-fat-guide-to-student-finance-2012.html](http://www.savesthestudent.org/student-finance/the-big-fat-guide-to-student-finance-2012.html)
- **Student Loans – A Guide to Terms and Conditions 2022 to 2023**  
[Student loans: a guide to terms and conditions 2022 to 2023 - GOV.UK \(www.gov.uk\)](http://www.gov.uk/government/guides/student-loans-a-guide-to-terms-and-conditions-2022-to-2023)

#### **Government Changes to Student Finance Announced on 24<sup>th</sup> February 2022**

For students interested in university who are planning on taking a gap year to start in 2023, we are asking them to think carefully following recent changes to Student Finance. For most, starting this year could now save students thousands of pounds over their working life compared to delaying going to university. For more information, please read the following article:  
<https://www.moneysavingexpert.com/news/2022/02/student-finance-loans-changes-education/?fbclid=IwAR1FubFcIOEN1itcbCWVxc2vMRFm-oZ27U-czdOt0alxja7IbiIVEpL-k2k>

#### **UCAS Adjustment Removed**

UCAS has removed the Adjustment process for entry in September 2022 and beyond. Previously, if students achieved better results on results day than expected, they could potentially apply to other courses at other universities through Adjustment. This is no longer possible. If students wish to change their firm choice university after receiving their results in August 2022 (July for some qualifications) students need to use the UCAS self-release system on the UCAS Hub. This will mean they decline their firm choice place and enter Clearing.

For students who might do better than expected on results day and no longer wish to attend their chosen university, they can either:

- Use 'Decline My Place' to enter Clearing
- Take a gap year and reapply

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- Stay at the university they have applied to and ask if it is possible to swap courses

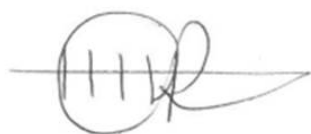
### **Next Steps for Year 13 Students**

Here's a brief timeline of next steps for Year 13 students in their university application process:

1. **Students need to decide on their firm and insurance offer** - The UCAS deadlines to choose their firm and insurance are based on when UCAS get the last decision in from the student's university or colleges. Students need to check track to see their personal deadline.
  - If students receive their last decision on or before 19<sup>th</sup> May, their reply date is 9<sup>th</sup> June 2022 (except if they are using Extra to find a place).
  - If students receive their last decision on or before 14<sup>th</sup> July, their reply date is 21<sup>st</sup> July 2022 (including Extra choices). Students will need to respond to any offers by 18:00 on the day of the deadline.
2. **Apply for Student Finance** – Students need to create an account online and make a provisional application for Tuition Fee and Maintenance Loans. If students are ready to put their applications in to Student Finance, they can sign up on [www.gov.uk/apply-for-student-finance](http://www.gov.uk/apply-for-student-finance). Applications are now open.
3. **Wait for offers and A Level results** – As long as students get the grades, they will be off to one of their chosen universities! A Level results day isn't always that simple though, so be prepared for all possible outcomes. A Level results day is on Thursday 18<sup>th</sup> August 2022.

We hope you have found this letter useful. Please do get in touch if you have any questions.

Kind regards,



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