

# CITIZENS OF A STATE OF MIND

It's your turn to take your place



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# The UCAS Process and Student Finance

**Anna Gilbert**

**UK Student Recruitment Officer**



# Thank you for joining me!

## Who am I?

Anna Gilbert

## Where am I from?

Lincolnshire

## What did I study?

BSc (Hons) Psychology  
MSc Mental Health Research



- The application process
- The UCAS process
- Top tips for the process
- Student Finance England

**What will we cover?**



# Why you're important...

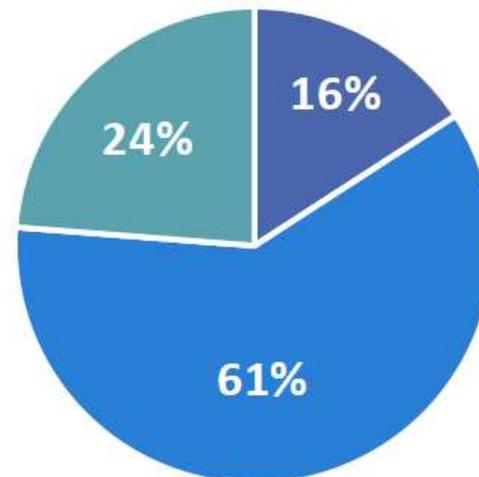


TSR INSIGHT

## How are parents influencing university decision making?

More than three-quarters of prospective undergraduate respondents felt their parent(s)/carer(s) would influence their university choice, including 16% who thought they would have significant influence on their decisions.

*Q: How much influence, if any, do you feel your parent(s)/carer(s) will have on your university choice? (Single response)*



- Significant influence
- Some influence
- No influence

The background of the slide is a photograph of a large, multi-story brick university building with many windows. A flagpole with a red flag stands in front of the building. In the foreground, there is a green lawn with some orange and red flowers. A group of four students is walking on a path to the right of the building. The sky is blue with some white clouds.

# The Application Timeline



# The Application Timeline





# The UCAS Application

- Your young adult submit 1 application via UCAS
  - With a maximum of 5 choices
  - But if they chose Medicine, Dentistry or Vet Science then they have a maximum of 4
- Your young adult's place of study will provide a reference as part of the application.



- Personal Details
- Contact and residency details
- Nationality Details
- Supporting information
- English language skills
- Fees and funding
- Diversity and Inclusion
- More about you

## Profile



# Education

- Your young adult needs to include any qualifications they are still waiting results for
- Make sure they use the correct qualification type and title
- It's up to them whether they include module information





## **Employment and Extra Activities**

- Only enter paid work here (work experience/volunteering goes in the personal statement)
- Please add in any activities they have done to prepare for University (e.g. summer schools)
- They can use your personal statement to talk more about these activities, the skills learned and how this prepared them for University



# Top Tips

- Use a sensible and non-school related email
- Start early and don't miss internal and external deadlines
- You can apply to the same university multiple times for different courses
- There is a slightly different form to apply to conservatoires
- £28.50 application fee upon submission



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# Student Finance



**Student Finance  
England  
(SFE)**

**University of  
Leicester**

Tuition Fee  
Loan

Maintenance  
Loan

Additional  
Support

Bursaries &  
Scholarships



## **Tuition Fee Loan**

This is the money that covers the fees for going to university – **up to £9,535**. Money goes straight from SFE to the university.

## **Maintenance Loan**

Remember this as **‘maintaining your student life’**. This money is provided to cover costs such as accommodation, food, bills, books etc. This is means tested – dependent on household income and where they are going to study.

## **Additional Support**

Other sources of money available eg. Disabled Students Allowance, Childcare Grants, Parents Learning Allowance and Adult Dependent Grants



# Eligibility

## Eligibility

- **Settled status** – can live in the UK without any Home Office restriction
- Ordinarily resident in England on the first day of the first academic year of their course
- Been living in the UK for the **three years immediately** prior to this date

### Independent Student Status

- 25 years or older
- Been married or in a civil partnership
- Have care of a person under the age of 18
- Have no contact with or estranged from their parents: [standalone.org.uk](https://standalone.org.uk)
- Are a care leaver, looked after by a local authority: [propel.org.uk](https://propel.org.uk)

You may be eligible for Tuition Fee support if you don't meet the requirements for full support. If in doubt, contact SFE directly.



# Full time maintenance loans 2024/25

Household income	Living away outside of London	Living away in London	Living at home
£25,000 & under	£10,277	£13,348	£8,610
£35,000	£8,766	£11,863	£7,163
£45,000	£7,304	£10,692	£6,024
£55,000	£5,842	£8,891	£4,269
£65,000	£4,767	£7,405	£3,790



# Loan Repayments





## Loan repayments (2)

### When do I need to repay my loan?

- No repayments until they are earning £25,000
- Repayment = 9% of everything earned over £25,000
- All outstanding repayments will be written off after 40 years
- Do not start repayments until the April after they have completed their studies
- Deductions will be made from pay through the tax system



# Repayment amounts

\* You will pay 9% of your income over the £25,000 threshold

Salary	Monthly Income	Monthly repayment (approx.)
£25,000	£2,083	£0
£26,000	£2,166	£7.50
£30,000	£2,500	£37.50
£35,000	£2,917	£75
£40,000	£3,333	£112
£50,000	£4,166	£187



# Loan interest

## How does loan interest work?

- Loan repayments have changed for students starting study in 2024/2025
- Interest rates will be **RPI+0%** (retail price index) i.e. interest rates will match inflation only unlike in previous years
- RPI and rate applied for student loans is set annually
- Interest is applied to your student loan until the loan balance is repaid in full or written off
- You will be sent regular updates via post or you can check your loan balance online



## Should I worry about taking out a student finance loan?

- A graduate earning **£30,000** a year repays **£450** a year (£37.50 a month). Over 40 years, that's **£18,000**
- *This student will therefore only pay part of their tuition fees, never mind the maintenance loan or the interest!*

**Loan repayments (3)**



# How to apply



- Apply online - [www.gov.uk/student-finance](http://www.gov.uk/student-finance)
- Applications usually open around February
- Household income is assessed based on previous tax year, if household income decreases by at least 15% students can be reassessed

## How to apply (2)



## How to apply (3)

- You can apply even if you have not made your decisions on UCAS – log in later and amend if needed. **You do not need a confirmed place to apply.**
- Make sure to tick the box to share your information with your university
- Remember to apply every year
- Make sure any info needed to support your application is right first time.
- Head to [studentfinance.campaign.gov.uk](https://studentfinance.campaign.gov.uk) for useful resources for both students and parents



# Budgeting top-tips

## From UoL Students

- Student bank accounts, budget friendly banking apps like Monzo and Starling Bank & set up a separate bank account with a standing order
- Utilise **student discount** - nearly every shop, restaurant and bar will offer deals!
- **Estimate your weekly budget**
  - Termly Income - essential expenditure / weeks in a term
  - = Weekly Maximum Budget
  - *E.g. £3000 - £1500 / 12 = £125 per week in expenditure*





# Budgeting Resources

 <h2 style="margin: 0;">Student Budget Sheet</h2>													
	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	TOTALS
<b>SUMMARY</b>													
Income minus expenses	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Starting balance for the month	£1,000.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Predicted ending balance	£1,000.00	£1,000.00	£1,000.00	£1,000.00	£1,000.00	£1,000.00	£1,000.00	£1,000.00	£1,000.00	£1,000.00	£1,000.00	£1,000.00	£1,000.00
Actual ending balance													
<b>MONEY IN</b>													
Student Loan													£0.00
Grant/bursary/scholarship													£0.00
Job													£0.00
Family/gifts													£0.00
Other income													£0.00
Other income													£0.00
Other income													£0.00
<b>Total Income</b>	<b>£0.00</b>												
<b>MONEY OUT</b>													
Rent													£0.00
Household bills													£0.00
Groceries													£0.00
Transport													£0.00
Going out													£0.00

[Need help? Read this first](#)

SavetheStudent - Student Budget Sheet



<https://www.savethestudent.org/student-budget-worksheet.xls>



# Preparing for University



## Parents, carers and families

We know that parents, carers and family members play a key role in providing support to your child when they are considering their next steps after school or college.

Got a question? Get in touch →

## What can you do?

- Check out our online guides
- Take a look at online forums, e.g. WIWIKAU
- Use your school / college support



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A group of five diverse students walking up a set of stone stairs in front of a modern university building with large glass windows. From left to right: a young man with long hair in a blue shirt and tan pants holding a coffee; a young woman with red hair in a blue top and jeans; a young woman in a white polo shirt and jeans; a young woman wearing a green hijab and a white long-sleeved shirt; and a young man in a white t-shirt and a teal jacket. They are all smiling and talking to each other.

**Thank you!**

# WE'RE ALL CITIZENS OF SOMETHING

Book your open day now at [le.ac.uk](https://le.ac.uk)



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Scan here to book  
your open day

