Your future
Your choice
Post-16 guide to Higher Education

Don't stop. Aim higher...
What’s next for me?

Maybe you’re in the sixth form at school or at college. Perhaps you’ve already done your A levels – or equivalent courses – and have taken a break from studying for a year or so. Either way, you’re at an important stage in your life.

You need to decide what your next step is, and whether higher education fits into your plans. Maybe you would like to go on to university or college, but think that it’s not really an option for you.

The fact is, higher education is within everyone’s reach, as long as you have the ability. Whatever your background, age or ethnic origin, and however you prefer to study, you can find the right higher education option to suit you.

Put simply, whatever you like doing, there’s nothing stopping you from doing it through higher education.

Along with what to study, one of your biggest questions about higher education will be how to pay for it. There’s more financial help available than you may think.

What’s more, 94% of students agree that university is a good investment (according to a Unite/TNS Student Experience Report 2007). The qualifications you earn can help you get a better job with much better money – in fact, over the course of your working life, if you’ve got an undergraduate degree, you can expect to earn, on average, comfortably over £100,000 more than someone similar with two or more A levels, net of taxes and in today’s valuation.
Tell me about Higher Education

“Education is a doorway to a better future. What you have learned from your education – and how you have used those opportunities – will set you apart from the rest. These are the sort of people we want to employ.”

Chief Executive Officer of Cadbury Schweppes

Want to know more?
Read on to find out about the benefits of higher education, the range of options available, money and, importantly, what it will be like when you get there.

Be inspired!
Getting interested? You should be – there’s a world of opportunities open to you. Now’s the time when you can choose what you want to do, where you want to do it, and what kind of lifestyle you’d like to have.

Higher education could be your path to an exciting future. It can help you gain valuable qualifications, but it can also introduce you to new people and experiences. It can improve your chances of going into the career you want, let you carry on studying something you’re interested in, and it can really up your earning potential.

Best of all, there’s a wide range of routes into higher education so you can find the right one to suit you.

To search, review and compare university subjects, and find out what students thought of their studies, including results of the National Student Survey, go to www.unistats.com

Discover the possibilities
Higher education isn’t just about going away to university. There are many different options available, and you don’t have to give up studying if you want to earn money to support yourself or your family. You might decide to study and work at the same time, or work now and then return to study later.

What’s more, there are many types of vocational and general qualifications – in fact, over 50,000 higher education courses at more than 500 universities and colleges. And it is very different from school, as you’ll have much more choice in how you study.

Invest in your future
If you’re concerned about the cost of higher education, then spend some time finding out about the financial help available. Each person is different, but there can be a manageable and realistic option that suits you. Remember that higher education will massively improve your opportunities and how much you’ll earn further down the line, so it is a worthwhile investment.

Recent forecasts suggest that 13 million jobs will become vacant between 2007 and 2017, just over half of which will be in occupations most likely to demand graduates. (Research by CE/IER, projections for Working Futures 2007–2017, published in 2008.)

Find out more about higher education on www.direct.gov.uk/uni
What are my options?

There are many different ways in which you can go on to university or college – whatever your background or lifestyle. First of all, you have to decide what you want from higher education: study at home or study away, just study, study and work or work now and study later, full time or part time.

To find out more about different types of courses, visit...
www.direct.gov.uk/uni or sites like www.ucas.com and www.hotcourses.com

Do I have the right qualifications?

A levels aren’t your only route into higher education. There is a wide range of other Level 3 qualifications, including Advanced Diplomas, BTEC National Diploma, NVQ Level 3 and Advanced Extension Awards. Many higher education institutions also interview candidates to assess their suitability for courses. So it isn’t just down to grades – your personal experience and previous work experience could help you get a place on a course.

Don’t forget – you can study higher education at over 500 different institutions, including universities, colleges of higher education, and some further education colleges. Each one offers many different courses, so you’re sure to find the right one for you.

An Advanced Apprenticeship is another way of getting into higher education. It allows you to earn money and learn practical skills at the same time. There are Apprenticeships available in a range of different industries – from administration to manufacturing to retail. Apprenticeship vacancies is a quick, easy and reliable ‘one-stop shop’ where you can search and apply for Apprenticeship places. All places advertised on the system are real jobs that come with industry recognised and approved training. To find out more visit www.apprenticeships.org.uk

The Diploma is a qualification for 14–19-year-olds, designed to bridge the gap between academic and vocational learning. It offers a more practical, hands-on way of gaining the essential skills and knowledge that employers and universities look for.

From September 2009, there are ten Diploma subjects being offered by selected schools and colleges around the country. The Higher Diploma is equivalent to 7 GCSEs and the Advanced Diploma (which will often include an A level as part of the qualification) is equivalent to 3.5 A levels. For more information, check out the website www.direct.gov.uk/diplomas

Unsure about which subject to study? The Stamford Test is a short questionnaire that can help to match your interests and abilities to possible higher education subjects. Find out more at www.ucas.com/stamford
And different ways to get there

There are many different routes to a higher education qualification, including the well-known, traditional route, for example GCSEs and A levels, and the 14–19 Higher and Advanced Diplomas, exciting qualifications based on a hands-on style of learning; or work-related courses such as National Diplomas, which are college-based but more practical and focus on a particular job area. Or you could go for the work-based route, including Apprenticeships and vocational qualifications such as NVQs, and learn at work or on a work placement.

<table>
<thead>
<tr>
<th>Work-based</th>
<th>NVQ Level 2</th>
<th>NVQ Level 3</th>
<th>NVQ Level 4</th>
<th>NVQ Level 5</th>
<th>NVQ Level 6 up to Level 8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apprenticeship (includes NVQ Level 2)</td>
<td>NVQ Level 2</td>
<td>NVQ Level 3</td>
<td>NVQ Level 4</td>
<td>NVQ Level 5</td>
<td>NVQ Level 6 up to Level 8</td>
</tr>
<tr>
<td>Advanced Apprenticeship (includes NVQ Level 3)</td>
<td>NVQ Level 4</td>
<td>NVQ Level 5</td>
<td>NVQ Level 6</td>
<td>NVQ Level 7</td>
<td>NVQ Level 8</td>
</tr>
<tr>
<td>Professional qualifications</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Academic</th>
<th>NVQ Level 2</th>
<th>NVQ Level 3</th>
<th>NVQ Level 4</th>
<th>NVQ Level 5</th>
<th>NVQ Level 6 up to Level 8</th>
</tr>
</thead>
<tbody>
<tr>
<td>GCSE grades A–C</td>
<td>NVQ Level 2</td>
<td>NVQ Level 3</td>
<td>NVQ Level 4</td>
<td>NVQ Level 5</td>
<td>NVQ Level 6 up to Level 8</td>
</tr>
<tr>
<td>A levels AS and A2</td>
<td>NVQ Level 3</td>
<td>NVQ Level 4</td>
<td>NVQ Level 5</td>
<td>NVQ Level 6</td>
<td>NVQ Level 7</td>
</tr>
<tr>
<td>14–19 Higher Diploma</td>
<td>NVQ Level 4</td>
<td>NVQ Level 5</td>
<td>NVQ Level 6</td>
<td>NVQ Level 7</td>
<td>NVQ Level 8</td>
</tr>
<tr>
<td>14–19 Advanced Diploma</td>
<td>NVQ Level 5</td>
<td>NVQ Level 6</td>
<td>NVQ Level 7</td>
<td>NVQ Level 8</td>
<td>NVQ Level 9</td>
</tr>
<tr>
<td>Certificate of Higher Education</td>
<td>NVQ Level 5</td>
<td>NVQ Level 6</td>
<td>NVQ Level 7</td>
<td>NVQ Level 8</td>
<td>NVQ Level 9</td>
</tr>
<tr>
<td>Diploma of Higher Education</td>
<td>NVQ Level 6</td>
<td>NVQ Level 7</td>
<td>NVQ Level 8</td>
<td>NVQ Level 9</td>
<td>NVQ Level 10</td>
</tr>
<tr>
<td>Honours degree</td>
<td>NVQ Level 7</td>
<td>NVQ Level 8</td>
<td>NVQ Level 9</td>
<td>NVQ Level 10</td>
<td>NVQ Level 11</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Job-related</th>
<th>NVQ Level 2</th>
<th>NVQ Level 3</th>
<th>NVQ Level 4</th>
<th>NVQ Level 5</th>
<th>NVQ Level 6 up to Level 8</th>
</tr>
</thead>
<tbody>
<tr>
<td>BTEC First Diploma</td>
<td>NVQ Level 2</td>
<td>NVQ Level 3</td>
<td>NVQ Level 4</td>
<td>NVQ Level 5</td>
<td>NVQ Level 6 up to Level 8</td>
</tr>
<tr>
<td>National Diploma or Certificate</td>
<td>NVQ Level 3</td>
<td>NVQ Level 4</td>
<td>NVQ Level 5</td>
<td>NVQ Level 6</td>
<td>NVQ Level 7</td>
</tr>
<tr>
<td>HNC</td>
<td>NVQ Level 4</td>
<td>NVQ Level 5</td>
<td>NVQ Level 6</td>
<td>NVQ Level 7</td>
<td>NVQ Level 8</td>
</tr>
<tr>
<td>HND</td>
<td>NVQ Level 5</td>
<td>NVQ Level 6</td>
<td>NVQ Level 7</td>
<td>NVQ Level 8</td>
<td>NVQ Level 9</td>
</tr>
<tr>
<td>Foundation Degree</td>
<td>NVQ Level 6</td>
<td>NVQ Level 7</td>
<td>NVQ Level 8</td>
<td>NVQ Level 9</td>
<td>NVQ Level 10</td>
</tr>
<tr>
<td>Degree in a job-related subject</td>
<td>NVQ Level 7</td>
<td>NVQ Level 8</td>
<td>NVQ Level 9</td>
<td>NVQ Level 10</td>
<td>NVQ Level 11</td>
</tr>
</tbody>
</table>

Remember, the routes shown above are very flexible. It might look complicated at first, but don’t feel put off by all these possibilities. Talk to your school, college or a Connexions Personal Adviser. They can help you narrow down your choices to find what you really want to do.
All the different qualifications are grouped into ‘levels’, depending on the knowledge, skills and understanding they require. National Diplomas and National Certificates, the Advanced Diploma, Advanced Apprenticeships and NVQs at Level 3 are all at the same level as A levels. This means that any of them can be used to get onto many degree courses. They can also be a way to get onto a Foundation Degree, HNC or HND, NVQ Level 4 or other higher education course.

Check with the college or university you are thinking of applying to about which qualifications they will accept. Some degree courses require applicants to have studied particular subjects for some courses.

**Why go for a job-related or work-based route?**

If you have a good idea what you want to do for a job, then a job-related or work-based qualification may well be right for you. (If you’re still unsure, then a more general academic course will keep more options open.)

**Get a head start in the job market:** Job-related or work-based qualifications can be a great way to help you up the career ladder. They give you specific knowledge and skills that you will use in your work. Courses such as NVQs and Foundation Degrees have been designed with employers. This means they give you exactly what employers are looking for – and could help you find the job of your dreams.

The 14–19 Diploma lets you learn through theory and practice, so you can apply your knowledge by doing things in a practical environment. They’ll also give you a broad base of understanding and skills that are transferable across a wide range of roles and settings.

**Learn about real work:** Work-based qualifications involve learning while doing a real job, and most job-related courses include a work placement. Either way, you get real-life work experience.

**Earn money instead of taking out loans:** Another advantage is that you can choose to learn or study while working. You can earn a wage and avoid any worries about student debts.

For a work-based qualification, this mainly means learning on the job, perhaps spending some time out at college. You might be earning full time.

Job-related courses can be studied full time, but there are plenty of options. Many people study part time alongside their work. They may study by day release at college, in weekend or evening tutorials and lectures, or by distance or online learning at home.

**Your way of learning**

Some people love academic work, and that’s what they do best. For other people, a more hands-on, practical style of learning suits them better.

With job-related and work-based courses, you also may not need to do so many exams. Work-based qualifications are often assessed at work. You are judged on how well you can do the job itself, and sometimes a portfolio of evidence that you put together. On job-related courses, you are mainly assessed through assignments and practical work.

**Choose your own path**

The whole system is really flexible. You don’t have to work steadily through each level to qualify for the next. For instance, you may be able to start straight on a Level 3 NVQ without doing Level 2.

Here’s an example: you could start by doing a First Diploma at school, then look for a job. While working, you could study for an NVQ Level 3, or an Advanced Apprenticeship. This would give you the qualifications to get on a Foundation Degree. When you finish, you’d have the option to top up with an extra year’s study and gain a full Honours degree.

There is also a lot of flexibility about how long you spend studying for each qualification.
<table>
<thead>
<tr>
<th>Qualification</th>
<th>Jobs it can lead to</th>
</tr>
</thead>
<tbody>
<tr>
<td>Degree in Animal Science (BSc)</td>
<td>Environmental consultant, zoo keeper</td>
</tr>
<tr>
<td>Degree in History (BA)</td>
<td>Teacher, civil servant, social scientist, lawyer, police officer</td>
</tr>
<tr>
<td>Degree in Sports and Physical Education (BA)</td>
<td>Leisure/fitness centre manager, sports development officer, sports coach</td>
</tr>
<tr>
<td>Degree in Food Science (BSc)</td>
<td>Research scientist, product development technologist, quality control manager, food production manager</td>
</tr>
<tr>
<td>HND in Computing</td>
<td>Systems programmer, software engineer, computer sales support</td>
</tr>
<tr>
<td>HND in Business</td>
<td>Retail manager, marketing executive, bank worker</td>
</tr>
<tr>
<td>HNC in Fashion and Textiles</td>
<td>Fashion designer, colourist, fashion buyer</td>
</tr>
<tr>
<td>Foundation Degree in Hospitality Management</td>
<td>Banqueting and conference manager, hotel manager, leisure facility manager</td>
</tr>
<tr>
<td>Foundation Degree in Aircraft Engineering</td>
<td>Aircraft engineer</td>
</tr>
</tbody>
</table>
## Different types of qualifications

There is quite a lot of flexibility in the type of qualification you can get – it isn’t just about going to university for three years and getting a degree. Depending on the subject matter and type of job you’re interested in, you can gain one of many different types of qualification.

All of these courses can help you get the job you want. To find out more about the right course for you, get in touch with a Connexions Personal Adviser or visit the Connexions Direct website at [www.connexions-direct.com](http://www.connexions-direct.com)

Connexions provides information, advice and guidance for 13–19-year-olds on a wide range of topics. The Connexions Direct website provides information, advice and guidance online. Local Connexions Personal Advisers offer information, advice and guidance face to face. You could ask your teacher or tutor for more information or look at the information about individual courses at [www.ucas.com](http://www.ucas.com)

<table>
<thead>
<tr>
<th>Type of qualification</th>
<th>What is it?</th>
<th>How long does it take?</th>
<th>Where next?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Honours degree</td>
<td>A subject-based qualification. It is the most common higher education qualification. The sandwich course includes a year at work.</td>
<td>If taken full time, three to five years’ full-time study. It can also be taken part time, or by flexible learning.</td>
<td>You could go on to gain other professional qualifications, e.g. a Master’s degree or a PhD.</td>
</tr>
<tr>
<td>Foundation Degree</td>
<td>Vocationally-focused higher education qualification, integrating academic and work-based learning.</td>
<td>If taken full time two years, or equivalent part time. Other modes of delivery include distance learning and online options.</td>
<td>You could progress to other professional qualifications or linked to a specified Honours degree, which you may have the opportunity to access.</td>
</tr>
<tr>
<td>Higher National Diploma/Certificate (HND/HNC)</td>
<td>Job-related qualifications, available in a wide range of subjects.</td>
<td>HNCs take a year full time, or two years part time. Full-time HNDs take two years, and can also be taken part time.</td>
<td>You can progress onto an Honours degree.</td>
</tr>
<tr>
<td>National Vocational Qualification (NVQ)</td>
<td>Work-related, competence-based qualification. NVQs are available relating to most jobs and industries.</td>
<td>NVQs can take several years, depending on the chosen level – the most popular are Level 2 and 3. Most NVQs are taken via the workplace.</td>
<td>As part of the National Qualification Framework, NVQs offer a wide range of qualifications both academic and vocational.</td>
</tr>
<tr>
<td>Diploma of HE (DipHE)</td>
<td>Very similar to an Honours degree, but with less content.</td>
<td>Two-year course.</td>
<td>You can convert your DipHE to a degree with an extra year of study.</td>
</tr>
</tbody>
</table>
Case study

Name: Colin Brown
Age: 23
Course: Advanced Apprenticeship in Hot Glass Production/Technique

Colin Brown – a 23-year-old from Southwick in Sunderland – did an Advanced Apprenticeship in Hot Glass Production/Technique at the National Glass Centre. He gained practical skills in the design and manufacturing of glass products, achieved an NVQ Level 3, and has since completed his Advanced Apprenticeship – and got a permanent job in the design studio of the National Glass Centre.

The Apprenticeship enabled Colin to develop his skills base and experience in the workplace. As Colin says: “Having left school at 16, the Advanced Apprenticeship worked out perfectly for me. I am enjoying my work here at the National Glass Centre and have learnt a great deal.”

Colin has now gone full circle from apprentice to teacher, as he now teaches hot glass blowing at the National Glass Centre. Impressively, he has also gained a first class Honours degree in 3-D Design in Hot Glass from Sunderland University. Thanks to his Apprenticeship, Colin was able to go straight into the second year of a three-year degree course.

“Having left school at 16, the Advanced Apprenticeship worked out perfectly for me, I am enjoying my work here at the National Glass Centre and have learnt a great deal.”
Choosing the right path for me

Which way should I go? Not sure which route is best for you? Use our step-by-step guide to find out what exactly you want from HE – spend some time thinking about your answers to the questions, and what you want to do in the long term. Or visit the Connexions Direct Jobs4u careers database at www.connexions-direct.com/jobs4u

**STEP 1**
I want to do higher education because...
What’s the career you picture yourself in? Do any of the jobs you’re interested in require specific qualifications? Maybe you would like to carry on studying a certain subject before deciding what you want to do – is there anything you’re really interested in studying further?

**STEP 2**
My finances mean that I will need to...
Do you know where to go for information about financial help? Directgov is a good starting point – try www.direct.gov.uk/studentfinance. Will you want to get a part-time job to help support yourself? You might want to consider doing a part time course.

**STEP 3**
My interests are...
Do you have a good idea of what you want to do? Or are you interested in studying a particular subject in more depth? Do you know what jobs your favourite subject or talent could lead to? If not, get in touch with your local Connexions service for advice on choosing and applying for a course or visit www.connexions-direct.com

**STEP 4**
The type of study I prefer is...
Would you prefer to work and study, so you can support yourself or others? Maybe you simply don’t like the idea of continuing in full time education.

**STEP 5**
My living costs will be...
Perhaps you want to stay at home. Maybe it would save money, or you need to help look after someone in your family. If so, think about how you can still get the most out of your time at university or college and whether you can join any clubs or societies to make friends. If you plan to move away, think about the type of accommodation you would like to stay in: halls with hundreds of other students, or a private house with a handful of others? (Don’t forget to include the costs of all the different options.)

**STEP 6**
Where do I want to study?
Do you want to study in a busy city, or study on a campus? Or experience a bit of both? Do you like to be near the sea? Will you need to be near enough to home to visit most weekends?
Paying for it – about finance

One of your biggest questions about higher education is probably ‘How can I pay for it?’ It is well worth taking some time to think carefully about the financial aspects of higher education – what you might have to pay and the best way of doing this.

A higher education qualification is really valuable. Though there is a cost involved, think of it as an investment – a higher education qualification can affect the job and salary you get. In most cases, you will not have to pay anything towards your tuition fees before you go to university or while you are studying. And you may be eligible for financial help which you won’t have to pay back. Before you make any decisions, you will need to look at all the factors and discuss it with your parent or guardian. Read on for useful information on paying for your tuition fees and your living costs.

What costs will I have to find?

There are two main costs involved: tuition fees and living expenses. Tuition fees will cover the cost of the course, whereas living expenses cover the cost of accommodation, books, food, clothes etc. The good news is that you can get help for both. There are grants and loans, and other help from universities and colleges.

What financial help is available for full-time students?

No full-time student has to pay for their fees before going to university or while they are studying. Instead you study first and pay when you are earning by applying for a government Tuition Fee Loan to cover the cost.

You can also apply for a government Maintenance Loan (sometimes referred to as a student loan for maintenance), which is based on your personal circumstances, to help with your living costs.

You only start to repay student loans once you have left your course and are earning over £15,000 a year.

And students from lower-income households could also be eligible for a non-repayable Maintenance Grant of up to £2,906.

All universities and colleges charging the maximum tuition fee of £3,290 offer non-repayable bursaries and scholarships to students from lower-income households – contact your university or college to see what’s on offer.
## About finance – at a glance

This information applies to full-time students who normally live in England and who want to study anywhere in the UK.

<table>
<thead>
<tr>
<th>Student Finance Package 2010/11**</th>
<th>Amounts available</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tuition Fee Loan</strong></td>
<td>Up to £3,290 a year</td>
</tr>
<tr>
<td><strong>Maintenance Loan</strong></td>
<td>Up to £4,950* a year</td>
</tr>
<tr>
<td><strong>Maintenance Grant</strong></td>
<td>Up to £2,906* a year</td>
</tr>
<tr>
<td><strong>Bursaries</strong></td>
<td>Up to £900 a year typically, but this varies – check with your university or college</td>
</tr>
</tbody>
</table>

* The amount of living costs loan a student can receive will be reduced by £0.50 for every £1 of Maintenance Grant you are entitled to.

** Terms and conditions apply.

---

### Tuition fees

In 2010/11, universities and colleges will be able to charge fees up to a maximum of £3,290 a year. But don’t worry – you won’t have to pay tuition fees before you go to university or while you are studying. You will be able to take out a Tuition Fee Loan which you don’t start repaying until you have left university or college and are earning more than £15,000 a year.

### Student loans

All eligible students are entitled to a Maintenance Loan to help pay for living expenses and study costs. You will also be able to take out a Tuition Fee Loan.

### Maintenance Loan

The maximum amount you can get to help pay for living expenses will vary depending on where you live while studying and the amount of any Maintenance Grant you receive. You will usually receive your Maintenance Loan in three instalments throughout the year, one for each term.
**Tuition Fee Loan**

You can take out a Tuition Fee Loan which can be any amount up to the full amount you are charged for your course (£3,290 in 2010/11), and will be paid direct to your college or university.

Student loans are low interest and you only start making repayments once you have left university or college and start earning over £15,000 a year. For example, someone earning £20,000 a year – the average starting salary for a graduate – would have to repay £8.65 per week no matter how much they owe.

Repayments are linked to your earnings, so the less you earn, the less you pay: the more you earn, the more you pay. If your earnings fall below £15,000 or you stop working then your repayments stop until your earnings reach £15,000 again.

Additionally, students who enter repayment in April 2012 or later will be eligible for a repayment holiday of up to two years. This means that they will have the opportunity to put their payments on hold at a time of their choice, for example when they continue to accrue as normal.

Also, if you took out a student loan for the first time in September 2006 or later, the Government will write off any student loan balances (except arrears) which are left unpaid 25 years after you have finished your course (plus any time taken as a repayment holiday – see above).

**Maintenance Grant**

Full-time students will be eligible for a non-repayable Maintenance Grant of up to £2,906* a year – how much a student gets will depend on their personal circumstances such as where they live, where they study, their income and that of their parents/household. In 2009/10, up to two-thirds of all new students were expected to be eligible for a full or partial Maintenance Grant.

**Bursaries**

Bursaries are extra financial help for students from the university or college they go to. You do not have to repay this help.

If you get the full Maintenance Grant and are going to a university charging the maximum tuition fee, you are guaranteed a minimum bursary of £329 a year. But you could get a lot more. The average annual bursary for students on full state support starting at university in 2010/11 is £900. Some universities offer bursaries of up to £3,250 and some give a bursary to everyone, regardless of household income.

For more information on bursaries, go to [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance) or check out the websites of the universities or colleges you’re interested in to find out what they’re offering.

**Thinking of studying part time?**

Financial help is also available if you study part time at a university or college or via distance learning (for example, by doing an Open University course). To be eligible you must be studying on a course that is at least 50% of the equivalent full-time course (the course provider should be able to tell you if your choice of course qualifies for financial help).

**Help with fees:** You can get a non-repayable Fee Grant of up to £1,230 depending on how intensive your study is. So students who study at between 50% and 59% of the full-time equivalent (FTE) are entitled to a maximum Fee Grant of £820. For those who study at between 60% and 74% FTE, the maximum available Fee Grant will be £985. And for those who study part time at 75% or more of the FTE, the maximum available Fee Grant will be £1,230.

*Terms and conditions apply.*
**Help with course costs:** A non-repayable Course Grant of up to £265 is available to help meet the cost of books, travel and course expenditure. How much help you can get depends on your household income, and also on how long you intend to take to complete the course (no more than twice the length of time it would ordinarily take to complete the equivalent full-time course).

So, wherever you are, it’s worth finding out what’s on offer before you apply.

**Other sources of help**
There is also other help for students in particular circumstances. This is available to students with dependants (i.e. children or family members they have to support), and there is also help for students who have disabilities, specific learning difficulties or a mental health condition. You can find out more by going to [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance).

**Access to Learning Fund**
The Access to Learning Fund is available through your university or college and provides help for students in hardship who may need extra financial support for their course and to stay in higher education. You can get more information from your university or college, which will decide whether you are able to get this help and, if so, how much you can receive.

**Professional and Career Development Loan**
A Professional and Career Development Loan (PCDL) is a bank loan. You make an agreement with a participating bank to borrow an amount between £300 and £10,000. Then once you’ve stopped studying, you pay it back in the normal way.

The difference with a PCDL is that the Learning and Skills Council (LSC) pays the interest on the loan while you’re studying – and for one month afterwards.

After this, you’ll pay interest at the rate fixed when you took out the loan. Interest rates on the loans are set so they’re competitive with other ‘unsecured’ personal loans that are commercially available.

Full details are available on the Directgov website at [www.direct.gov.uk/pcdl](http://www.direct.gov.uk/pcdl) or call the PCDL information line on 0800 585 505 for help and advice or to order a PCDL application pack.

**Professional studies loan**
These are available for training for a professional qualification in, for example, law or medicine. Many banks offer some sort of professional studies loan scheme.

**Students who receive Education Maintenance Allowance**
You will be interested to know that students who get the Education Maintenance Allowance (EMA) and then go on to university could qualify for the top level of grant in 2010/11. NB: EMA is an allowance which can be up to £30 a week paid to you when you are 16 and if you decide to stay on at school or go to college. You can get more information on EMAs at [www.direct.gov.uk/ema](http://www.direct.gov.uk/ema).

**Who do I contact for help?**
There’s lots more information at the website [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance). You can also apply online here. You can also get information from the Student Finance England helpline on 0845 300 50 90. Alternatively, ask your careers teacher or Connexions Personal Adviser, or visit the Connexions Direct website [www.connexions-direct.com](http://www.connexions-direct.com) for more information.
**Sounds good – how do I apply?**

Do your research. When it comes to applying for university or college, you’ll need to do some research to make sure you pick the courses and places to study that are best for you. Leave yourself plenty of time to gather information and discuss options with your parents or guardian.

You can start your research by visiting websites like [www.ucas.com](http://www.ucas.com) to find out more about the application process. Use the checklist here to help you.

**Step 1: Investigate the possibilities**

Draw up a shortlist of colleges or universities that offer the course you’re interested in. Start by applying for prospectuses and finding out whether you can attend any open days and see what the place and people are really like.

You can get prospectuses from the university or college itself (many have online application forms, so look on the internet) or by visiting your local Connexions service. There’s often an alternative prospectus produced by the students themselves.

You can also get information on what and where to study from the Unistats website [www.unistats.com](http://www.unistats.com), which brings together key sources of official information and statistical data.

**Find out about:**

**The course**

How will you be taught – lectures, seminars, tutorials or one-on-one sessions? How will you be assessed – coursework, regular tests and exams or lots of exams at the end of the course? What is the course content? You can usually find this information on the university or college’s website, or call them for more details.

**The place**

If you are looking at colleges and universities away from home, investigate what the place itself is like. Think about whether you would prefer to live in a bustling city, or in a small seaside town. You should also think about the facilities, activities and clubs on offer, what the nightlife is like, accommodation and what the student mix is like. Again, a lot of this information will be available on the university or college’s website or in the prospectus.
Step 2: Narrow down the options

Use the information you’ve gathered to decide which courses and places best suit your needs and preferences. You can choose up to five courses.

Step 3: Complete an application

Make sure you know the deadlines for each course and give yourself plenty of time to complete your application. You can apply online at www.ucas.com. You can get advice on completing your application form from the UCAS website, as well as from tutors and teachers at school or college. UCAS handles most applications for full-time HE courses – look at www.ucas.com or consult UCAS’s ‘The Big Guide’.

If you’re interested in part-time courses, visit www.hotcourses.com

Step 4: Make your choice

Once the colleges and universities have made a decision, you’ll receive a Replying to Offers letter between May and July, depending on when your application was sent. Offers will be either conditional or unconditional. A conditional offer means that you have to get certain grades to take up your place, unconditional means the place is yours regardless of the grades you receive. You must then choose two of these offers to accept. You should put your first choice down as ‘firm acceptance’ and your second choice as ‘insurance acceptance’ – a back-up in case you don’t get the grades you need for your first choice. Choose carefully, as if you don’t meet the conditions of your firm choice but do meet the conditions of your insurance choice, you will be expected to take that place. You confirm your offer via Track on www.ucas.com. Or, if you aren’t able to log on, call 0871 468 0 468 and speak to an adviser. Don’t miss the closing date on the form. The admissions tutor at the university or college will check your exam results and you’ll be on the course if you make the grade.

What if I don’t get an offer?

Don’t worry if you don’t get an offer from your five applications. The Extra procedure takes place from late February to June, and is similar to the main UCAS system, i.e. you will be expected to take up an offer accepted via UCAS Extra if you meet the conditions.

Visit www.ucas.com for more information.

What is Clearing?

Clearing is operated by UCAS to help you find a higher education place, if you have not got the grades needed by your offers. The Clearing system starts in August and allows you to apply to courses that still have vacancies. There are usually many opportunities open, so there is a very good chance that you will still be able to go to university or college. If you narrowly miss the grades you need, it is worth finding out whether you will still be able to take up your place. You can do this by using UCAS’s Track service at www.ucas.com or by phoning the institution and speaking to the admissions tutor.
What will it be like?

A once-in-a-lifetime experience, higher education is a lot more than just a qualification. It offers you the chance to meet new people, take advantage of new opportunities, and get your first taste of real independence.

Unlike school, you’re at university or college because you want to be, learning more about a subject or job you’re really into. You’ll have more control over how and when you study and you can find a course to suit your specific interests. Higher education will give you a great opportunity – all you have to do is make the most of it!

Getting started

The first few days at university or college are going to be nerve-racking for everyone. It can be scary starting a new phase of your life on your own. But try not to worry too much. Everyone is in the same boat as you and just as keen to make new friends, so remember you’re not alone!

You will come into contact with lots of people on your course, but other good ways of meeting people include going to the student union to find out about clubs and societies you can join, signing up at the gym or sports centre, or simply having a drink in the café!

Moving away from home

If you do go to university or college away from home, take your own things. It is your room after all – take posters, photos of family and friends, CDs etc. If you will be cooking for yourself, learn a few simple recipes before you go.

Go to Freshers’ Week if there is one at your university or college. Freshers’ Week is a series of events where you can find out about the social side of your university or college, and meet lots of new people. You will be sent information on Freshers’ Week before you start.

Don’t worry if you feel homesick – chances are that others are feeling the same. Plan a weekend home, or arrange for someone to come and visit.

Earn extra cash

Before you go away to university or college, try to plan a budget for living costs. If you find that you are running short of cash, see where you could cut back – perhaps by buying second-hand course books, being more sensible with money when you go out, sharing food and cooking duties with friends. Working during vacation breaks is another good way to earn extra money.

You might even want to get a part-time job during term time to bring in some extra cash. Jobs in shops, bars and restaurants can be quite flexible, allowing you to plan when you work around study. Figure out your best times for studying (you might concentrate better first thing in the morning or late at night) and avoid jobs that involve working at those times. It is important that work doesn’t have a bad effect on your studies – remember the reason you are there in the first place. As a guide, working more than 12 hours a week could mean not enough time for studying. It is important to spend time relaxing and socialising too.

Think Higher Education might be for you?

There’s nothing stopping you from getting the career you really want – and having a great time along the way!

So what are you waiting for?
Case study

Name: Laura Nelson
Age: 21
Course: Degree in Advertising and Management, University of Luton

After finishing her A levels and getting D, D and E grades, Laura decided to take a year out to travel and work. She signed up with Raleigh International, who run three-month expeditions to various countries including Chile, Ghana and Fiji. She also worked as a sales assistant so, by the time she applied to Luton University, she was more than ready to go back to studying and she knew that a degree would open up her employment opportunities.

Laura is currently studying for a BA degree in Advertising and Management, and hopes to go on to do a Master’s degree when she finishes. She manages her finances through help from her parents, Student Loans and two part-time jobs.

She also advises potential students to “choose a subject you love, as it’ll help tremendously when it comes to revising for exams and completing big projects.”
General information

Got more questions? There’s lots of information out there, so you’re sure to find the answers. Have a look at some of these websites...

**Aimhigher**
Information on getting into higher education, with useful links:
www.direct.gov.uk/uni

**Connexions Direct**
Site for 13–19-year-olds offering online information and advice on a wide range of topics:
www.connexions-direct.com

**Springboard**
Site aimed at helping 16–18-year-olds make choices about their futures:
www.springboard.co.uk

**Diploma**
All the info you need about these new qualifications:
www.direct.gov.uk/diplomas

**Foundation Degree**
Information and useful links on Foundation Degrees at:
www.findfoundationdegree.co.uk
www.ldf.ac.uk

**Apprenticeships**
Information on Apprenticeships and case studies:
www.apprenticeships.org.uk

**Financial information**
A guide to the financial help available:
www.direct.gov.uk/studentfinance

**UCAS Stamford Test**
Match your interests and abilities to possible higher education subjects:
www.ucas.com/stamford

**Applying to HE**

**UCAS**
The organisation responsible for managing applications to higher education in the UK:
www.ucas.com

**Hot Courses**
Database of HE courses:
www.hotcourses.co.uk

**Unistats**
Information on what and where to study:
www.unistats.com

**Student life**

**NUS**
Represents UK students, providing them with benefits, research and information:
www.nusonline.co.uk

**StudentZone**
Provides information and advice on a wide range of student issues:
www.studentzone.org.uk

**Student Finance**
www.direct.gov.uk/studentfinance
www.studentcalculator.org.uk

Need more copies?
You can get more copies of this booklet by downloading it for free at www.bis.gov.uk/publications or by calling 0845 015 0010 or emailing publications@bis.gsi.gov.uk and quoting URN 09/1157.

Need a different format?
You can also obtain a copy in audio format by calling the freephone number above.


You may copy extracts from this document for educational purposes as long as you mention the source.