



Year 13 Information Evening:

UCAS and Student Finance

Timeline



Oct 2nd Conservatoire
deadline

Dec 18 Newlands
Deadline for all
other entries

11th May –
23rd June
EXAMS

Oct 15th
Early Entry
Deadline

Jan 2026
Year 13 Mocks and
BTEC exams

24th June
Contingency
Day

Studying in year 13



- Establish good study habits
- Plan how will use your time both in school and at home
- Ask for support if you need it – help is available in school from form tutors, subject teachers and 6th form learning mentor
- Think ahead – don't wait until Christmas to think about mock exams.

UCAS



Most students are now well into the process of applying to University through UCAS.

Their teachers are now writing subject references which their form tutor will use to write the teacher reference for their application.

Once each section is complete students will need to pay the application fee (£28.50) to UCAS before arranging to see either Ms Bennett or Ms LeCuirot to get their application sent to UCAS.

Once the application has been sent it cannot be changed and you can't get it back!!

Advice on applying for courses

What does **UCAS** say to schools about predicted grades?

1. It's what the student 'is likely to achieve in positive circumstances'.
2. Schools are advised to be 'aspirational but achievable'.
3. This needs to be 'data driven'.



What does this mean in practice?

Subject teachers will try to be positive, which means that they may look at the upper end of what has been achieved across the course.

However, it is not in anyone's interest to predict a grade which has not been achieved in the past for which there is no evidence it will be achieved in the final qualification.

The data comes from exams, tests and assessments you have already done.

The most realistic assessment done in timed and invigilated conditions is the Year 12 exam.

What do you need to do?



- Your shortlist of courses should reflect the grades you are likely to achieve.
- Review your current grades and ask your teachers what their predictions are likely to be.
- Bring to the attention of your form tutor any extenuating circumstances which you think have affected your **education**.
- If you accept an offer which you are unlikely to meet, this leads to disappointment and more stress on results day!

Accepting places

- Once you have hear back from all Universities on your UCAS you have a decision to make
- Your 'firm' is your first choice – please make sure this is realistic!
- Your 'insurance' is your back up – this should be a course with lower entry requirements that you are still happy with
- You reject all other offers
- You can complete this at any point after you have all your offers but the deadline is June 3rd 2026.

Accommodation

- Once you have made your firm and insurance choices you can apply for accommodation at your first choice University
- You can also apply for accommodation at your insurance University but they may not guarantee you a place

What is student finance?



- Student loans are made up of two parts:
- Part 1 = Tuition fee loan
- Part 2 = Maintenance loan

Tuition fee loan



- Tuition fees are capped at £9,535 a year in England and Wales.
- You don't need the cash to pay upfront (unless you choose to)
- First-time UK undergraduates don't usually pay universities or other higher education institutions directly, fees are paid for you by the Student Finance England.

Repaying the loan



- You only repay when you earn over £25,000 a year – earn less and you don't pay.
- You repay 9% of everything earned above the (currently £25,000) threshold.
- You only start needing to repay in the April after you leave university.
- The loan is automatically WIPED after 40 years.
- You repay automatically via the payroll, just like income tax.

Maintenance loan



- All students under 60, studying full-time are eligible for a loan to help with living costs – known as the **maintenance loan**
- **The living loan amount received is means-tested...**
- For most under-25s, your living loan is dependent on parental income
- The loan received starts to be gradually reduced the more above £25,000 (family) income you have – less than that, you get the full loan.
- For someone who lives away from home to study, it tops out at income of roughly £62,000 (£70,000 in London, £58,000 if you stay at home to study), at which point the student gets the minimum loan – about half the maximum.

How do you apply?



- The tuition fees and maintenance loan have to be applied for. The student sets up a **student finance** account and puts in the details of their parents/carers.
- Student Finance England may contact parents to ask for **evidence** to support the application.

How do you get the money?



- Tuition fees are paid directly to the University
- For the maintenance loan the student registers at university and then Student Finance England can make your first payment.
- You'll do this in the first week of your course, and you may have to show them your student finance notification of entitlement.
- Student Finance England pays any Maintenance Loan directly into your bank account, in three instalments, usually at the start of each term.

Other funding: Disabled Students Allowance



- ‘Disabled Students’ Allowance’ covers a range of different experiences and diagnoses, including:
 - mental health conditions
 - autism and/or ADHD
 - physical disability
 - long-term health conditions
 - deafness
 - chronic illness

You also apply for this through your student finance account.

Government funded Bursaries and Scholarships



These are awarded through Student Finance England:

- **sports bursaries** – students who have shown excellence in sport
- **specified subjects** – bursaries that provide an incentive to study specific subjects
- **academic achievement** – funding offered for academic excellence, which may be competitive, automatic, or restricted to students from low-income families.

As Student Finance only deals with government funding, it's also advisable to find out what universities are offering for the current academic year, as there may be more available this way.