

## **IS HIGHER EDUCATION FOR ME?**

### **What's next for me?**

Maybe you're in the sixth form at school or at college. Perhaps you've already done your Advanced level - 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 (HE) 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, HE 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 HE option to suit you.

Put simply, whatever you like doing, there's nothing stopping you from doing it through HE.

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

What's more, 95% of students agree that university is a good investment (according to a Unite/More Student Living Report 2004). 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. And Graduate Skills are more in demand by employers than ever before.

### **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 HE, 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.

HE 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 HE so you can find the right one to suit you.

### **Discover the possibilities**

HE 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 return to study later.

What's more, there are many types of vocational and general qualifications - in fact over 50,000 HE 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 HE, 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 HE will massively improve your opportunities and how much you'll earn further down the line, so it is a worthwhile investment. Useful websites about financing HE can be found on this site

Recent forecasts by the Institute of Employment Research showed that of the 18 million jobs expected to become vacant between 2004 and by 2020, half – that ( 9 million) - will be in occupations most likely to demand graduates. (Research by the Association of Graduates recruiters Recruitment Survey 2004).

### **Different types of qualifications**

There is quite a lot of flexibility in the type of qualifications 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 Connexions at [www.connexions-direct.com](http://www.connexions-direct.com)

Connexions is a service that provides advice on everything from jobs and careers to housing and exam stress. They can also let you know if you have the right qualifications for the course you're interested in, or 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)

Type of qualification	What is it?	How long does it take?	Where next?
Honours degree	A subject-based qualification. It is the most common HE qualification. The sandwich course includes a year at work	If taken full-time 3-5 years full-time study. It can also be taken part-time, or by flexible learning.	You could go on to gain other professional qualifications, e.g. a Master's degree or a PhD
Foundation Degree	Vocationally-focused HE qualification, integrating academic and work based learning	If taken full-time 2 years or equivalent part-time. Other modes of delivery include distance learning and online options.	You could progress to other professional qualifications or linked to a specified honours degree, which you may have the opportunity to access.
Higher National Diploma/Certificate (HND/HNC)	Job-related qualifications, available in a wide range of subjects.	HNCs take a year full-time, or 2 years part-time. Full-time HNDs take 2 years and can also be taken part-time.	You can progress onto an Honours degree.
National Vocational Qualification	Work-related, competence based qualification. NVQs are available relating to most jobs and industries	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.	As part of the National Qualification Framework, NVQs offer a wide range of qualifications both academic and vocational.
Diploma of HE	Very similar to an Honours degree, but with less content	2 year course.	You can convert your DipHE to a degree with an extra year of study.

## **Paying for it- about finance**

One of your biggest questions about HE is probably 'how can I pay for it?' It is well worth taking some time to think carefully about the financial aspects of HE- what you might have to pay and the best way of doing this.

An HE qualification is really valuable. Though there is a cost involved, think of it as an investment- an HE qualification can affect the job and salary you get, in most cases you will not have to pay back. Before you make decisions, you will need to look at all the factors and discuss it with your parents/carers. 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 in the form of grants and loans, and other help from universities and colleges.

### **What financial help is available?**

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

You can also apply for government Student Loan for living costs (known as Student Loan for Maintenance), which is based on your personal circumstances, to help with your living costs.

And Students from lower income households could also be eligible for a non-repayable Maintenance Grant of up to £2,835.

Additionally, colleges and universities are offering non-re-payable help in the form of bursaries and scholarships- see what is available as you could benefit.

## About finance- at a glance

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

Student Finance Package 2008** Amounts available		
Student loan for tuition fees	Up to £3,145	Non means-tested loan which covers the full amount of fees and is paid direct to your university or college
Student loan for living costs	Up to £4,625*	Dependent on your personal circumstances and household income, usually paid in three instalments direct to you
Maintenance grant	Up to £2,835*	Non-repayable support dependent on your household income
Bursaries	Varied	Check with your university or college. If it is charging the highest rate of fees and you are in receipt of the maximum maintenance grant you will receive at least £310*
* The amount of Living Costs Loan a student can receive will be reduced by £1 for every £1 of Maintenance Grant entitlement up to £1,260		
** Terms and Conditions apply		

## Help from Universities and College

Many Colleges and Universities offer non repayable bursaries- contact your college or university to see what they are offering!

## Tuition fees

In 2008, universities and colleges will be able to charge fees to a maximum of £3,145 a year. But don't worry- you won't have to pay tuition fees before you go to university or whilst you are studying. You will be able to take out a student loan for fees which you will start repaying once you have left university or college and are earning more than £15,000 a year. Universities and colleges wishing to charge the maximum fee of £3,145 a year for a course will have to provide at least £310 a year in financial support, such as bursaries, to students on these courses who will receive the full maintenance grant (£2,835- see above). Many universities and colleges are

offering more so it is a good idea to check out what's on offer before you decide where to go.

## **Student Loans**

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

### **Student Loans for living costs**

The maximum amount of living costs or maintenance loans you can get to pay for living expenses will vary depending on where you live whilst studying and the amount of any maintenance grant you receive. You will usually receive your Student Loan for Living Costs in 3 instalments throughout the year, one for each term.

### **Student Loans for Fees**

The Student Loan for Fees you can take out can be any amount up to the full amount charged for your course, 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 £18,000 a year- the average starting salary for a graduate level job- would have to repay £5.19 per week- no matter what 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 they reach £15,000 again.

Additionally students who enter repayment in April 2012 or later will be eligible for a repayment holiday for up to 5 years. This means that they will have the opportunity to put their payments on hold at a time of their choice, for example when buying a house or starting a family. Remember though it is **only the payments on hold** as the interest will 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 from lower income households will be eligible for a non-repayable Maintenance Grant of up to £2,835\* 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.

## Other help available

There is also other help for students in particular circumstances. This is available to students with dependents (ie 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)

## Bursaries

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

Universities and colleges who want to charge the full tuition fees of £3,145 a year for a course will have to provide extra financial help of at least £310 a year to students on those courses who receive the full Maintenance Grant. Many universities and colleges are offering to do more than this, and not just for students. For example, in 2008 a typical bursary can be up to £1,000 for those students receiving the full Maintenance Grant and on a course charging the full fee. You should find out what your preferred university or college is doing.

## Other sources of help

### 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 who will decide whether you are able to get this help and, if so, how much you can receive.

### Part-time student grants

**Help with fees** - You can get a non repayable grant of up to £1,180 depending on how intensive your study is. So students who study at between 50-59% of the full-time equivalent (FTE) are entitled to a maximum fee grant of £785. For those who study at between 60-74% FTE the maximum available fee grant will be £945. And for those who study part-time at 75% or more of the FTE, the maximum available fee grant will be £1,180.

**Help with course costs** - A non repayable grant of up to £255 is available to help meet the cost of books, travel and course expenditure. Both of these grants are available to students from lower income households who intend to complete their course in no more than twice the length of time it would ordinarily take to complete the full-time course.

## **Career Development Loan (CDL)**

Some students may be eligible for a Career Development Loan. A CDL is a bank loan to help pay for vocational learning or education which you do not have to pay back until you have finished your training. CDLs are available through a partnership between the Learning and Skills Council (LSC) and three high street banks: Barclays, The Co-operative and The Royal Bank of Scotland. You can apply to borrow between £300 and £8,000 to help you pay for up to two years of learning plus up to one year's practical work experience where it forms part of the course.

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

## **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 (or can contact your LA for an application form). Alternatively, ask your careers teacher or Connexions Personal Advisor for more information.

## **Frequently Asked Questions**

## **What's up with Uni and College?**

You've all heard of Higher Education (HE), but can you list what it can do for you? Make sure you've clued up on your options...

## **I don't know enough about HIGHER EDUCATION**

HE is a type of course that earns you a qualification like an Honours Degree or a Foundation Degree. They can be taken at a university, a college or some further education colleges. Generally you need to continue your studies for another two years after Year 11 to be able to enter HE. Qualifications for entry include AS/A2, AVCEs, NVQs... but there are other ways to do it.

## **None of my mates are thinking about going on to Uni, why should I?**

Bear in mind that 95% of students agree that university is a good investment (according to a Unite/Mori Student Living Report 2004). This isn't about your mates; this is about you and your future. "More than 7 out of 10 young people reckon

they're likely to go to Uni- so don't be one of those that miss out." (Sutton Trust survey 2007)

### **Why wouldn't I just get a proper job?**

**Number one:** Getting into a job doesn't mean you can't keep on learning. NVQs (National Vocational Qualifications) and Apprenticeships both involve working (and being paid) at the same time as studying, and can lead on to HE. One option is a Foundation Degree studied part or full-time while you're in work. The car firm BMW and airline KLM UK Engineering are just two employers who could send you on a course to make sure you have the right skills for their company.

**Number two:** If you have an HE qualification, the more chance you have of bagging yourself a job you really want - with a better salary. Over the course of their working life, the holder of an undergraduate degree can expect to earn on average comfortably over £100,000 more than a similar person with 2 or more A levels. Many jobs over the next 10 years will require an HE qualification. It sounds harsh, but leave studying behind at 16 and the type of work you're qualified for will be limiting your options.

### **Aren't the courses you can take boring?**

**Slight shock for you:** there are 50,000 courses to pick from! So there have to be a few in that lot you find interesting. You might want to think about a subject from school that you're good at or enjoy, like French, Biology or History. Or you might choose a new subject that you're interested in or a course that is slanted towards a specific career that offers on-the-job training/placements. For example, you can study Journalism instead of English, Computer game design instead of IT, or Marine Biology instead of Science, Accountancy rather than Maths. Well, it all depends what you're into!

### **Here are some examples of different courses...**

- **Vocational**
- Business Studies
- Health and Social Care
- Computer Games Technology
- Manufacturing
- Leisure and Tourism
- Sports Management
  
- **Academic**
- Maths
- Geography
- English
- History

## **But I'm no good at anything!**

If you feel like a failure don't write yourself off. Find something to inspire you. What do you love doing? You might not automatically think it's worthwhile but our bet is you can turn your passion into a course and career. So, like playing video games = software designer. Sci-fi addict = special effects designer/film production. Into shopping = trendspotter or stylist. Always interested in what makes people tick= counsellor.

Also go to: [www.aimhigher.co.uk/dontstop](http://www.aimhigher.co.uk/dontstop)

## **It is OK if my grades aren't all 'A's?**

You have to have some ability - no course is easy. But you don't need straight 'A's in all your subjects. What you do need is to choose a subject that keeps you interested and motivated. Entry onto an HE course can also be affected by your commitment (e.g. work experience, portfolio), your outside interests and enthusiasm. College and Uni look at the whole person. A Teacher or Connexions Personal Adviser will be able to tell you what you need to get on HE courses for any career or you can look at information about individual courses at [www.UCAS.com](http://www.UCAS.com).

## **You MUST need A levels before you take an HE education course though?**

That's only one way! In fact, you don't necessarily need A levels at all. There are loads of routes onto a higher education course. Instead of A levels, you could take NVQs, an Advanced Diploma or a BTEC National Diploma. These qualifications can be equal to one or more A levels, meaning you can go on to a degree, HND or other higher-level vocational courses. Remember, there's no 'right' way, just 'your' way. Look below to see what route suits you. Try the Key Routes and Learning Highway toolkits on this site. Get advice from your Connexions Personal Advisor or teacher too. Need more convincing?

## **HOW TO.....**

### **Get to COLLEGE or UNI**

**It's not just A levels that lead to HE you know...**

**Your options at 16... stay in full time EDUCATION and take...any of the following:**

- **A levels**
- **Advanced Diploma**
- **BTECs**
- **The Specialised Diploma**
- **The Baccalaureate**

**All these can lead to HIGHER EDUCATION!**