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CAREERS NEWSLETTER

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One of the key responsibilities we have as educators is to inspire our students. We inspire their learning by increasing their knowledge in a variety of subjects. When it comes to transition lessons and careers, we aim to inspire by supporting our students to meet people in a range of other roles and places to attempt to expand their understanding of education and the working world, while also giving them a taste of what they could achieve. We refuse to stop trying to assist our students to achieve their full potential. Therefore, we were fortunate enough to have recently been able to visit the University of Essex which has raised lots of questions. So, this issue will attempt to 'unlock' higher education in all its forms, giving a deeper insight and dispelling some of the myths you might have heard.

You can send any ideas you have for future newsletters to alisongoode@exceptional-ideas.co.uk.

Spotlight on...

HIGHER EDUCATION

Unless you are exceptionally intelligent and working ahead of your age you will most likely be an adult when you begin higher education. Higher education is not compulsory like further education is when you are required to be in some form of education up to the age of 18.

Higher education is defined as third level (tertiary) education after you leave school to the equivalent of degree level. Remember, GCSE's are level 2, A levels are level 3 and degrees are level 4-5 finally achieving level 6 when a degree is completed. After a degree, or equivalent, you can complete a masters or professional qualifications (level 7), a PHD or professional doctorate (level 8) Level 8 is the highest academic level you can achieve.

You don't **have** to go to university to gain a degree although most people do. You could study at home through the Open University. You could complete a degree level apprenticeship where you can work, and get paid, while you learn. There are also other types of higher education qualifications you can do too like Higher Technical Qualifications (HTQ) which are employer led and designed to give people the skills needed for a specific workplace. NVQ's at Level 6 and Level 7 are all courses you can complete through your work. Like lower level NVQ qualifications, you will work on a portfolio of evidence while doing your normal job.

During your degree studies at a university you can also take part in an industry work placement or have the opportunity to study abroad.

All university related information is on www.ucas.com. Any applications will be managed via UCAS too. Tuition fees are currently £9,250 per year for most degree courses which can be funded as a loan from Student Finance England and as a contribution for living costs called a maintenance loan. Don't panic!! We will talk about student finance later in this newsletter.

LMI: Did you know...?

The salary for a degree level apprentice ranges for £19,000 to £27,000 per year with no education costs outstanding after completion of the degree.

In 2022, average salaries across all jobs were as follows:

Non graduates: £27,000 p.a.

Graduates: £38,500 p.a.

Postgraduates: £45,000 p.a.

As at June 2024 there are 154 degree apprenticeships currently available on the apprenticeships.gov.uk site in a variety of industries including marketing, IT, finance, business, construction, architecture, the police, engineering, sales, teaching, health, law, science, project management and careers advice.

With annual costs for tuition of £9,250, the average cost of a university education is approximately £45,000 per course plus interest (including living costs too) – check out Student Finance information to find out how this is paid back.

References: apprenticeships.gov.uk, [glassdoor.co.uk](https://www.glassdoor.co.uk), The Times, ONS.

“Education is the most powerful weapon which you can use to change the world.”

- Nelson Mandela, Anti-apartheid activist and former President of South Africa

Busting the myths about University Education

We're pretty sure that you have some ideas about what you believe life at a University might be like. Below are some of the myths that you may be thinking and the facts behind them...

1. "I'm not clever enough to go to university..."

The greatest piece of advice I was ever given was that you don't have to be clever to go to university, you just have to work hard. Yes, you will need the ability to complete the work at that level which is something that you'll achieve as you progress through the levels of your further education. However, if you are taking a course that interests you, you will be motivated to continue learning about that subject. Think of it as a special interest.

2. "Only people from certain backgrounds can get into a university..."

This is completely untrue, in fact, widening participation is a key topic at universities these days to ensure that all ethnicities, genders, capabilities and economic backgrounds are able to access higher education. There are even scholarships / bursaries (extra free money!!!) given to people who are the first in their family to go to university. There are also needs-based financial allowances for disabled students.

3. "I'd have to move out and live on my own..."

Firstly, you **can** actually live at home and go to university. Secondly, living away from home, although expensive, **can** be a fun experience. You could live in halls of residence with other students in a small apartment with your own room that has an ensuite bathroom all for yourself. Your bills would be paid directly for you out of your rent money, including Wi-Fi, and you would have 24/7 security to ensure you were safe at all times. Most universities will ask you for your preferences e.g. small apartment, quiet people, all girls etc

4. "I won't have time to study AND work..."

Even though some courses can keep you busy, if you need the money, you will have time to get your work done, have a job and still have some time to socialise. If anything you will become better organised and learn to use your time wisely.

5. "I'd have to go out, go clubbing a lot... and party all the time..."

It is definitely not a requirement of your university course to go out! Friends / housemates may encourage you to join them but you will be able to decide yourself if this is something you do or don't want to do. As courses progress, your friends and other housemates will all have different deadlines so you'll be fine to say no and there will be times when everyone has to prioritise their assessments over going out.

6. "I'll get into massive debt and it will impact on my finances later in life..."

There is no easy way to put this other than to say that, yes, unless you can pay your tuition and living costs outright or you do an apprenticeship you will incur a substantial debt to complete a degree level education. However, you won't start repaying your debt until you earn a certain amount. The debt will also be wiped off after a certain timeframe has lapsed however much is still left to be paid back. It is also an "invisible" debt so currently doesn't get taken into account if you apply for credit later in life although the payments you make towards it would be classed as part of your affordability i.e. the amount of money you have available monthly to pay back any credit you take.

7. "I'll be lonely and won't make any friends..."

Firstly, it's important to look at different universities to see their facilities and if you will feel comfortable. All universities offer a "freshers week" full of activities for you to join in with including a societies fayre where you can look at different clubs to join. You'll meet your housemates who will all be in the same position as you at the beginning of your first year. You will also meet likeminded fellow students through your course but in these societies you can also meet people with similar interests in you. The range of societies varies but there is everything from sports, both competitive and social; political groups; environmental groups; film clubs; gamers and even Harry Potter fan clubs. You can even start your own society if you need to. If you still feel lonely there is also lots of student wellbeing support available to help you too.

8. "I can't do a degree if I have a learning difficulty..."

Categorically **UNTRUE**. Taken from www.gov.uk:

"You can apply for Disabled Students' Allowance (DSA) if you live in England and have a disability that affects your ability to study, such as a:

- specific learning difficulty, for example dyslexia or ADHD
- mental health condition, for example anxiety or depression"

DSA is a financial commitment from Student Finance England to enable you get the support you need. This could include:

- Funding for a laptop, printer, paper, ink
- Dictation software
- Organisation software
- Paid reader and / or scribe
- Regular extra tutor sessions

Eligibility is determined by the evidence in any assessments you've had done previously. You'll have an interview with a needs assessment centre to identify your needs so you will need to be clear about what support you use and why you need it.

9. "I might find it too stressful or have difficulty coping..."

As previously mentioned, all universities have a large wellbeing team to support students. They recognise that some students are away from home for the first time and need the support that they might previously have got from a parent. Even parents can raise concerns with the welfare team if they need to.

10. "I'm not planning on doing A levels so I won't get in anyway..."

You can get onto a degree level course with all types of level 3 courses. These include:

- A Levels
- Level 3 Vocational courses / NVQs
- Advanced apprenticeship
- International Baccalaureate
- Access to Higher Education courses (mature students only)

Each university will have their own entry requirements for each course so you would need to check these on UCAS.com before applying. This could be seen as being unfair but the reputation of the universities, how good they are and the quality of the teaching could all lead to the entry requirements being higher for a particular institution to help them to manage the number of people who apply to them.

References: savethestudent.org, gov.uk

“Education is not the filling of a pail, but the lighting of a fire.”

– William Butler Yeats, Poet.

Student Finance

What you are entitled to

Student finance comes in the form of loans you can apply for. They are split into two parts, Tuition Loans and Maintenance (Living cost) Loans. Tuition loans are available for any students who have secured a place on a university course regardless of family earnings and cover the cost of your tuition fees for your course. UK students usually pay £9,250 per year so your tuition loan would cover that cost for the number of years of your course (3 or 4 years). This is paid by Student Finance England directly to the university. Maintenance loans are “means tested” which means they depend on your family income as to how much you are allowed to borrow up to a maximum amount. This amount changes as the cost of living changes. Student Finance England will also want to know if you are planning on living at home or if you will be living in London or outside of London so that information is all taken into consideration for the amount you can borrow. There are calculators on the Student Finance website to help you to find out roughly how much you are entitled to.

If you have a specific learning difficulty or health condition that affects your ability to do your course you can also receive Disabled Students Allowance on top of your maintenance loan. You don’t need to pay this back. The amount you receive will be determined by your needs and the cost of meeting these.

Most universities have bursaries available for you to apply for. These are extra monies that, again, you don’t need to pay back so it’s worth looking into these to see if you fit any of the criteria.

Paying the money back

The way you pay your loans back depends on what plan you are on. Currently, students who start after 2023 are put on to Plan 5 which requires you to be earning a minimum of £25,000 before you start repayments. You will pay 9% of any money you earn over and above £25,000 per year and will continue to do this for 40 years until it is all paid back. If you haven't paid it back by this time, your outstanding debt will be cancelled.

You can choose to not take out any loans but you will still have to pay for the tuition fees and will need to be able to afford to live while studying. If you do take out the loans you will need to apply again every year you are studying to get the money.

Below is a link to Money Savings Expert that sets out everything you need to know about Student Finance:

<https://www.moneysavingexpert.com/students/student-loans-england-plan-5/>

Parental engagement in careers

We are currently working on plans to involve parents more in the careers education we provide. This will mean better communication as well as a more recognisable profile for the information we send you that links to careers and the transition plans of students. It will also include opportunities for parents and families to join in with students for some of our careers events. We'll be updating you more about this in the near future!

Key dates:

Wednesday 04.09.2024: Students first day back to school

Thursday 03.10.2024: Careers event – Celebrity CV game

Monday 04.11.2024: Proposed start date for year 11 mock exams

Friday 29.11.2024: Careers event – Human Marble Run

Next Issue: December 2024