



PARENT/CARER GUIDE TO **HIGHER EDUCATION**

Everything you need to know to guide your young person to HE



WHAT IS HIGHER EDUCATION (HE)?

Higher Education represents any nationally recognised qualification which usually begins after completing a BTEC or A Level course. Young people usually begin their HE study at 18 years of age or sometimes after taking a gap year.

People can choose to start a HE course at any age. A HE degree qualification can be completed with a university, college or training provider.

It's also possible to achieve a HE qualification by completing a Degree apprenticeship or higher technical qualification.





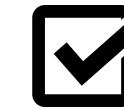
WHAT DO YOUNG PEOPLE GAIN FROM HE?

There are a number of benefits of going to university or achieving a HE qualification.



EMPLOYABILITY

The majority of professional jobs require a university degree; higher level skills are sought after by employers and stats prove that people with HE qualifications are less likely to be unemployed.



EARNING POTENTIAL

Figures from the Department for Education show that a graduate has an earning potential of £10,000 more a year, compared to a non-graduate.



GRADUATE SKILLS

Graduate skills - or graduate attributes, are those soft skills that help young people transition into a job or career (time management, communication, teamwork, etc).



PERSONAL DEVELOPMENT & GROWTH

Young people who choose to progress to higher education have the opportunity to learn and improve personal skills that help them prepare for society, such as budgeting, networking and meeting new people and trying new hobbies and activities.

DIFFERENT WAYS TO ACHIEVE A HE QUALIFICATION

Level 8	Doctorate PhD			
Level 7	Masters Degree MA, MSc, MPhil, LLM			
Level 6	Bachelors Degrees BA, BSc, LLB	Top-up BA, BSc		Degree Apprenticeship
Level 5		Foundation Degree FdA, FdSc	HND	Higher Apprenticeship
Level 4			HNC	

TYPES OF HE COURSES

Academic

(e.g. English, Philosophy)

Semi-Vocational

(e.g. Business, Psychology)

Vocational

(e.g. Medicine,
Veterinary Sciences)



Wide range of transferable
skills/knowledge.

Both transferable, and a
more specific skillset.

A specific set of skills/knowledge
for a chosen industry.



MAIN COSTS OF HIGHER EDUCATION

TUITION FEES



Tuition fees of up to £9,250 are charged by the university each year, and are paid directly.

Tuition fees cover the costs of:

- Lectures, seminars, professors.
- Course admin costs.
- Access to course-related facilities and equipment.
- Access to campus libraries and computer rooms.
- Support services for students.

LIVING COSTS

- Rent
- Commuting/travels
- Food & bills
- Course trips
- Books
- Course materials
- Personal technology
- Social life



FINANCIAL HELP

TUITION FEE LOAN

- Tuition fee loans cover the full cost of your course.
- They are paid directly to the course provider.
- The amount of tuition fee loan the applicant can get is not dependent on household income.
- It does not need to be paid back until after your course and until you're earning above a certain level.

Click on the link below to access the Student Finance calculator on the government website and to find out how much you could borrow:

[Student finance calculator - GOV.UK](#)

MAINTENANCE LOAN

- Maintenance Loans can be applied for at the same time as a tuition fee loan.
- The amount you receive depends on your household income, where you study and where you live. .
- The money is paid directly to the applicant at the start of each term.
- Students can also apply for grants if they're eligible for certain benefits.

Click on the link below to find out what extra support you could be eligible for:

[Student finance for undergraduates: Extra help - GOV.UK](#)





STUDENT LOAN REPAYMENT SCHEME

Before repaying their tuition fees & maintenance loans, students must meet a set of criteria:

Repayment starts the April after the students graduate/leave HE and only when your income is over the threshold amount (currently set at £25,000 for AA 23/24).

Students pay back 9% of the amount they earn over the threshold.

Repayments are automatically taken from monthly wages.

Student loans get wiped after 40 years.

Income each year before tax	Monthly repayment (approx)
£25,000	£0
£30,000	£20.29
£35,000	£57.79
£40,000	£95.29

Student loan debt
doesn't affect credit
rating or ability to
take out a mortgage
or car finance.





HOW TO SUPPORT A STUDENT FINANCE APPLICATION



Create your own separate account on Student Finance England (SFE).

Click on the link below to create your Student Finance account:
[Student Finance England](#)



Gather information on your household income from the previous tax year.



Household income is the combined taxable income of you and your spouse or partner, registered at your address.

This includes: wages, salaries & other taxable employee pay, long-term disability benefits, net earnings from self-employment and rental income.

If you are self employed, you'll need to provide your national insurance number or tax code.



HOW TO SUPPORT A STUDENT FINANCE APPLICATION



Be ready to provide more evidence if asked to do so.

Student Finance England may ask you to prove your marital status, your income or your address.

Upload a scanned copy of the documents required on the designated section of your student finance account.



Track the progress of the application with the young person.



Student Finance England may take up to 8 weeks to process the young person's application.

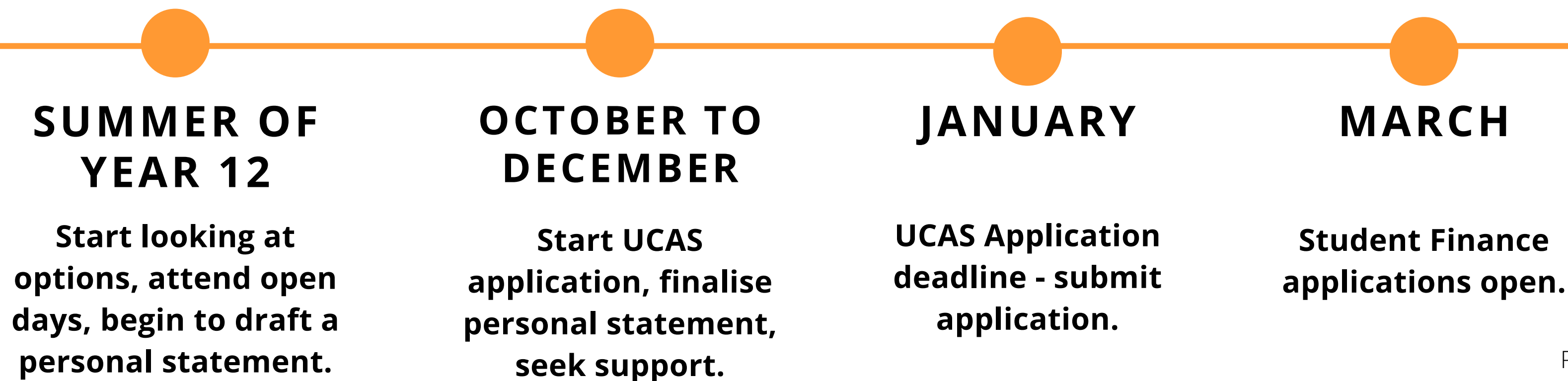
They communicate via email or by updating a status tracker on the young person's SFE account.

It is important to keep an eye on both the inbox and the account.



HIGHER EDUCATION TIMELINE

IMPORTANT DEADLINES



A Black woman with curly hair, wearing a blue graduation cap and gown, is smiling broadly and holding a rolled-up diploma tied with a red ribbon. The background is a soft-focus outdoor scene with green trees and a building.

“ *Good luck supporting your young person* ”

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