



A parent's guide to university study





Introduction

Starting university is a major turning point in a young person's life, particularly if they are leaving home for the first time. We understand that it can also be an anxious time for parents who want to help and support their child so that they make the most of university.

This guide aims to answer some of your key questions (listed right) and help you prepare your son or daughter for what is to come. It has been produced by the Access and Widening Participation team at UCL following some research we recently conducted with students between Years 8–13 and their parents.

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What is Widening Participation?

26%

students on free school meals entered HE by the time they were 19¹

13%

of students who enrolled in HE in 2017/18 have a known disability²

12%

young people in care at age 16 progress into HE³



Historically, certain groups have been less likely to go to university; for example, young people who have been in care, young people with disabilities, those from some ethnic minority communities and those who receive Free School Meals. The aim of widening participation is to ensure that everyone has the opportunity to go to university if they have the academic ability, regardless of their circumstances. So, we work with children and young people who are still in school (and their parents) to help them become more aware of university and student life generally, to help improve their grades and to guide them through the application process. For more information on UCL's widening participation activities and the key audiences we work with, visit

▼ www.ucl.ac.uk/wp

Note: If there are any words that you do not understand as you are going through this guide, then turn to "What university terminology should I know" at the back (pages 32–35) for help.

1 Estimated number and percentage of pupils from state-funded and special schools by Free School Meal status who entered HE by age 19

HESA 2017/18

2 Higher Education Student Statistics UK

HESA 2017/18

3 Higher Education Researching around Care Leavers' Entry and Success'

National Network for the Education of Care Leavers 2017

What are my child's options when they finish school?

Apprenticeships

Apprentices are paid employees who study while they are working. Most apprenticeships involve on-the-job training combined with some classroom-based lessons so that apprentices gain experience and learn the skills they need to work in the industry they have chosen.

Degree apprenticeships

These are apprenticeships which allow your child to achieve a bachelor's or master's degree while gaining work experience. Your child would be a paid employee while on the programme, but they would spend part of their time at university. This scheme is quite new so it is likely that the number of vacancies will grow over the next few years.

Internships

An internship would give your child the opportunity to spend time in a company, learning new skills and experiencing what it is like to work in a particular industry. However, you should bear in mind that many internships are unpaid, especially in very competitive industries such as media.

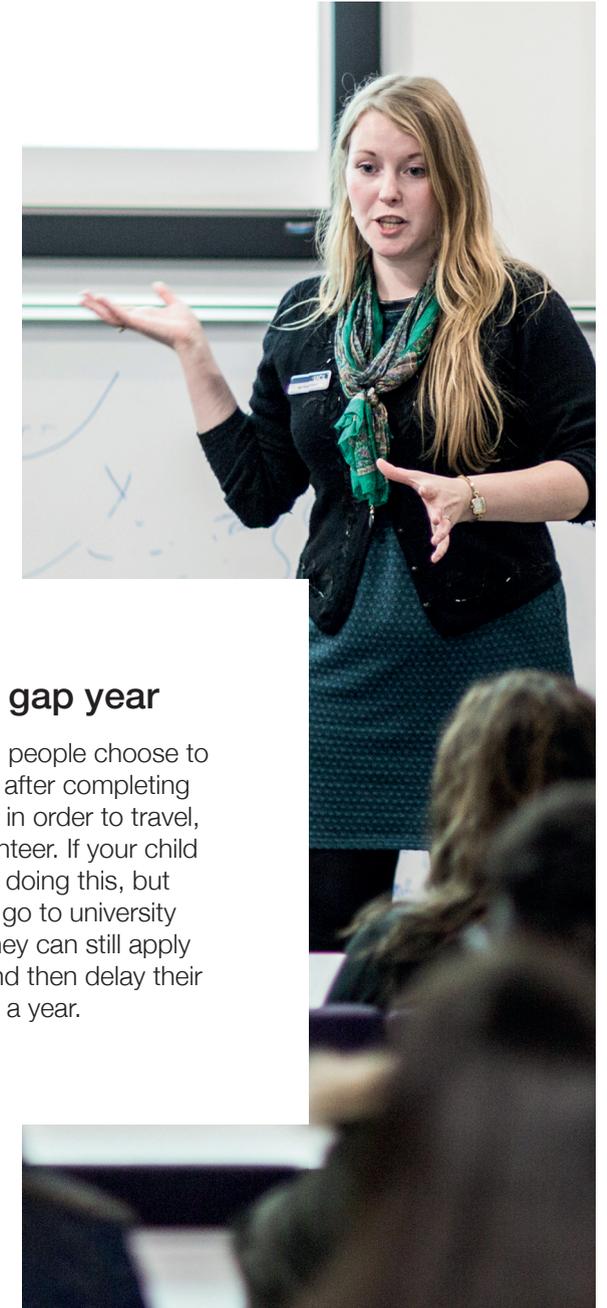
Employment

Your child could decide to go straight into employment. This could help build their confidence, develop their CV and provide them with professional and business networking opportunities.

Taking a gap year

Some young people choose to take a break after completing their A levels in order to travel, work or volunteer. If your child is thinking of doing this, but has plans to go to university eventually, they can still apply in Year 13 and then delay their start date by a year.

We recognise that university is just one of the choices available to your child after they have completed school, sixth form or Further Education (FE) college. Other options include:





So, why go to university?

If your child is considering studying at university, here are some reasons why it might be the right choice for them:

- University graduates tend to earn more and have higher status jobs than non-graduates.
- A university degree is essential for certain professional careers such as an engineer, doctor or lawyer.
- Having a degree will give your child many more career options, regardless of the degree subject that they choose (many graduates don't work in the field they studied).
- The university experience can help your child become more independent and mature, particularly if they live away from home while studying.
- The experience is likely to help your child make new friends outside their usual circle which could improve their social skills and confidence.
- Expanding their social network could provide your child with connections for their future career.
- Finally, university provides a unique opportunity for your child to learn from experts, explore new hobbies and interests and find out more about themselves and what they want from life.

How can I prepare my child for university?

You may be wondering how you can help your child prepare for university, particularly if you do not have any experience of Higher Education yourself. Remember it is never too early to start having this conversation with your child.

With this in mind, here are a few tips for things you can do to support your child in making one of the most important decisions of their life.



Years 5–7: Primary, transition to secondary

Start talking...

...to your child about university as early as possible – if you feel you need support to do this, you could ask one of your child's teachers to help or have a look at what universities offer in terms of outreach and widening participation programmes. At UCL, we offer programmes and activities for children from Year 5 upwards. For more information go to

▼ www.ucl.ac.uk/wp

Get involved...

Some universities offer taster days for primary school children which parents are welcome to attend, so try to go along so that you can experience the day too!

Encourage reading...

Encourage them to enjoy reading. At this age, your child will tend to copy you so let them see you reading books, newspapers and magazines. Try to make reading fun – keep them interested by sitting with your child, talking about the story and the pictures, doing different voices for different characters and asking questions.

Years 8–9: Pre-GCSE

Discuss possible GCSE options...

...with your child. Your child will have some compulsory subjects they have to do at GCSE (English, Maths, Science and Religious Studies in some schools) plus they will have one or two free choices. Helping them decide what to choose can be tricky, but think about:

- What do they enjoy?
- What are they good at?
- What have their subject teachers fed back to you at Parents' Evenings?
- What job(s) are they thinking of doing in the future and therefore, what might they want to study at university?

Be flexible...

You may have a very firm idea of what you would like your child to study, but only they can motivate themselves to work hard and do well. So, try not to insist on a particular subject if your child has their heart set on studying something else.

Set up homework...

Agree on a homework routine with your child. You know your child best, so you will know if it is best for them to get their homework done as soon as they get home from school or if they will work more efficiently after a couple of hours' break. Try to keep to the same routine each day and find a quiet space in your home which is free from distractions.

Years 10–11: GCSE

Establish a revision method...

Help your child to find the revision method which works best for them. We suggest active revision techniques such as making flash cards, mind maps or transferring key information on to post-it notes and placing these around the house. Be sure to talk to your child's teachers if your child is struggling – the school is likely to have a range of revision strategies to recommend which you can talk through with your son or daughter.

Become your child's exam coach...

Follow your child's lead on this, but you could offer to test them on sections of their revision by asking questions from their text or exercise book. Alternatively, you could search for past exam papers or practice questions online and then your child could try to answer within the exam timings (don't worry – you will find the answers online too!).

Take time out...

Encourage your child to take time out on a regular basis. Although it can be tempting to think that they need to study from dusk till dawn as exams approach, many young people find that having a break from studying and doing something they love helps them to study more effectively when they go back to their books.

Talk through their post-GCSE options...

Start to talk to them about their options post-GCSE. Even if your child is determined to follow a certain career path, it is still worth having a discussion with them about other options. If your child has a very clear idea of what they want to study at university, then they may need to choose specific subjects at A level; for example, Biology and Chemistry if they want to study Medicine. Looking through some university prospectuses will give you information on the entry requirements for specific courses.

On the other hand, it can be a good idea to encourage your child to choose a mix of subjects that is useful for a range of degree subjects. Certain subjects – like Maths, English, Languages, History and Geography – are relevant for lots of different university courses and career paths. You may like to read the Russell Group's Informed Choices guide (see page 15 for a link to the guide) to help you and your child consider how the subjects they choose in the sixth form can affect their options at university and their later career.



Years 12–13: Post-GCSE/6th Form

Make time for university visits...

...particularly if you didn't go to university yourself, go to some open days. Visit the halls of residence to see where your child could be living and try to speak to some current students during the visits to see what their experience of university has been like.

Help them think about their university choices...

Help your child think through which five universities they are going to apply to – one of the main decisions here is whether they decide to stay home or move away. Try to keep an open mind about this and consider what your child would like to study; some more unusual or specialist courses may only be available at a few universities. Encourage your child to compare the content of the degree programme they want to do across different places and get them to think about the pros and cons of different locations. Are they more suited to living in a city or would they like to try living in a smaller town or rural area?

Get to know application dates...

UCAS is the service which manages the application process for British universities, so visit their website and get to know the important dates (see pages 16–18 for more information) in the application process. The key dates to keep in mind are the application deadlines in October, January and March of the academic year prior to when your child will start university (this is usually when they are in Year 13). The deadlines differ depending on where and what your child wishes to study. As mentioned above, your child can choose up to five courses to increase their chances of getting a place.



Talk to your child about finances...

Contact Student Finance England or visit their website for information on how your child can apply for a loan to cover their tuition fees and living costs while at university. Look into the typical cost of student accommodation in the area where your child is considering going to university and work out if you will be able to contribute anything towards it. See the next section for more information on student loans.

Start to get them ready for independent living...

...if they are planning to leave home to go to university – or even if they aren't! – help them learn the life skills they will need for adulthood while they are still at home. For example, if they are not already a whizz in the kitchen, you could teach them how to cook 2–3 simple meals and get them to practise by cooking once a week for the family. Also, encourage them to do their own laundry and ironing and to help with the cleaning before they move away.

For further information, you may like to visit...

UCL Discover Blog

▼ blogs.ucl.ac.uk/discover-ucl/understanding-student-finance-parents-perspective/

UCAS advice for parents and guardians

▼ www.ucas.com

Russell Group Informed Choices

▼ russellgroup.ac.uk/for-students/school-and-college-in-the-uk/subject-choices-at-school-and-college/

Key dates around applying to university

Year 12

Mar–Apr

- Start researching university Open Days, Summer Schools, Taster Days etc.
- Apply for work experience

May–Aug

- Sit your practice exams or AS exams if your school or college does them
- Attend university Open Days, Summer programmes etc.
- Gain some work experience

Year 13

September

- Settle into Year 13
- Start drafting your personal statement and UCAS application
- Last chance for Open Days

October

- Mid-October is the deadline for applying for Oxford and Cambridge and for most courses in Medicine, Veterinary Medicine and Dentistry via UCAS

January

- Mid-January is the deadline for applying for most university courses via UCAS. You can choose up to five courses

Feb–Mar

- Attend offer holder days and/or interviews
- UCAS Extra opens in February
- Apply for Student Finance
- Review your responses – you should hear back from all your choices by the end of March

Apr–Jun

- Confirm your choices by the beginning of May
- The deadline for Student Finance is the end of May
- Revise and take your exams

Jul–Aug

- IB results arrive at the beginning of July
- A level results arrive mid-August
- Accept your offer
- OR go into Adjustment or Clearing



How will we afford university?

We know that student debt is a major worry for many parents and students and may put some young people off the idea of applying to university. However, research¹ shows that the difference in earning power after gaining a degree more than makes up for the cost. Here we summarise the different types of student finance and address some of the myths surrounding how the loan system works.

¹ Data from the Labour Force Survey (2016) commissioned by the Office for National Statistics indicate that the average graduate earns £9500 more per year than the average non-graduate.

Student loans

All students who plan to study at a university in the UK can apply for a student loan through the Student Loans Company. Student loans are made up of two parts:

1. **Tuition fees** – this is the money that you pay to a university to cover teaching costs and the cost of student services such as the library and student support (counselling and wellbeing). The tuition fee is paid directly to the university each term so your child cannot spend it by mistake!
2. **Maintenance loan** – this is the money that your child can borrow to cover their living costs. Most of this will be spent on their accommodation if they are living away from home, but they will also need money to spend on food, transport, socialising and other day-to-day expenses. This money is paid into your child's bank account at the start of each term, typically in September, January and April.

As of September 2018, the maximum tuition fees are £9,250 per year to study in England.

The maximum maintenance loan varies depending on whether your child is living at home or away and where they study (in London or elsewhere). The maintenance loan is based on your household income, which means you will need to provide information on your earnings from the previous tax year to support your child's application (e.g. your P60 or benefits information) if they want to apply.

Other types of funding

Other government funding

There is extra funding available for people in special circumstances, such as the Disabled Students' Allowance and the Childcare Grant.

Scholarships and bursaries

Every university will have their own funding package so you will need to do some research to see what each university offers. For example, your child may qualify for extra funds based on academic achievement, household income or ethnicity. Check how to apply for scholarships and bursaries; for most schemes you will need to apply directly to the university, but for some you are automatically considered through your student loan application. This money does not need to be paid back so it is not the same as a student loan.

Additional support

As above, this will vary from university to university and may include a hardship fund or financial assistance to cover childcare costs.

True or false?

“My child will have to start repaying their student loan as soon as they graduate”

False. The key thing to remember is that student loan repayments are based on how much your child **earns**, not how much they owe. Currently, your child will not start repaying the loan until they are earning more than £25,725 a year (this amount changes each year), and this doesn't come into effect until the April after they graduate. If they are not working or if they earn less than £25,725 a year at any point, then they won't have to pay anything back during that time.



“But then the interest will mount up and they'll be saddled with the loan for the rest of their life!”

False. The government writes off student loans after 30 years regardless of whether or not your child has paid it all back.

During the 30 years, your child will pay back 9% of whatever they earn **above** £25,725 (not 9% of their whole salary). See examples of the annual and monthly repayments below.

Salary	Earnings above £25,725	Annual repayment (9% of earnings above £25,725)	Monthly repayment
£25,725	None	Nothing	Nothing
£27,000	£1,275	£114.75	£9.56
£30,000	£4,275	£384.75	£32.06
£40,000	£14,275	£1284.75	£107.06
£50,000	£24,275	£2184.75	£182.06

Student loans are subject to above inflation interest (currently set at the rate of inflation plus a maximum of 3%, depending on how much you earn when you graduate). However, don't let the interest rates alarm you. In reality, many graduates will not pay much, if any, interest, particularly if they never earn a high salary, since the debt is written off after 30 years.

Also, remember that many people will have periods of time during the 30 years when they aren't repaying anything (e.g. if they stop working through illness, maternity leave or redundancy) so their total repayments will be lower.

“My child won’t be able to get a mortgage because of their student debt”

False. Student loans will not appear on your child’s credit report and so will not be taken into account when they apply for a mortgage or any other type of credit.

“But if they fall behind on payments, they might get sued or the bailiffs might come round!”

False. They cannot fall behind on payments because the money will be taken directly out of their salary by their employer, just like income tax and national insurance.

“I’m still going to have to support my child even if they get a student loan”

True. Many students don’t get the full maintenance loan and it isn’t clear to many parents that the government expects them to make up the difference. Some parents may find that their child does not receive enough money to cover the cost of their accommodation for the year. Not only that, but in the summer before your child goes to university, you may need to pay a deposit for their accommodation plus the first month’s rent before their maintenance loan has arrived. For that reason, spend some time working out how much you might be able to contribute towards your child’s living costs while they are at university and start saving early (remember to check out whether your child is eligible for any bursaries or scholarships). Also, speak to your child about whether or not they are able to work part time to add to their income while they are studying.



Additional resources

UCAS

- ▼ www.ucas.com/finance/undergraduate-tuition-fees-and-student-loans

Moneysavingexpert.com

- ▼ moneysavingexpert.com/students/student-loans-tuition-fees-changes/

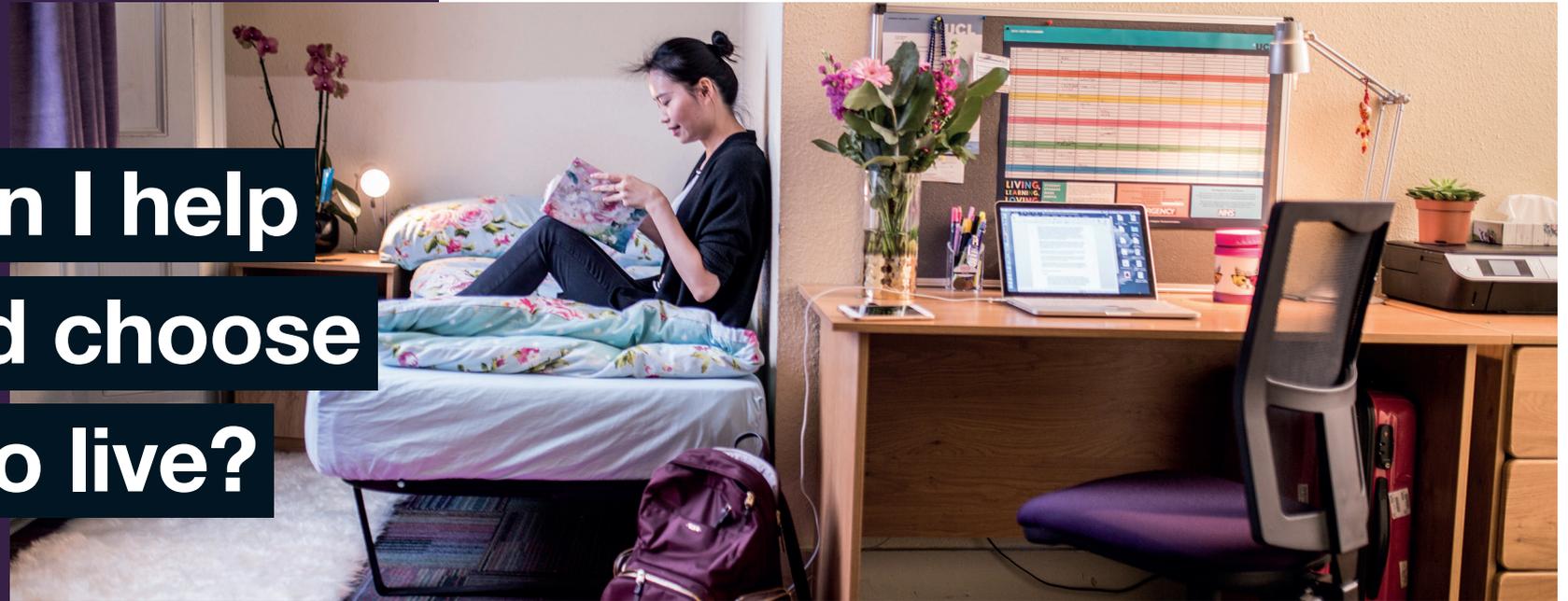
The Government website

- ▼ www.gov.uk/student-finance

UCL Discover Blog

- ▼ blogs.ucl.ac.uk/discover-ucl/student-loans-explained/

How can I help my child choose where to live?



Where your child chooses to live as a student will depend on how they want to live as well as other factors such as cost and what types of accommodation the university has to offer.

The first step is to have a discussion with your child about how and where they want to live:

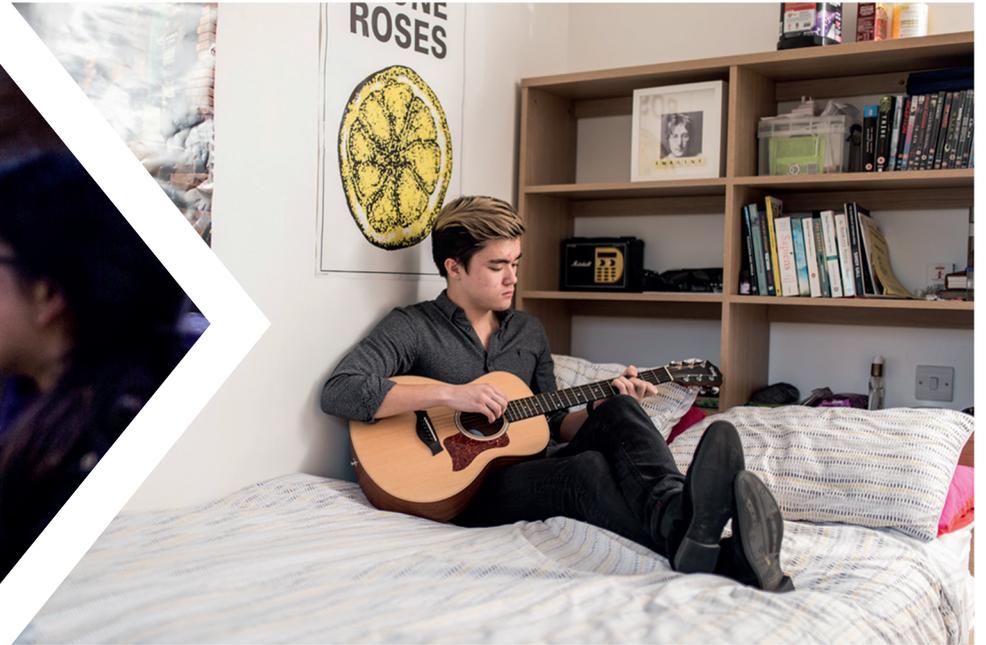
- At home or away from home?
- On their own or sharing with others?
- In student accommodation or in housing owned by a private landlord?
- In student accommodation, would they prefer self-catering or to have meals provided?
- Does your child have any specific requirements, such as wanting their own bathroom?

Next, consider the options based on your preferences and budget. More information on the main choices follows.

Living at home

This is obviously not an option if your child chooses to study in another city or country. However, if your child wants to go to a local university, they may choose to live at home to save money or due to family commitments. They will still be eligible for a maintenance loan although they will receive less money than a student who lives away from home.

The disadvantages are that your child will have to commute to university on a daily basis which could be awkward and time consuming depending on where you live. Also, your child may feel that they are missing out on the full student experience by not living on campus like their friends. However, many universities organise social events for students who live at home and joining a university club or society can be a great way for them to meet new people who have similar interests.



Living in student accommodation

Most universities guarantee accommodation in halls of residence for all first-year undergraduates. Halls can be self-catered or provide meals. Most offer single rooms with shared kitchen and living spaces, while some also offer self-contained studios. Many parents like this option for their child's first year at university because halls offer a secure and comfortable living space with lots of facilities included. Living in halls could be a good way for your child to make friends with other new students and it could make it easier for them to adjust to living independently.

The downside for many is the cost as halls can be quite expensive compared to shared private housing and you will have to pay a deposit and possibly some initial rent in the summer before enrolment. Also, most contracts for halls of residence require a minimum commitment of around 40 weeks which may be longer than your child will stay on campus once they have completed their exams.

Living in private housing

Alternatively, your child may prefer to share with other students or live alone in a privately owned house or flat. You can find suitable housing through Accommodation Services at the university or via a letting agency. This option is often more cost effective than living in halls. It may give your child more independence and they may feel more at home because they will be living in a 'normal' house. However, problems can arise if any of the housemates don't get along. Also, like halls, you will have to pay a deposit before your child moves in (and possibly agency fees and commission) so you need to budget for this.

Finally, remember that there is no right or wrong when making this decision. The key is to find the best accommodation for your son or daughter within a price range that they can afford and where they can study, sleep and socialise in safe and comfortable surroundings.

How will my child be supported at university?

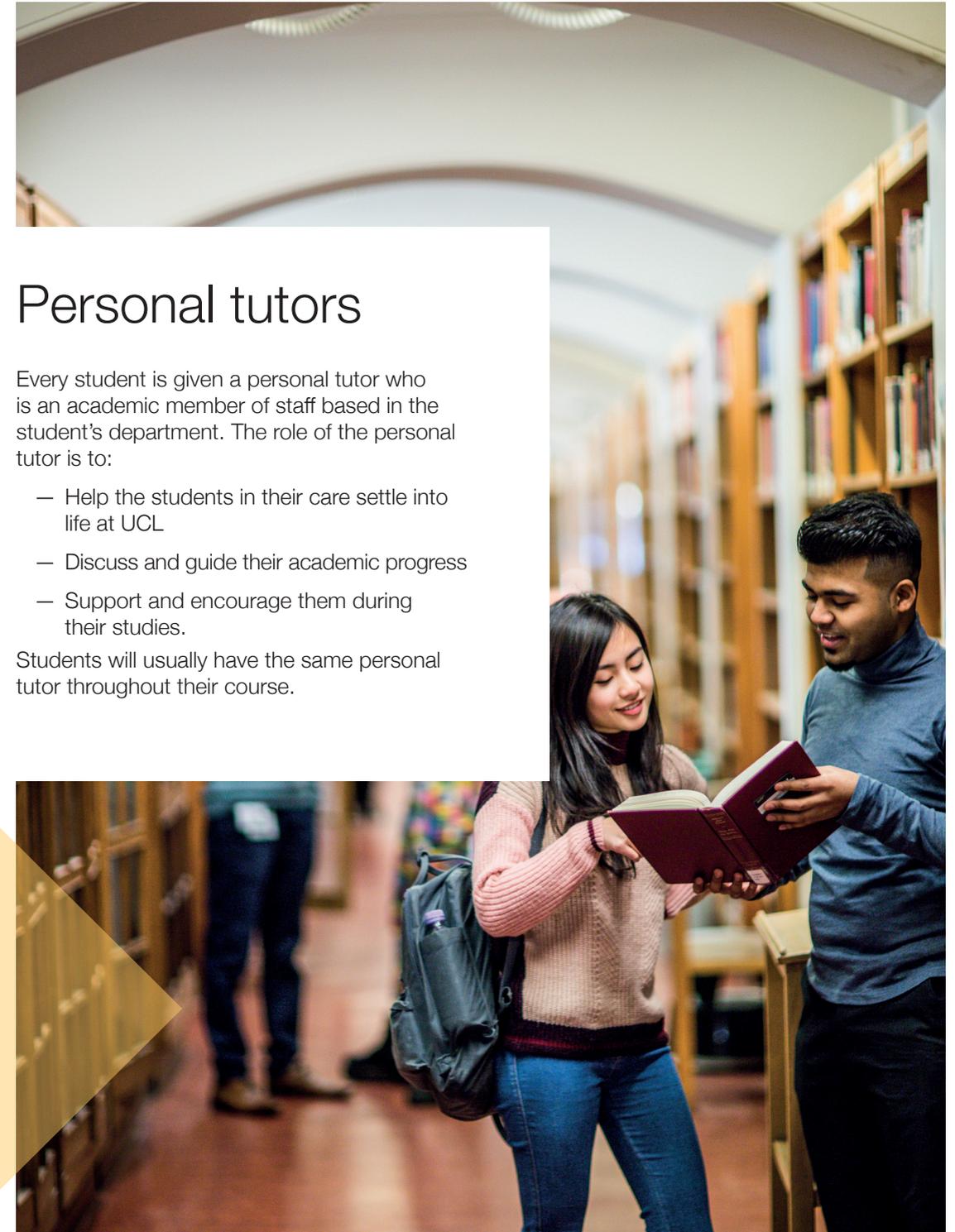
Your child's wellbeing while they are at university will be one of your main concerns, particularly during the early stages when they are adjusting to their new environment. The research we conducted showed that this was a key issue for many parents; they wanted to know who would look out for and look after their child on campus. This section aims to give you an idea of the range of support services available to students at UCL.

Personal tutors

Every student is given a personal tutor who is an academic member of staff based in the student's department. The role of the personal tutor is to:

- Help the students in their care settle into life at UCL
- Discuss and guide their academic progress
- Support and encourage them during their studies.

Students will usually have the same personal tutor throughout their course.



Student support and wellbeing

UCL has a team of expert advisers who provide a safe, confidential space where students can talk about any issues which might be affecting their ability to study. The team offers advice and support on wellbeing and disability issues as well as short-term counselling and therapy to help students with personal and emotional problems.

Please be aware that, as your child will enter university as an adult, there are legal restrictions which prevent universities from sharing personal information on students with their parents. This means that the university will not normally be able to talk to you about any problems that your child may discuss with university staff.

We would advise parents to speak to their child in the first instance if they notice any signs of distress or anxiety. However, if a parent is seriously concerned about their child and they want to speak to someone at UCL, they can complete a **student of concern form** or email Student Support and Wellbeing. Further details on this can be found at

▼ www.ucl.ac.uk/students/student-support-and-wellbeing



Transition mentors

Transition mentors work with all first-year students. The mentors are second or third-year students from the same degree programme as the students they look after. Mentors meet with small groups of students on a weekly basis during the first term of the year, providing help with study skills and general induction.

Safety and security

At UCL, we take the safety of our students very seriously. A team of dedicated security officers patrol the campus, the campus is monitored by CCTV and an ID card is required to access most buildings. In our accommodation, Student Residence Advisers (SRAs) and Wardens live alongside students. One of the SRAs is on duty from 5.30pm until 8.30am the following morning and throughout weekends and holidays, which means there is always someone available to provide support in the event of an emergency.

Anti-discrimination policies

UCL has a firm commitment to equality and diversity and a clear procedure for investigating incidents of harassment, bullying and discrimination. Details can be found on our website

▼ www.ucl.ac.uk/students/policies/equality

What university terminology should I know?

Adjustment	If a student has done better than the grades asked for by their first choice of university so they definitely have a place, they can use Adjustment to potentially swap to another course at the same university or somewhere else.
A level	This stands for 'Advanced level' qualification which is the qualification that young people usually take after their GCSEs. A student normally needs two or three A levels to get into university.
Apprenticeships	These allow a young person to work and study at the same time. Apprentices follow an approved study programme so that they have a nationally-recognised qualification at the end. They receive a mix of on-the-job training and classroom-based learning, but they are also paid for their work.
Bachelor's degree	This is an undergraduate degree, meaning it is the degree that most people study first. Students can take a Bachelor's degree in a range of subjects, normally over three to four years. Once they complete their degree, they can add letters after their name e.g. John Smith BA (Bachelor of Arts), BSc (Bachelor of Science) and so on.
BTEC	This stands for 'Business and Technician Education Council' which is the body which developed the qualification. BTECs are vocational qualifications (directly related to a particular type of job) and they are assessed via continuous coursework and practical projects rather than exams. A BTEC level 3 is equivalent to an A level.

Bursary	This is money that a student might be awarded by a university if they meet certain criteria (such as household income or educational achievement). A bursary is not like a student loan as the student is not required to pay the money back.
Campus	This means the grounds and buildings of a university including all the buildings used for teaching, administration, facilities and student accommodation.
Clearing	This is a system run by UCAS in August each year after A level results day which matches students with university courses (where offered) which still have places available. So, if your child does not achieve the grades they needed for their first or second choice of university – or if they have changed their mind about the universities they originally chose – they can go into Clearing to see what other courses are available.
Degree	This is a higher education qualification which is usually taken after A levels or their equivalent. A degree can be an undergraduate or first (Bachelor's) degree or a postgraduate degree such as a Master's or Doctorate.
Degree apprenticeships	These are similar to apprenticeships (see left), with the main difference being that the apprentice would spend part of their working time at university and they would have a bachelor's or master's degree when they finish.
Department	Most universities are divided into departments by subject area so students and staff belong to the department that teaches a particular course. Some universities have colleges, schools or faculties instead.
Doctorate	This is a postgraduate degree (taken after a student has completed an undergraduate degree). It is a research-based degree which allows the student to use the title 'Doctor' before their name or the letters PhD or DPhil after it; for example, Dr Jane Smith or Jane Smith PhD.
Enrolment	This is the process of registering onto a degree course at university. Students have to do this in person and present identification and other documents requested by the university before they can start their course.
Freshers' Week	This is sometimes called 'Intro week' or 'Welcome week' and it is the first week of term for first-year students who have just arrived at university. This is a week when there are lots of social events and entertainment is organised to help students settle in, make new friends and get to know the university.

Further Education This follows secondary education, after a student has taken their GCSEs. Your child will need further education qualifications, such as A levels, BTECs or diplomas, before they can go on to higher education.

Gap year This is when students take a year off after finishing school or college before going to university. They may spend this time working, volunteering, travelling or deciding what they want to do next.

Graduate This is the name given to a student who has successfully completed their degree. They will be invited to an official graduation ceremony where they will be given their degree certificate, which confirms they are now a graduate. Parents are welcome to attend this ceremony too!

Hall of residence This is accommodation provided by a university which is usually located on or very near the university campus. Most universities guarantee places in halls for first year (new) students. Halls provide a range of facilities such as kitchens, laundry rooms and Wifi services. Some halls provide meals while others are self-catering. Some universities also offer single-sex halls of residence.

Higher Education (HE) Following secondary school and sixth form/further education, Higher Education involves studying for a degree or higher-level qualification at a higher education institution such as a university.

Induction This means the first few weeks of a student's university course. During this time, they are introduced to academic staff and mentors and they are given lots of information to get them ready for university life. For new students, part of the induction is **Freshers' Week** (see page 33).

Internship These involve a young person spending a fixed period of time gaining work experience in an industry which interests them. Internships can be paid or unpaid.

Master's degree This is a postgraduate degree, meaning that a student can choose to study for a Master's after they have completed an undergraduate (Bachelor's) degree. A Master's student can add letters to their name after they finish their degree; for example, Jane Smith MA (Master of Arts), MBA (Master of Business Administration), MSc (Master of Science) and so on.

Postgraduate This is the name given to a student who has completed their first degree and is now studying for a higher qualification such as a Master's, a Doctorate (PhD) or a PGCE teaching qualification.

Russell Group This is an association of 24 well-known UK universities formed in 1994. Russell Group universities are research-led and they share a reputation for academic excellence, so the grades that students need to get into these universities tend to be high. UCL is a member, as are Oxford and Cambridge.

Scholarship This is similar to a bursary and is money awarded to a student by their university which does not have to be paid back. Scholarships are normally awarded to students with high academic ability.

UCAS This stands for the Universities and Colleges Admissions Service, which is the organisation which manages university applications for British universities. Students fill in an application form online (for which there is a fee) and UCAS forwards the application on to the universities that the student has chosen to apply to.

UCAS Extra This is a free service offered by UCAS which allows students to continue applying for HE courses in the next academic year, even if they have used up their original five choices, so long as they applied through UCAS and are not holding any offers or waiting for a decision from any of the five universities they first applied to.

Undergraduate This is the name given to a student doing their first (Bachelor's) degree.

University This is an educational institution where students study for undergraduate and postgraduate degrees and where staff and students carry out academic research. Students who go to university are described as going into Higher Education.

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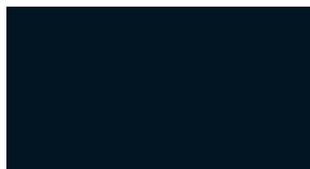
For up-to-date information on student fees and finance, please visit:

👉 www.gov.uk/student-finance

To find out the latest advice on applying and entry to university, please visit:

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