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# Sixth Form Advisory Information

Mr Twitchin – Director of Sixth Form

Dr Gregson – Student UCAS Advisor



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# Information provided

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1. Student Finance
2. Preparing for summer exams
3. Accepting offers
4. Post-results support



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# An introduction to Student Finance 2023-24

Jonathan Croall

Head of Student Finance and Records



The Queen's  
Anniversary Prize  
For Outstanding Achievement  
2017



\*The University of Huddersfield's TEF Gold rating was awarded in June 2017.  
The next TEF rating is due to be published in June 2021 (subject to government policy).



# What we'll cover

1) What support is available?

2) How do you access it?

3) When and how to repay?

4) How to manage your money?



Student Finance England provides financial support to students entering higher education in the UK, on behalf of the UK government.

<https://www.gov.uk/student-finance>

# What support can you get?

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**1**  
**Tuition fee  
loan**

**2**  
**Maintenance  
loan**

**3**  
**Additional  
support**



# Tuition Fees

Public universities can charge up to £9,250 per year in tuition fees (UOH £9,250/Placement year currently £1,000)

A tuition fee loan is available to cover the fee charged by a university or college.

Students do not have to pay this up front.

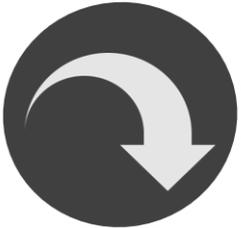
# Tuition Fee Loans



These don't depend on your household income or circumstances – you'll get whatever the university charges for tuition fees (**up to £9,250**).



Your tuition fee loan will be paid **directly to your university** at the start of each term.



Your tuition fee loan is repayable, but only after you've graduated and are earning **over £25,000** per year.

# Maintenance Loans



A loan paid directly to the student in 3 instalments across the year, to help with living costs while at university.

Accommodation

Food and drink

Transport

Bills

Entertainment

Mobile phone



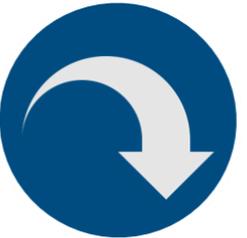
# Maintenance Loans: how much?



- All eligible students can get some support towards living costs and this is paid into your bank account each term.



- The amount of maintenance loan you can get depends on where you live and study, as well as your household income.



- Maintenance loans have to be paid back but not until you've left university and your income is over **£25,000** a year.

# Maintenance Loan thresholds 2023-24

Household Income	Home	Elsewhere	London
£25,000 & under	£8,400	£9,978	£13,022
£30,000	£7,694	£9,265	£12,297
£35,000	£6,988	£8,522	£11,571
£40,000	£6,282	£7,839	£10,845
£45,000	£5,576	£7,125	£10,120
£50,000	£4,869	£6,412	£9,394
£55,000	£4,237	£5,699	£8,668
£60,000	£3,698	£4,986	£7,943
£65,000	<b>£3,698</b>	<b>£4,651</b>	£7,217
£70,000	£3,698	£4,651	<b>£6,491</b>

Part of

[Get undergraduate student finance: step by step](#)

# Student finance calculator

This calculator is for students from England or the European Union (EU) who are studying full-time for the first time in academic years:

Use the [online calculator](#) for an assessment of what you will be entitled to

• **Estimate:**

• **People if you're disabled or have children**

Your results will be accurate if you know your annual household income (your parents' or partner's income plus your own).

[Start now >](#)

Part of

[Get undergraduate student finance: step by step](#)

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- 1 Check if you're eligible**  
[Show](#)
- 2 Find out how much loan you could get**  
[Hide](#)  
Find out the maximum tuition fee and maintenance loan you could get if you're a:
  - [new full-time student](#)
  - [continuing full-time student](#)
  - [part-time student](#)
  - [EU student](#)
  - [student who started before 1](#)

# Additional support

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## NHS Courses

Extra, non-repayable funding available for eligible NHS courses:  
NHS Learning Support Fund (NHS LSF)

## Bursaries

Bursaries provide additional financial support from your university, based on your household income and other circumstances.

## Scholarships

Scholarships are university grants based on academic performance.

## Disability Support

Disabled Students Allowance.

[www.gov.uk/disabled-students-allowances-dsas](http://www.gov.uk/disabled-students-allowances-dsas)



# Nursing, midwifery and health profession courses

- NHS Learning Support Fund
- Additional non-repayable **Training Grant** of **£5,000** a year

Up to **£4,000**  
additional  
funding  
available for  
eligible  
students

**£1,000 Specialist Subject Payments** – disciplines that struggle to recruit e.g. mental health

**£2,000 Parental Support** - additional childcare allowance

**£1,000 Regional Incentive** – in areas with decline in acceptances

Further details and eligibility available at

[www.nhsbsa.nhs.uk/nhs-learning-support-fund](http://www.nhsbsa.nhs.uk/nhs-learning-support-fund)



University of  
**HUDDERSFIELD**  
Inspiring global professionals

*Undergraduate scholarships*

£1,000 awarded in first year of study

Criteria: income under £25,000 + 120 UCAS points

### Subject specific scholarships

The School of Music Humanities and Media offers [a range of Music scholarships](#) with detailed information and eligibility criteria.

Plus subject  
specific  
scholarships  
available



### Student Finance Office

For further information, advice or  
guidance you can contact us here.

Contact us

# Other sources of income

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Part-time jobs

Summer/gap year work

Parental support



# How to apply for student finance

## Apply online for student finance

If you're a student from England you can apply online for the following academic years:

- 2020 to 2021 (part-time students can apply from summer 2020)
- 2019 to 2020

You can apply for:

- Tuition Fee Loans
- Maintenance Loans
- Maintenance Grants (only if your course started before 1 August 2016)

You can apply up to 9 months after the start of the academic year for your course.

If you need help with a further education course at a college or training provider you may be able to apply for an [Advanced Learner Loan](#) instead.

The application process is different if you're a student from [Scotland](#), [Wales](#) or [Northern Ireland](#).

[Start now >](#)

Apply online between February and May – don't miss the deadline (end of May)!  
[www.gov.uk/apply-online-for-student-finance](http://www.gov.uk/apply-online-for-student-finance)

Part of

[Get undergraduate student finance: step by step](#)

[Show all](#)

1 Check if you're eligible  
[Show](#)

2 Find out how much loan you could get  
[Show](#)

and Check if you can get extra help  
[Show](#)

3 Prepare your application  
[Show](#)

4 Apply  
[Hide](#)

You don't need a confirmed place at university to apply for student finance – simply state your preferred course choice. You can change this later.

# When and how to repay 1

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You'll repay 9% of your income over **£25,000** and if you're employed deductions will be made from your pay through the HMRC tax system.

Income each year before tax	9 % will be deducted from	Monthly repayment (Approx)
£25,000	£0	£0
£26,000	£1,000	£7.50
£30,000	£5,000	£37.50
£40,000	£15,000	£112.50
£50,000	£25,000	£187.50

Interest is applied to your loan and is linked to inflation.

More info can be found at

[www.studentloanrepayment.co.uk](http://www.studentloanrepayment.co.uk)



# When and how to repay 2



- Monthly repayments begin the April after graduation but will not start until your income exceeds **£25,000**.



- Your monthly repayments will be based on your earnings, not on your loan amount.



- If your income falls to **£25,000** or below your repayments will stop. Any outstanding loan balance will be cancelled 40 years after entering repayment.

# Repayment interest

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Income level	Interest rate
During study until entering repayment	Retail Price Index (RPI)
Income over £25,000	RPI

The interest rate is updated once a year using the RPI figure from March which is carried forward and applied in September

# Student budgeting tips

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## Budgeting tips

Plan a budget before starting university

Consider having two bank accounts (with the same bank) for bills and day to day spending

Prioritise essential spending (accommodation, food, travel) before luxuries (going out etc.)

Consider extra sources of income (part-time work, parental support) before starting university.

Re-apply for student finance for each year you're at university.



# Typical student expenditure

Types of expenditure	Estimated cost
Accommodation	Expect to pay around <b>£120</b> per week for student accommodation (including bills).
Food, drink and essentials	Expect to pay <b>£??</b> a week on your shopping.
Entertainment	Buy an NUS TOTUM card (£12 per year) for savings on shopping, restaurants, cinema etc.
Text books and course materials	Text books can be expensive (e.g. <b>£30 each</b> ), but you can borrow books from the library or pick up discounted and second-hand books on campus.

# Where to find out more

The screenshot shows the top navigation bar of the University of Huddersfield website. The navigation menu includes: Home, Undergraduate, Postgraduate, Research, innovation and skills, Uni life, International, COVID (highlighted in red), and Students/Staff. Below the navigation bar is a large hero image of students walking on a campus. Overlaid on the left side of the hero image is a blue box with the text: "University of HUDDERSFIELD Inspiring global professionals Undergraduate fees and finance".

This screenshot shows the 'Fees and finance' section of the website. It features a breadcrumb trail: Undergraduate > Fees and finance. Below this, there are three tabs for the academic years: Fees 2020/21 (selected), Fees 2021/22, and Fees 2022/23.

This screenshot shows the 'Tuition fees for full-time Home/EU students' section. The heading is "Tuition fees for full-time Home/EU students". Below the heading, there is a short paragraph of text: "This information is for applicants applying to study at the University of Huddersfield in the academic year 2020/21. The table below sets out the tuition fee charges for full-time undergraduate Home/EU students for the academic year 2020/21. To be classified as a..."

**Student finance applications and information at [gov.uk/student-finance](https://www.gov.uk/student-finance)**

This screenshot shows the SFE Student Finance Zone website. The main heading is "Student finance information and forums on The Student Room." Below this is a blue banner with the text: "To get your first student finance payment - register at uni or college." The SFE logo is in the top right corner. A navigation menu includes: Home, Forums, GCSE, A-level, Student accommodation (highlighted in green), Applying to uni, University, Careers & Jobs, Relationships & health, and Student finance. Below the navigation menu is a section titled "My TSR" and "SFE Student Finance Zone". The main content area features a large image of a laptop with the SFE logo and the text "student finance england". To the right of the image is a text block: "Student Finance England (SFE) provides you with student finance while you study. There's a range of financial help available including loans that have to be paid back, and grants that don't. Whether you're thinking about going to uni or college, you're already studying, or you're about to enter repayment, you'll find everything you need to know about student finance on our student finance zone." Below the main content area are four small images: a group of students in a study group, hands holding a book, a student walking past a "Study" sign, and two students sitting at a table.



## Key things to remember

1. Tuition fees can be covered in full by a tuition fee loan.
2. Maintenance loans are available to help cover living costs and the amount you receive depends on your household income and circumstances.
3. Additional sources of income, including part-time jobs and parental support can also help cover living costs.
4. Loan repayments don't begin until you've graduated and are earning over **£25,000**. Repayments are based on your earnings, not on borrowings.

# Looking ahead

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Final day in school: Friday 12 May  
8 ½ school weeks

Results day: Thursday 17 August



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# Support in school

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8 ½ weeks of  
timetabled lessons

Revision resources  
shared on Showbie by  
each subject area

Revision sessions run  
by teachers

Study Centre open  
after school until 5pm  
each day

Easter revision  
programme

Progress analysis  
meetings to identify  
students in danger of  
under-performing

Additional Study  
referrals for identified  
students

Daily attendance and  
punctuality monitoring  
and follow-up

Wellbeing support and  
activities

Monday morning  
Progression sessions  
with form tutors

Letters written to  
universities regarding  
special consideration



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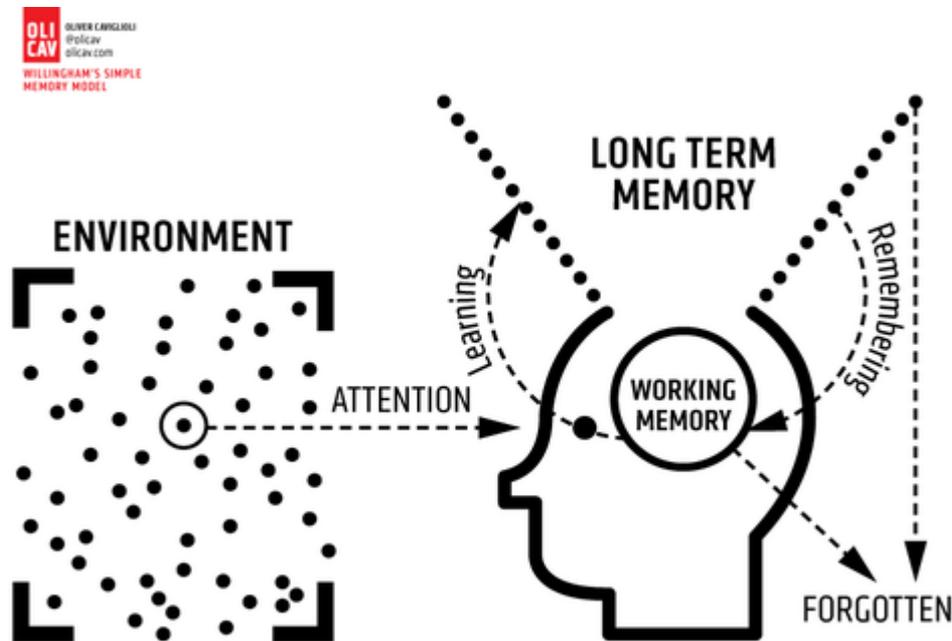
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# What does 'revision' really mean?

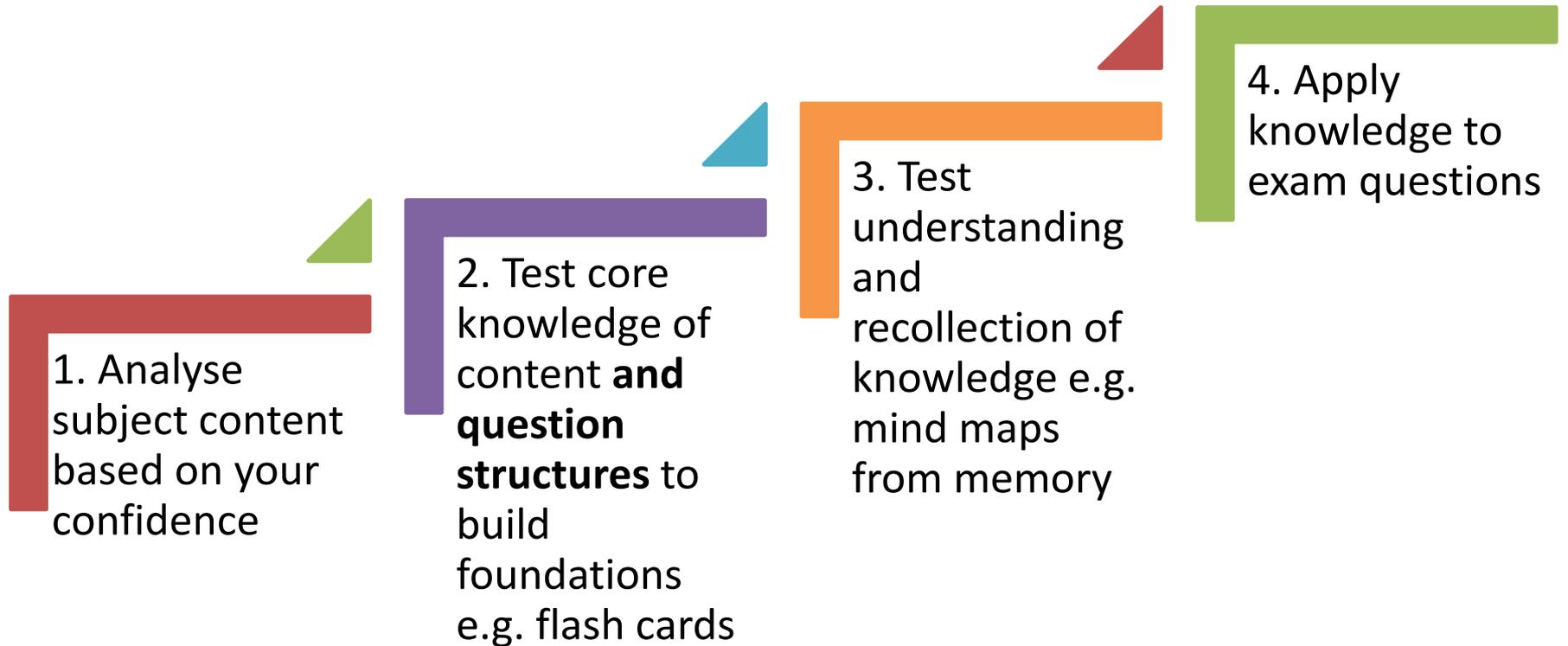
Securing knowledge in long-term memory through regular testing to build confidence



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# Revision = knowledge out



# Information out - retrieval



Completing an on-line quiz/test which is automatically marked

Self-testing or a friend/family member testing you using flashcards

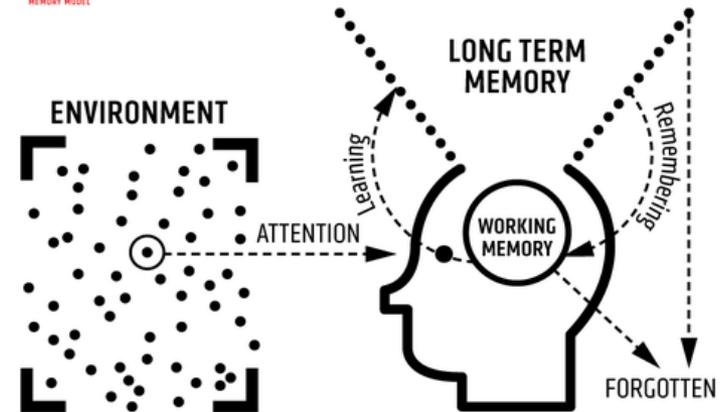
On a blank sheet, writing out/drawing all you know about a topic then checking a revision guide for anything missed

Talking out loud to yourself or someone else on how to answer a question or what you know about a given topic

Attempting past paper questions, then looking at answers (mark scheme)

## Retrieval practice

**DLI**  
**CAV**  
WILLINGHAM'S SIMPLE  
MEMORY MODEL



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# Information out – exam focus



AFTER improving understanding in an area, through flashcard self-testing, mind-mapping

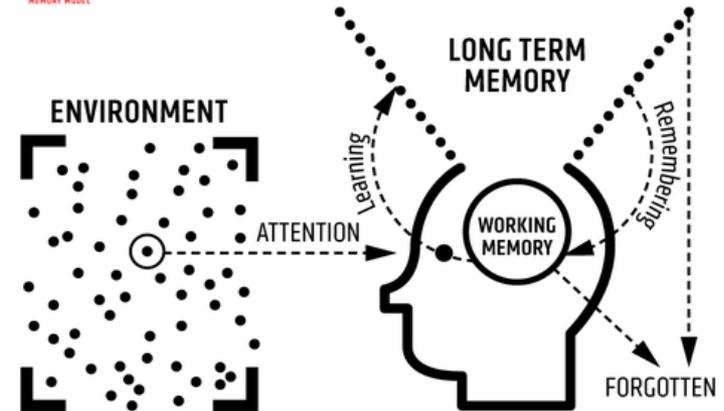
When confidence levels are higher and knowledge is more secure

Do it properly - just the questions and you!

Find out what you don't know as well as what you do, then you can do something about it!

Attempting past paper questions, then looking at answers (mark scheme)

**DLI**  
**CAV**  
UNIVERSITY OF  
SHEFFIELD  
WILLINGHAM'S SIMPLE  
MEMORY MODEL



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# How can you help?

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Listen, support  
& encourage

Create a quiet  
space for  
focused study at  
home

Promote 100%  
attendance in  
school

Promote  
attendance at  
revision  
sessions

Promote  
independent  
study / revision  
at home

Help to organise  
study time and  
priorities

Ask what  
revision they are  
doing

Offer to quiz  
them

Ask them to  
explain a topic  
or concept



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# University and apprenticeships



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# Apprenticeships

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[Home - National Apprenticeship Week](#)



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# Receiving offers through UCAS

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- University offers will appear on UCAS Track
- Deadline for universities to make offers is: 18 May
- Taking time to reflect on the offers you have received is important – apply these 3 tests:
  1. Is this definitely the right course for me?
  2. Is this somewhere that I want to live for the next 3 years?
  3. Are the grades required achievable?



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# UCAS points

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A Level Grade	Tariff points
A*	56
A	48
B	40
C	32
D	24
E	16

AS Level Grade / Core Maths	Tariff points
A	20
B	16
C	12
D	10
E	6

BTEC	Tariff points
D*	56
D	48
M	32
P	16

EPQ Grade	Tariff points
A*	28
A	24
B	20
C	16
D	12
E	8



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# Accepting offers through UCAS

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- Deadline for accepting offers: **8<sup>th</sup> June 2023**
- Conditional Firm
- Conditional Insurance
- Final decision

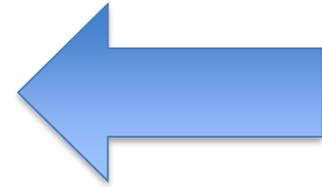


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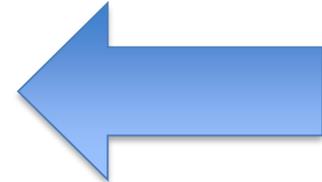
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Institution	Course	Decision	Reply	Conditions
(B78) University of Bristol	(M900) Criminology	Withdrawn		Withdrawn at your request
(M20) University of Manchester	(M901) Criminology	Conditional offer	Firmly accepted	This offer is subject to you obtaining GCE A level Grades ABB If you would like to come to a visit day for offer holders, please book a place here <a href="http://www.law.manchester.ac.uk/visit-days/">http://www.law.manchester.ac.uk/visit-days/</a>
(N77) Northumbria University	(C8M9) Psychology with Criminology	Conditional offer	Declined	This offer is subject to you obtaining A minimum of 128 UCAS Tariff points from a combination of Level 3 qualifications. If you accept this offer and do not meet the conditions after the publication of results but achieve at least 80 UCAS Tariff points we guarantee you a place on our Psychology Foundation Year. See <a href="http://www.northumbria.ac.uk/coursesearch">www.northumbria.ac.uk/coursesearch</a> for course details. We wish you every success in your examinations.
(N77) Northumbria University	(M900) Criminology	Conditional offer	Insurance	This offer is subject to you obtaining A minimum of 120 UCAS Tariff points from a combination of Level 3 qualifications. If you accept this offer and do not meet the conditions after the publication of results but achieve at least 80 UCAS Tariff points we guarantee you a place on our Social Sciences Foundation Year. See <a href="http://www.northumbria.ac.uk/coursesearch">www.northumbria.ac.uk/coursesearch</a> for course details. We wish you every success in your examinations.
(N91) Nottingham Trent University	(C8M2) Psychology with Criminology	Conditional offer	Declined	This offer is subject to you obtaining BBC from three A-levels or 112 UCAS Tariff points from three A-levels or equivalent qualifications. The University will update this offer to Unconditional should you decide to firmly accept it



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# Post-results support at HGS

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Results Day: Thursday 17<sup>th</sup> August

- Sixth Form Team available
- Exams Team available
- Clearing support



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# Further help...

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Director of Sixth Form – Mr Twitchin

[Twitchinb@hgs.rklt.co.uk](mailto:Twitchinb@hgs.rklt.co.uk)

Assistant Director of Sixth Form – Mrs Jackson

[Jacksonc1@hgs.rklt.co.uk](mailto:Jacksonc1@hgs.rklt.co.uk)

UCAS Advisor – Dr Gregson

[Gregsons@hgs.rklt.co.uk](mailto:Gregsons@hgs.rklt.co.uk)



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