



# Getting into University

*A “dummies” guide for parents written by a parent*

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## Getting into university –

### A “dummies” guide for parents written by a parent

If you don't know your UCAS from your SAAS, then this is the guide for you. Since getting my head around the whole applying to university process from when my son applied to uni 2 years in a row, I wanted to pass on all that I learned to help other parents whose sons/daughters wish to go to university.

Now I am not going to lie, S6 is a rollercoaster of a year not just for the students but for us parents too. There are forthcoming financial implications for parents to consider as well as coming to terms with the fact that your child is maybe leaving home and could be studying anywhere from Exeter to Aberdeen! Plus, there is a whole lot of new information, jargon, and deadlines to get your head around as well as dealing with the emotional fallout from your son/daughter going through this process – so hold on tight!

I have written the guide in 5 main sections:

**The research** (Page 4) – It is essential that your son/daughter takes time to thoroughly research the universities and their courses from all the different resources available before they make any decisions.

**The process for applying to uni** (Page 12) – This section goes through the process of how your son/daughter applies to the universities, how they find out if they have a place, and the options open to them if they don't get any offers.

**The money** (Page 18) – This section tells you all you need to know about university tuition fees, student loans, who pays what, and how much money your son/daughter is entitled to borrow and how that is paid back after graduation. Also, how much university accommodation costs and how students can save money.

**Off to uni at last** (page 27) – Some guidance on what they need to take to uni and some information and advice on Freshers week

**Gap years** (page 31) – What I learned from having a son take an unexpected gap year!

So, once your son/daughter has decided they want to go to university, what's next? Well, before I go any further, there are a couple of things you need to know, firstly you need to know what UCAS is. UCAS stands for **University College Admissions Service**. It is the central body that processes university and college applications for the whole of the UK as well as for international students who wish to study in the UK. When your son/daughter applies to go to university, the school sends their completed application to UCAS.

Secondly, UCAS has very strict deadlines. James Gillespie's school deadline for receiving completed UCAS applications from your son/daughter is the **30th of October 2020**. This allows the school sufficient time to finalise all the student's applications before they send them off well before the UCAS final deadline, which is **15th January 2021**. This deadline is for the majority of students starting university in **autumn 2021**

However, the deadline for **Cambridge/Oxford/medicine/dentistry & veterinary** courses is 3 months earlier and is the **15th of October 2020**. If your son/daughter wants to study **music** at a conservatoire, the deadline is **1st October 2020**. The earlier deadlines are because early applicants have interviews/tests and for the musicians, auditions. As parents be aware that early applicants need to send their completed UCAS application to the school much earlier than 15th October, again to allow the school time to finalise your son/daughter's application.

## The research

Well, before your son/daughter can even think about applying to UCAS, there is a whole lot of research that needs to be done before the previously mentioned deadlines. This research helps them to decide not just what course they would like to study, but what university they would like to go to and ultimately beyond the next 3/4 years what career they would like to have. The prospect of this research can be quite overwhelming to begin with, especially if they not sure what or where they want to study and where to start!

It's perhaps worth mentioning at this stage that your son/daughter needs to start researching courses/potential universities as soon as possible, as it will take much longer than they think.

If your son/daughter hasn't a clue where to start with their research, send them this article from The Uni Guide website to get them thinking and also this one from the government's website Discover Uni

<https://www.theuniguide.co.uk/advice/choosing-a-course/help-i-dont-know-what-course-to-choose-what-do-i-do>

<https://discoveruni.gov.uk/how-do-i-choose-course/>

Now your son/daughter may not be showing much interest about going to university right now, or they may have a habit of leaving things to the last minute. This lack of enthusiasm is hard for a parent as it's a fine line from encouraging them to start thinking about uni courses and turning into a nagging parent! However, you might want to remind them that they will be sitting prelims in January, so they don't want to be researching uni courses and rushing through their UCAS application as well as studying all at the same time. The sooner they start researching, the better.

### Research resources:

To help point your son/daughter in the right direction here are various online resources to help them get started researching universities and their courses:

#### University websites:

Check out individual university websites and search for undergraduate courses. Your son/daughter will be an undergraduate when they start uni. If they graduate and return to university to study, for example, a master's degree, they will then be a postgraduate.

#### The Uni Guide

<https://www.theuniguide.co.uk/>

New university guide hosted by the online student community website **The Student Room**. Here you will find a beneficial course and university search tool plus subject guides and relevant advice articles for potential university students. Excellent resource.

#### UCAS

<https://www.ucas.com/> **app also available**

As mentioned earlier, UCAS is the central organisation that all university applications go through; however, their website has a lot of very helpful articles for students and parents too, as well as a degree search tool, subject guides and city guides. Your son/daughter can also create their own **UCAS hub** page to help them centralise all their research, which includes a handy personal statement builder tool. Great go-to website to support your son/daughter through the entire UCAS process. Encourage them to use UCAS Hub; it is excellent!

UCAS also holds a higher education exhibition, which this year would have been on Tuesday, 8<sup>th</sup> September 2020, at The Royal Highland Centre, Ingliston but has been cancelled. Usually the school block book places so next year your son/daughter should speak to their pupil support teacher nearer the time so they can get the code to book their place. To see a list of which universities were attending this year, please click on the link

<https://www.ucas.com/node/353016/view/attend>

### The Which University Guides

The consumer advice organisation Which has some excellent information on its main website for students applying to university. It includes a student budget calculator, a personal statement builder plus informative articles for students applying to university

[https://www.which.co.uk/money/university-and-student-finance/getting-into-uni?utm\\_source=whichcouk&utm\\_medium=email&utm\\_campaign=parents040220](https://www.which.co.uk/money/university-and-student-finance/getting-into-uni?utm_source=whichcouk&utm_medium=email&utm_campaign=parents040220)

### Discover Uni

<https://discoveruni.gov.uk/>

The official government website for UK higher education course data. This website replaces the Unistats site. This website allows your son/daughter to search and compare information and data for individual undergraduate courses across the UK they are interested in. For example, they can find out student satisfaction rates on their chosen courses and find out how much students are earning after they graduate from a university course.

### Student Information Scotland

Another government website but specifically for Scottish students, includes info on student money, applying for funding, student loans, and student life

<https://www.studentinformation.gov.scot/>

### Whatuni

<https://www.whatuni.com/> **app also available**

Another useful research resource. This website compares stats of up to 5 courses side by side. Your son/daughter can find out the dropout rates of a course, the average graduate salaries, employment rates, and they can also read reviews of courses from students.

### The Complete University Guide

<https://www.thecompleteuniversityguide.co.uk/>

This website has course information and advice for students on all sorts of topics relevant to potential students.

There are also specific guides for parents too here are some links:

<https://www.ucas.com/file/325546/download?token=E7i9d-wu> **UCAS parent guide**

<https://www.theuniguide.co.uk/advice/advice-for-parents/the-parent-guide-to-university> - **The Uni Guide parents' guide**

<https://www.theguardian.com/education/series/parents-guide-to-university-2019> - **The Guardians parents' guide**

Many universities also have their own parents' guide, so search for those on each of the university websites.



## Admission Statistics

It is useful to know how many offers are made and accepted for each course at a university as it lets your son/daughter know how competitive the course is as well as finding out the number of people that will be on that course. However, not all universities publish their actual undergraduate admission statistics; the only one in Scotland is the University of Edinburgh. Edinburgh publishes their stats for the last 3 years and importantly show the split between Scotland/EU, England, Wales & Northern Ireland as well as the rest of the world.

<https://www.ed.ac.uk/student-recruitment/admissions-advice/admissions-statistics>

If you look at these stats (scroll down to the bottom of the above link), you will see that there are way more offers made than places accepted, this is because students apply to UCAS for a maximum of 5 universities in the hope of receiving several offers to choose from. This means that universities send out way more offers than available places, knowing that many offers will be declined in favour of another university.

What is worth drawing your attention to in the stats is that the offer rate percentages for each degree for Scottish/EU students applying to the University of Edinburgh are much lower than if you were English, Welsh, Irish, or from outside the EU. I suspect that this is the case elsewhere too in Scotland. These lower offer rates are unfortunately the downside of free university tuition fees, as the number of places for Scottish students studying in Scotland is capped by the Scottish Government in line with their tuition fees budget, which makes university places much more competitive as a result.

If you wish to see admission statistics for other universities, try contacting the university directly or contact the Scottish Information Commissioner in writing with your request.

<http://www.itspublicknowledge.info/home/ContactUs/ContactUs.aspx>

## The Times/The Sunday Times and The Guardian

Both these newspapers offer valuable research information on universities and their courses. They are known for their league tables, which are updated and published each year. The Guardian's league tables tend to lean towards the student experience while The Times leans more towards facts and figures, so good to look at both to get the full picture.

The league tables can be a useful tool for your son/daughter in helping them make an informed choice of where to study. The tables can also rank by subject so your son/daughter can see where their university course for their favoured subject is ranked in comparison to other universities in Scotland and the UK. Every year in September, The Sunday Times announces their universities of the year. Robert Gordon University is the Scottish University of the year for 2021, taking over from The University of Strathclyde 2020 and The University of Glasgow 2019. The overall UK University of the year for 2021 is The University of Oxford taking over from St Andrews University in 2020 and The University of Loughborough in 2019. Shout out to Edinburgh Napier this year which rose a whopping 38 places in the Sunday Times rankings and to Abertay in Dundee who were awarded University of the year for teaching quality 😊 Here is a link to the Good University Guide from The Times.

<https://www.thetimes.co.uk/article/good-university-guide-in-full-tp6dzs7wn>

**Note:** *You need to be a Times subscriber to see this guide online, but you can buy their excellent book from Amazon that is updated and published each year.*

## The Times/Sunday Times University Guidebook 2021

[https://www.amazon.co.uk/Times-Good-University-Guide-2021/dp/0008368287/ref=sr\\_1\\_2?dchild=1&keywords=sunday+times+good+university+guide+2021&qid=1590165799&sr=8-2](https://www.amazon.co.uk/Times-Good-University-Guide-2021/dp/0008368287/ref=sr_1_2?dchild=1&keywords=sunday+times+good+university+guide+2021&qid=1590165799&sr=8-2)

Towards the end of September each year **The Sunday Times Good University Guide** is published as an informative supplement in the Sunday Times. It contains all the new and updated leagues tables. This is the guide that the universities all want to excel in.

**Note:** *Don't be confused by another online organisation called The Times Higher Education; they are nothing to do with The Times newspaper. Their league tables will be helpful to your son/daughter if they are looking to study abroad as they contain worldwide university league tables.*

<https://www.timeshighereducation.com/world-university-rankings>

### **The Guardian's university guide**

<https://www.theguardian.com/education/universityguide>

You can access the Guardian's guide without a subscription.

The 2 newspapers use slightly different criteria so that the league tables can differ. Still, they usually overall draw similar conclusions, but please remember that they are just one of the many research tools available to your son/daughter, so they need to keep an open mind and draw their own conclusions from all their research to decide what course/uni is right for them.

Also, going to university is not just about the course, it's about the overall student experience too so make sure your son/daughter checks out what universities are deemed the most enjoyable as they are going to be there for 3 years (in England/Wales) or 4 years in Scotland as Scottish university degrees contain a 4<sup>th</sup> Honours year as part of their undergraduate degrees.

### **Open Days**

Once your son/daughter has narrowed down what and where they would like to study from their research, the next step is to visit the universities. Every university has open days for potential undergraduates and their parents each year. They usually have 2 or 3 each year, and the university websites tell you the up and coming dates. The open days are generally from June to October, although St Andrews has some in April. Some dates are during the week, and some are Saturday dates, James Gillespie's usually allow permission for the students to take time off to visit the open days during the week in S6.

Your son/daughter may want to go on their own or with their friends, or they may wish you to go with them. Lots of parents go to the open days, and from a parent's point of view you can learn a lot, as well as getting an overall feel for the university, and what it has to offer, you can listen to presentations on subjects your son/daughter wishes to study. You also get to see things like the accommodation and check out the town/ surrounding area around the university. If your son/daughter gets several offers, then your opinions of the universities may be useful in helping them narrow down their choices.

Your son/daughter should sign up online for the open days they wish to visit as numbers can sometimes be restricted. To sign up, they need to visit each university website and search for open days.

**Top tip,** *Try and turn up earlier rather than later; the open days, especially the weekend ones, get very busy. Also, some universities offer free accommodation if you are travelling further afield, so if applicable, check that out.*

When you first arrive at the open days, you will initially be met by students who will provide you with a timetable of events and a map of where everything is. There are usually walking tours of the uni run by students. For the city universities, there are buses laid on to take you between campuses or to see the student accommodation if not on the main campus. Your son/daughter can also talk directly with faculty staff about the courses and sometimes even



students on the course your son/daughter is interested in. You can also attend presentations on the more popular degree courses which are repeated throughout the day. There are usually sessions specifically for parents and sometimes sessions on the UCAS process too, each university is different.

There is also a chance to speak to admissions staff if your son/daughter has a query about their grades and if they are applicable and or good enough to get in for the course, they wish to apply for. They can also ask the admissions staff what the uni are looking for in potential students for a particular course which might help them with their personal statement content.

Here is a link from The Uni Guide website for great questions to ask at an open day

<https://www.theuniguide.co.uk/advice/open-days/top-questions-to-ask-at-a-university-open-day>

If your son/daughter is not able to make the open days, check the university websites as most of them will do small tours usually run by the students throughout the year.

I would recommend that they attend the open days as I guarantee you that after the open days, your son/daughter will know which university is their favourite!

***Coronavirus update – For obvious reasons universities are only having virtual open days; please check each university’s website for the most up to date information. Students still need to book for virtual open days. I would still recommend visiting the university in your own time and having a wander around the campus/town/city.***

### Russell Group universities

When you or your son/daughter are researching universities, you will see the term Russell Group mentioned. So, what is the Russell Group? Well, according to their website, it is a collection of 24 research-intensive, world-class universities. So, what separates them from the other universities in the UK is the level of research that they carry out. They also have a reputation as being regarded as the best universities in the UK.

The only 2 Russell Group universities in Scotland are the universities of **Edinburgh** and **Glasgow**. The other 22 are the universities of **Oxford, Cambridge, Durham, Newcastle, York, Manchester, Birmingham, Leeds, Liverpool, Exeter, Bristol, Cardiff, Nottingham, Sheffield, Southampton, Warwick, University College London, Queen Mary University of London, London School of Economics and Political Science, University College London, Imperial College London & Queens University Belfast**.

What difference does it make to your son/daughter applying to a Russell Group university? In a nutshell, it will be harder to get in, there is more competition for places plus they have higher entry qualifications, in many cases straight As. They want to take on the brightest undergraduates. It may also make a difference to your son/daughter when they are looking for a job as graduates from Russell Group universities can expect to earn more. For more information on expected graduate salaries, please refer to this website, which states the average graduate salary by sector.

<https://www.graduate-jobs.com/gco/Booklet/graduate-salary-salaries.jsp>

However, should you always assume that a Russell Group university is going to be a better choice for your son/daughter? Well, as an example, according to the 2021 Sunday Times Good University Guide, out of the 131 UK universities, the University of Edinburgh currently ranks 123rd for teaching quality, 121st for student experience, 10<sup>th</sup> for research quality and 32nd for graduate prospects. The University of Dundee, which is not a Russell Group university, in comparison, ranks 45th for teaching quality, 19th for student experience, 41st for research quality, and 15th for graduate prospects. Probably not what most parents would have expected.

The University of St Andrews is also not in the above list; this is because it isn't a member of the Russell Group. However, St Andrews is in the top 3 of pretty much every league table after Cambridge and Oxford and was voted 3<sup>rd</sup> for quality of teaching this year, 2<sup>nd</sup> for student experience having been 1st for student experience for the last 4 years and last year took the coveted title of UK best University of the year for 2020 by The Times/Sunday Times.

So, in summary, there are many things to consider other than just whether a university belongs to the Russell Group. It's best if you and especially your son/daughter do lots of varied research on the universities and individual courses rather than go on preconceived opinions about what university and course is best for them. After their research, they will probably have a strong gut feeling of what is the right course for them and where they will be happiest studying.

### Matching exam results with courses

When researching courses, one of the first things your son/daughter needs to look at are the entry qualifications and requirements for each course. The best place to find out this information is on the actual university websites, as it will be the most accurate. Now unlike English/Welsh/NI students who have not sat their A levels when they apply to university, Scottish students know their Higher results when they apply. It's your son/daughter's Higher results that determine which courses they can optimistically apply for with the hope of being offered a place.

The entry qualifications usually follow a similar format stating a typical offer and the minimum entry requirements from S5 Higher results as well as what they are looking for when S5 & S6 exam results are combined. The latter is applicable when a student applies with grades that are nearer the minimum entry requirements for S5 Higher grades.

### Unconditional and Conditional offers

Worth explaining at this point is that there are 2 types of offers made by universities, **conditional** and **unconditional** offers.

An **unconditional offer** is what every student (and parent) hopes for as that means your son/daughter has a guaranteed place based solely on their S5 Higher results ☺ This means that in most cases even if they fail all their S6 exams, they will still have a place. Obviously, it's harder for your son/daughter to motivate themselves to study in S6 with an unconditional offer but word of warning, sometimes uni doesn't all work out as they hoped it would, and they might need those S6 results to reapply the following year or to do something else in the future.

The other type of offer is the much more common, **conditional offer**; this means your son/daughter has a place if they achieve the S6 exam grades the university has specified in their offer. For example, the university might specify that your son/daughter needs 2Bs in their S6 results or an A to get a place. The conditional offers can vary quite dramatically depending on what grades are achieved in S5, the exams they are sitting in S6, and the course and uni they are applying to. Some conditional offers can be very steep. Amongst my son's friends, they varied from one B for a Higher to 4As at Advanced Higher! The trouble with a conditional offer is that your son/daughter will not know whether they have got into the course they want to go to until the SQA send out the exam results in August, it's a very long time to wait!

## Making sense of entry requirements

To help you make sense of entry requirements, here are the actual entry requirements taken from The University of Glasgow's website for an undergraduate economics degree for 2021 entry.

### HIGHERS

- **S5 standard entry requirements:** AAAAB guaranteed offer if additional requirements met.
- **S5 minimum entry requirements:** AABB to be considered for S6 offer.
- **S6 standard entry requirements:** AAAAAA cumulative grade requirement for S6 offer holders.
- **Additional requirements:** Higher English or a Higher Humanities subject at Grades A or B. National 5 mathematics at Grade B

So, what The University of Glasgow is saying: If your son/daughter has 4As and B from their Higher results in S5 including English or a Humanities subject at A or B, plus National 5 maths at least a grade B then they will likely get an offer, possibly an unconditional one.

If they have less than that from their S5 results but have at least 2A and 2Bs, then their application will be considered. They will then offer conditional places to the best of the rest once they review all the applications. In this situation, they are looking for cumulative results of 6As from both S5 & S6 results which is reflected in their conditional offer. See the next page if your son/daughter taking Advanced Highers to see how they fit in with regards to offers.

If your son/daughter doesn't meet the minimum entry requirements, should they still apply? Indeed, their chances of getting an offer are going to be reduced, so before they apply, I would suggest speaking to admissions staff at the open days or contacting the admissions departments at the university who can advise them.

As a comparison, here are the entry requirements to study economics at the University of Dundee. As you can see, the requirements are less, mainly because Dundee is not a Russell Group university.

Standard: [AABB at Higher](#),

The ideal offer of a potential place is 2As and 2Bs at Higher, whereas the ideal offer at Glasgow was 4As 1B. As you can see from the above 2 examples, this is why the Higher results are so crucial as they determine which universities your son/daughter can optimistically apply to in S6.

**Note:** *If your son/daughter has the top qualifications asked for this does not automatically guarantee them an offer since other factors are taken into consideration. These can include; the high number of students applying for a low number of places on a particular course, which country they live in, which country the university is in, the school they go to, quality of their personal statement, plus relevant experience and test result scores, interviews & auditions if these apply to their course and finally their school reference.*

## Widening Participation Pre-entry programmes

From 2020 Scottish universities have made their entry requirements for students eligible to the widening participation pre-entry programmes more transparent. If your son/daughter is eligible, lower entry requirements apply. To qualify your son/daughter must; live in a priority Scottish postcode area or have current or previous experience of living in care or estrangement from family support, entitled to school meals, or if neither parent went to

university. Taking the above Glasgow uni economics degree, instead of the standard entry qualifications of 4As 1B, the reduced standard entry for applicable students who have met the widening participation entry requirements is now 2As3Bs or 6Bs between S5&S6 with no minimum requirements in S5. In the University of Dundee for the economics degree mentioned above, the widening access grades are BBBB.

Summer schools are also available for qualifying students to these programmes in the University of Glasgow, Edinburgh and St Andrews. Attendance of these summer schools can help with their application and prepare them for life at university. Please check out the Leaps website and The Sutton Schools website for more information and eligibility requirements. Please apply early for these summer schools as they are very popular.

<https://leapsonline.org/> **Lothian Equal Access Program for Schools (LEAPS)**

<https://summerschools.suttontrust.com/> **The Sutton Trust**

### What are UCAS points?

As part of your sons/daughter's research, they should be aware of the UCAS point system. This point system was devised by UCAS to help universities compare different exam qualifications from applicants because how else can you compare 5 Highers and 2 Advanced Highers from a Scottish student, against 3 A levels from an English student?

Points are simply allocated for specified exams and grades and then totalled up. Not all universities use this system, but your son/daughter will see it mentioned when they are doing their research, so it's useful for them to work out what their basic UCAS point total is from their S5 results. UCAS provides a calculator to help students total their points.

<https://www.ucas.com/ucas/tariff-calculator>

### Advanced Highers, how do they fit in?

Certain universities expect your son/daughter to be taking some Advanced Highers as these prepare students for university course work. You may have noticed from the 2 previous entry requirement examples that the entries only mention Higher results, so what if your son/daughter is taking Advanced Highers in S6 how do they fit in? Well, after much googling, I discovered that the universities regard a B in Advanced Higher as an equivalent A at Higher, and a C at Advanced Higher as a B. The conditional offer they receive will reflect this for the Advanced Highers they are taking. Interestingly Advanced Highers have a slightly higher UCAS point score than English A levels, which would make you think that Advanced Highers are deemed harder by the universities.

Bearing this in mind, you may also be wondering what happens when your son/daughter has taken the same subject for Higher and for Advanced Higher, are they counted twice by the universities? The answer is generally no. For example, if your son/daughter got a B for History Higher and a B for Advanced History Higher, then the university takes the highest grade between the 2 exams after it has converted the Advanced Higher grade to a Higher grade. In this case, the Advanced Higher B becomes an A at Higher grade, so the A is then the grade counted by the University. However, there is one anomaly that I discovered, The University of Glasgow double up and count both Higher and Advanced Higher results in the same subject, which might make that cumulative 6As in the previous example easier to achieve if they need to combine S5 & S6 results!

If your son/daughter is not sure about the required grading for their desired university course, then speak to admissions staff at the open days or phone the admissions department at the university. What grades are needed can be very confusing to parents and students since every university has different grading requirements.

## The process for applying to University

So finally, the research is over, and your son/daughter knows what they want to study and where 😊. The next part of the process is to apply, and they do this through UCAS. UCAS stands for University College Admissions Service and is pronounced YOU-CAS for short. UCAS processes university and college applications for the whole UK as well as for international students who wish to study in the UK too.

As a parent first thing to do is sign up for the UCAS Parent's newsletter, which will keep you in the loop with key dates and advice.

<https://www.ucas.com/parents-signup>

Also, check out the UCAS parents/guardian's page too for lots of helpful advice for parents.

<https://www.ucas.com/undergraduate/applying-university/ucas-undergraduate-advice-parents-and-guardians>

James Gillespie's will work very closely with your son/daughter to help and support them through the UCAS process, and it is the school that sends off the final application to UCAS. Your son/daughter can start their online application to UCAS at the start of S6 in June, and they save any information they add to their application as they go along.

### Personal Statement

A key part of the UCAS process and the most difficult is the personal statement that your son/daughter writes to convey to the university why they should offer them a place for their chosen degree subject. The personal statement is a maximum of 4000 characters long, which equates to around an A4 page.

James Gillespie's will assign a teacher/mentor to your son/daughter to support them through their UCAS application and their personal statement. The UCAS website has excellent advice on writing personal statements with videos from admissions staff at various universities, saying what they are looking for and not looking for. I will warn you now this is not an easy thing to write for a teenager and maybe the cause of much stress! You can also buy books for advice on writing personal statements.

<https://www.ucas.com/ucas/16-18-choices/search-and-apply/how-write-ucas-progress-personal-statement>

Writing a personal statement is a crucial part of the process as it gets your son/daughter to focus on the degree subject for which they are applying. The process of writing a personal statement lets them see whether they want to study their chosen subject for the next 3/ 4 years since it is not easy to write a personal statement on a subject, for which they show little interest. In the absence of interviews for the majority of university applications, the personal statement is what separates your son/daughter from the next student with the exact same grades as them; it's their one shot to convey their achievements, interests, passions, and suitability for the course they want to do.

Your son/daughter can apply for a maximum of 5 universities/courses, but your son/daughter only writes 1 personal statement that must apply to all their course choices. What this means is that it would be difficult for your son/daughter to apply for a mechanical engineering course and a degree in philosophy even if they would be happy doing either. However, your son/daughter could apply to do similar degrees, even at the same university as long as their personal statement "works" for all. The school can advise and help them with this. It's worth pointing out that each university does not get to see where else your



son/daughter has applied. However, if your son/daughter has applied to do 2 degrees at the same university in the same faculty, then chances are they may see both applications which will be fine if again the personal statement suits both courses. If their personal statement does not match up with any of their degree choices, they run the risk of being rejected.

<https://www.theuniguide.co.uk/advice/ucas-application/is-it-a-good-or-bad-idea-to-apply-for-more-than-one-course-at-the-same-university>

Finally, this is what UCAS says the universities are looking for in a student's application. Remember, UCAS is just the go-between, it's the universities who decide who gets an offer.

- **Qualifications.**
- **Content of written personal statement displaying a passion for the subject area, while demonstrating motivation, enthusiasm, and the skills and experiences that will enable you to succeed at University.**
- **Quality and content of the reference.**
- **Knowledge of and commitment to the subject discipline.**
- **Good attitude to learning and personal development.**
- **Ability to articulate yourself fluently and accurately in writing – it is a sign of what's to come for tutors.**

Here are some tips on writing a personal statement from a university admission tutor.

<https://www.thecompleteuniversityguide.co.uk/student-advice/applying-to-uni/tips-for-writing-your-personal-statement>

### Completing the UCAS online application form

The online UCAS application form is pretty lengthy with lots of dropdowns and chances to make mistakes, so you may want to double-check the final form before it is sent off to the school. As just mentioned, your son/daughter can apply for a maximum of 5 university/courses (only 4 courses out of the 5 can be for medicine, dentistry, veterinary) the codes for the courses are in brackets on the university websites after the name of the degree. The personal statement also needs to be pasted into the form, ensuring it meets the guideline of no more than 4000 characters, including spaces.

**Top Tip-** *In Word, if you click on the word number total on the bottom left of the screen, you can see the number of characters with spaces.*

Your son/daughter must choose their 5 university/course choices sensibly by including a safe bet with lower entry requirements alongside a more ambitious option and 3 that they are hopeful they can achieve. If they aim too high for all 5 choices, they run the risk of not having any offers on the table to choose from. They should also only put down universities they would consider going to. Also, if a university states that they want specific exams in their requirements, and they don't have them, then this can be one-way admission staff use to reject applicants. If your son/daughter needs a specific Higher and they didn't sit it in S5, then they should phone the admissions department of the university for advice and then check with the school as they could still crash the required Higher in S6. Timing is everything, so this is why it's helpful for your son/daughter to start researching courses as



soon as possible, so if they need to, they can make changes to their timetable early enough in S6 to suit their UCAS application.

Applying to UCAS is not free, and when your son/daughter is completing the UCAS form, there is a fee of £20 for just one course and £26 if they are applying up to the maximum 5 courses. There are also varying fees if your son/daughter applies to a conservatoire through a different website called UCAS Conservatoire. There are further costs down the line if your son and daughter have to attend interviews or auditions elsewhere in the UK (e.g. Oxbridge, medicine, dentistry, conservatoire auditions, etc.) or they need to sit compulsory tests including UCAT, BMAT & LNAT, etc. which apply for degrees such as medicine, dentistry, and law.

If your son/daughter has any queries about their UCAS application and the school is unable to help them, then UCAS has an excellent helpline - **0371 468 0468**. On their UCAS application, your son/daughter gets to nominate someone to act on their behalf so you as the nominated parent/guardian can call UCAS on their behalf if they don't want to do it.

Once your son/daughter is satisfied that the information they have entered into UCAS is correct and they are happy with the unis/courses they have chosen. Their personal statement is as good as its ever going to be then they send their completed application to their assigned teacher/mentor at the school. The school then does its bit, adding references, etc. and finally, the school send off their application to UCAS. As I mentioned before, even though the main UCAS deadline is **15<sup>th</sup> January 2021**, the school deadline for applications is **30<sup>th</sup> October** to allow the teachers at the school enough time to finalise all the applications. After the Christmas holidays, the teachers will also be stuck into prelims as will your son/daughter!

### The waiting!

So, the research is done, decisions made, the dreaded personal statement written, and the application is finally off to UCAS, now your son/daughter just has to wait to hear if they will get any offers.

This waiting period is tough for not just your son/daughter but parents too mainly because the students don't know when they are going to hear. Waiting for exam results is bad enough, but least all the students get their results on the same day, not so with university offers!

Some universities hand out offers as and when they receive applications, others wait until all the applications are in on 15<sup>th</sup> January before their various admission departments even start looking at them. Also, even within the same university, there are different timescales so that the engineering faculty admissions might be more efficient than the social science faculty admissions. Also, applications are processed in different batches which can include; Scottish/EU students, rest of the UK students, overseas students, mature students, students applying from college, deferred students and students reapplying as they didn't get in last year and probably more. Even within these groups, they could be split into further batches. Every uni will do things differently; no 2 admissions departments will have the same processes resulting in wildly varying timescales.

Taking all that into consideration it's entirely feasible your son/daughter could hear from one of their universities soon after their application is submitted, then have a 3 -4-month gap before they hear from anymore. Or they may not hear from any of their universities for months then hear from 2 on the same day which happened to my son! There is no rhyme nor reason to any of it, and I guarantee it will be the cause of much frustration for your son/daughter, especially once their friends start hearing and receiving offers, and they haven't! I guarantee they will be checking their email on their phone constantly! No names mentioned but some universities are renowned for taking their time sending out decisions!

Your son/daughter should have heard from all their universities by the end of March, but the UCAS official deadline is 5th May. My son heard from his last uni on the 26<sup>th</sup> of April! What I did observe was that higher graded students that meet and exceed the typical offer entry qualifications tend to hear earlier in the process. If your son/daughter is applying with the minimum qualifications required for that degree, then they are more likely to hear at the end of the process as they are probably just in a later batch.

### Finding out offers on UCAS Track

Your son/daughter finds out if they have an offer through UCAS Track. When your son/daughter applies to UCAS, they also need to set up Track. They can do this at any time by signing into Track on the UCAS website. To set up Track, they need their personal ID which is in the welcome email they receive from UCAS along with their UCAS password from when they set up their UCAS application.

When a university wants to make an offer to your son/daughter, they inform UCAS who sends out an email to your son/daughter telling them to check Track as there has been an update to their application. The email itself does not tell them what the offer is, so they may want to have a note of their Track login details in case they are out and about when the email arrives and want to check on their phone.

Once they check Track, they will see the offer made and from what university and whether it is an unconditional or conditional offer (see P9 for the definition of offers).

If they were unlucky Track will tell them that their application was unsuccessful, full, or declined. It does not say why your son/daughter got rejected! The rejection is easier to take if it was a course/uni they weren't that fussed about, but it's tough when it is the course/uni that they wanted, and as a parent, there is not much you can say as you are as upset and mystified as them as to why they didn't get an offer. Like I said at the beginning of this guide, it's a rollercoaster, your son/daughter can go from sheer elation to misery all because of the contents of Track.

### Applicant days

Once they receive an offer of a place, the university usually contacts them directly by email congratulating them and to inform them of the next applicant's day. Applicant days are like open days, but they are only open to students with offers from that university. Applicant days allow your son/daughter the opportunity to go back to the uni again and have a further look around the campus. They listen to lectures in their chosen subject, meet faculty staff, talk to existing students and meet students who will be joining them on the same course in the Autumn. They can also have a good look at the accommodation choices. Applicant days are especially useful if your son/daughter can't quite decide between a couple of universities but also exciting to go to once they have confirmed their choice. They do differ from the open days, mainly they are not so crowded, and the university staff are keen to sell their university as they understand lots of students receive multiple offers.

### Replying to offers

Once your son/daughter has heard from all the universities they applied to, there are 2 things they **must** do now in UCAS Track:

- 1- They must choose a **Firm** choice (first choice) and an **Insurance** choice (second choice) **NB:** *If they received an unconditional for their first choice then obviously, an insurance choice is not necessary*
- 2- They need to confirm this information on Track before 5th May 2021 if they received all their offers by 31<sup>st</sup> March. If they receive an offer after 31<sup>st</sup> March, this date is extended to 3rd June to allow them time to think about which unis they want as their firm and insurance choices.

They cannot confirm their choices until they have heard from ALL the universities they applied to. If they are not bothered about their last outstanding choice, they can decline their application from that university on Track and then go ahead and confirm their firm and insurance choices. When choosing firm and insurance choices, the insurance choice should, in theory, be an easier conditional as they don't want to be left with no offers because they chose 2 harder to achieve conditionals for both their firm and insurance choices. 65,000 students applied for courses through Clearing last year in the UK, so many students didn't meet their conditionals for both their firm and insurance choices

### **Important points about Firm and Insurance choices!**

Choosing your firm and insurances choices is a huge decision, please ensure your son/daughter has thoroughly thought through their firm and insurance choices before they enter them in UCAS Track since in most cases it will not be possible to change them. However, should they have a change of heart about their firm and insurance choices after they have entered them into Track, then under a few circumstances they can alter them. Click on the link below which I found explains the few situations where this might be possible.

If they wish they can decline both their places and take their chances with Extra or Clearing but their course choices will be severely limited in Scotland.

<https://www.thestudentroom.co.uk/university/apply/changing-your-mind-about-your-firm-or-insurance-choice>

Didn't get any offers? UCAS Extra (available 25<sup>th</sup> February 2021 to early July)

If your son/daughter didn't get any offers, UCAS Extra is a service that allows your son/daughter to apply for another course from those that are leftover. If they are eligible for Extra, they will see a button that says **Add an extra choice** when they sign into UCAS Track. They can use the search tool to search for any available degrees they might be interested in.

Extra is available between the 25<sup>th</sup> of February and early July, and your son/daughter can only apply for one course at a time. They may need to contact the university admissions team if they are applying for a completely different degree from their original degree choice as their personal statement may not be applicable, and they may need to write another one.

There will not be as much choice on offer sadly, but one of my son's friends got a university place using Extra, so it's worth checking out. Here is a link on the UCAS website that explains how Extra works

<https://www.ucas.com/ucas/undergraduate/apply-and-track/track-your-application/extra-choices>

Exam result day! (August each year)

Finally, the agonising wait is over! Today is the day your son/daughter finds out their exam results from SQA for their S6 exams, and whether it's their Firm or Insurance choice university, they are going to if they have conditional offers. As a parent, you may wish to be there on this day to share their jubilation or to support them if they don't get the results they needed.

**Top Tip-** *It might be worth your son/daughter checking Track after midnight as Track updates before SQA send out their results by email/text/post.*

If they just narrowly missed a conditional offer, i.e. uni asked for an A, and they got a B, then tell them to keep calm and check UCAS Track as the university may still have accepted them, this is quite common. However, your son/daughter may have to wait until A level

results day before they find out if they have an offer; this is around a week later. This will happen if they have applied to an English university. The university usually emails them to let them know what is happening. If your son/daughter didn't meet their conditional offers for their firm or insurance choice then they will automatically be eligible for Clearing and may be able to pick up a course through that, so all is not lost! They can also call Skill Development Scotland which offers an exam results helpline service for students- call: **0808 100 8000**

### UCAS Clearing (available 30<sup>th</sup> June 2021 to September)

UCAS Clearing is similar to Extra as it helps students who are not holding any offers find a degree course. Clearing is mainly used by students who didn't meet their conditional offers when the exam results come out in August. However, students who didn't receive any offers are also eligible for Clearing. Remember that students not holding any offers can also use Extra until the end of June they don't have to wait for Clearing.

If your son/daughter finds themselves without any offers they are not alone, each year around 65,000 students in the UK used the Clearing system to find a place at university when their grades did not meet their conditional offers.

Clearing effectively opens when Extra closes and is open from the end of June to September each year. If your son/daughter is eligible for clearing, they will see their clearing number in UCAS Track. They then use the search tool in Track to search for any available courses.

If they find a course, then they need to act quickly as the course places are on a first-come basis. If your son/daughter is interested in a course, they need to call the admissions department of the university as soon as they can. The admissions team will then look over their application in UCAS. Your son/daughter may need to do a quick telephone interview as well, and then Track will usually update within 24 hours if they have been successful. It's often a swift process as the universities want leftover places filled as quickly as possible.

<https://www.ucas.com/ucas/undergraduate/apply-and-track/results/no-offers-learn-how-clearing-works>

### Clearing Plus

From 2020 UCAS have introduced Clearing Plus which makes it much easier to find a suitable course. Once Clearing opens when your son/daughter signs into UCAS Track they will see a list of courses that they have personally been matched with via an algorithm. It also provides all the contact details for each university course. This should save quite a bit of time!

<https://www.thestudentroom.co.uk/university/apply/clearing/what-is-clearing-plus>

**TOP TIP:** *If your son/daughter gets a place through clearing, then you need to sort out accommodation urgently with the university's accommodation services. Unfortunately, the university at this stage might be running out of accommodation, depends on the uni, so you may need to look at private halls near their university.*

### Clearing in Scotland- what you need to know!

Although Clearing sounds great in theory, it offers very little choice to Scottish students wishing to study in Scotland. This is mainly because the Scottish government caps the numbers of free tuition places for Scottish students in line with their budget, so once the places are gone, there are no more. This means that there are very few places left over for Extra and even less for Clearing since it follows Extra. What is frustrating is that there might be places available on the very course your son/daughter wants in Scotland, but the clearing places will only be open to students from elsewhere in the UK. Why is this so? 2 reasons I think: the number of Scottish students wishing to go to university and study in Scotland is rising each year, and the number of free tuition places is not keeping up with the increase.

Currently, 94% of Scottish students apply to study in Scotland. Also, for financial reasons, students from elsewhere in the UK pay substantial tuition fees (up to £9250pa) to study in Scottish universities, in comparison, Scottish universities receive £1820pa per student from the Scottish Government for each student from Scotland.

If your son/daughter finds themselves in this situation, they should consider courses in Clearing out with Scotland if they willing to repay the fees once, they have graduated and have a job or they can take a gap year and reapply next year. See p31 for more information on gap years. Your son/daughter can search for clearing courses on the UCAS website.

### Adjustment (when your son/daughter exceeds their expected exam results)

Some students will do worse than expected in their exams in S6. Some, however, may do far better than they expected from when they originally applied for their courses. If your son/daughter has met and exceeded the conditions of their Firm offer, then they can if they so wish enter Adjustment which is available from A level results day to see if they can trade up and snap up a place of someone who didn't make their conditional.

Please refer to this link from UCAS for more information on how to go about this.

<https://www.ucas.com/ucas/undergraduate/apply-and-track/results/ucas-adjustment-%E2%80%93-if-you%E2%80%99ve-done-better-expected>

## Money

So, your son/daughter has a confirmed place, and they are off to university, which is fantastic, but it all needs paid for, and for parents, this can be quite a shock as it just seems to sneak up on you. So how much does it all cost and who pays for what? This next section explains what is paid for by the Scottish government, which costs the student is responsible for, and which costs parents can contribute towards if they can do so. Once you have read this section, please discuss "money" with your son/daughter, so they know where they stand financially and know going forward who is going to be paying for what.

### University tuition fees

A tuition fee is charged to students each year by universities to cover their costs. The Scottish Government pays all tuition fees for students from Scotland attending a Scottish university. The tuition fee cost for a Scottish student is £1820 per year. Your son/daughter applies each year to **SAAS** (the Student Award Agency Scotland), and they pay the £1820 tuition fee direct to your son/daughter's university. The tuition fee charged elsewhere in the country is considerably more at £9250 a year. Should your son/daughter wish to attend a university elsewhere in the UK, the Scottish government will not pay for their tuition fees. Instead, they will loan your son/daughter the £9250 a year and SAAS pay this to their university, but your son/daughter has to pay the loaned tuition fees back after they graduate and have a job. If they are studying elsewhere in the UK you can if you wish, self-fund them by paying the fees directly to their university. You can set up a DDM to do this, but if you are considering this, please read the section on repaying loans (p20), so you can make an informed decision about this once you know all the facts.

Students from the rest of the UK pay £9250 each year to study in Scottish universities, and overseas students out with the EU pay considerably more than this figure for their tuition fees. However, most parents are not aware that currently EU students who wish to study in Scotland also get their fees paid for by the Scottish government. Why is this? Well, it's because when the Scottish government abolished university tuition fees, they had to offer EU students the same opportunities as it was illegal to discriminate against students from another EU state. Bizarrely this ruling did not apply to students wishing to study in Scotland from the rest of the UK! Currently, around 16000 EU students attend Scottish universities. Due to Brexit, the Scottish government has confirmed it will continue to pay for all EU



students' tuition fees who wish to start studying here in 2020/21, and from 2021/22 EU students will have to pay international fees. As a result of the shortfall in fees received for Scottish and EU students, Scottish universities have relied heavily on fees from students from elsewhere in the UK and overseas to make up the shortfall.

### Bursary and student living cost loan

In Scotland, all students regardless of their parent's income can apply to SAAS for a living cost loan each year to help with university living costs. Since this is a loan, this money is paid back in the future once they have a job (see P20). The loan amount granted is dependent on your total household income. If your total household income is more than £34000, your son/daughter is entitled to the minimum loan amount of £4750 a year. If your household income is less than £34000 a year, then your son/daughter can borrow an extra £1000 each year, bringing their total living cost loan to £5750 pa. In addition, if your household income is less than £340000, your son/daughter will receive a bursary amount each year (from £500 to £2000) which varies by the household income, this bursary does not need to be paid back, it's free.

To summarise, bursaries are free, do not need to be repaid, but the cost of living loans do need to be repaid. (see P20). For standard degrees SAAS generally pay the fees and issue loans for a maximum of 5 years, other courses such as medicine and dentistry may differ please check the SAAS guide for further information (see the link over the page)

Even though the vast majority of students do take the SAAS cost of living loan each year, taking out the loan is not compulsory. If you wish you can self-fund your son /daughter through university. There is also an option for your son/daughter to specify to borrow less than their available loan amount.

Household income	Bursary (free)	Living Cost Loan	Total each year
<b>£0 - £20999</b>	£2000	£5750	£7750
<b>£21000-£23999</b>	£1125	£5750	£6875
<b>£24000-£33999</b>	£500	£5750	£6250
<b>£34000 and above</b>	£0	£4750	£4750

In addition to the above bursary and loans from SAAS, your son/daughter may also be eligible to apply for additional funding directly from the universities or various other organisations, which offer further free bursaries, scholarships, and numerous other financial contributions and awards for eligible students. To find out more information, check the university websites and the link below for guidance. Millions of pounds of bursaries and scholarships go unclaimed each year, so it's financially well worth the research time.

<https://www.which.co.uk/money/university-and-student-finance/student-finance/extra-funding-bursaries-and-scholarships-for-university-amrvt3j7t958>

### Is the Living Cost loan from SAAS interest-free?

It is worth mentioning that SAAS loans are not interest-free as such, but the interest on the amount owed links with inflation and the interest charged is either the Retail Price Index (RPI) or the Bank of England interest rate plus 1% (whichever is lower). What this means is that the amount your son/daughter pays back will be about the same in real terms as the value of the amount borrowed. Think of it like buying a shopping trolley of groceries today and the same trolley of groceries costing the same in real terms in the future, taking into account inflation and increases in your salary, etc. Theoretically, this means that there is no "real" cost to your son/daughter's student loan. The government heavily subsidises student loans so it will always be cheaper for your son/daughter to take the SAAS loans each year than for you to borrow the money at typical interest rates on a commercial loan. The current rate of interest for SAAS loans is 1.75%



Here is a link to the informative Student Finance Guide from SAAS

[https://www.saas.gov.uk/forms/funding\\_guide.pdf](https://www.saas.gov.uk/forms/funding_guide.pdf)

### How to apply for a Living Cost loan through SAAS?

Like the tuition fees, your son/daughter needs to apply for the living cost loan (and bursary if applicable) every year through the SAAS website. This needs to be done before 31<sup>st</sup> March each year to ensure they have the money in place for the start of term. For the first year though, they need to apply to SAAS for the loan well before their exam results come out in August (ideally before end June) this ensures they receive their double first payment in time for the start of term in September/October. If your son/daughter has conditional offers, they should just put down their firm choice of university when applying to SAAS. If they do end up going to their insurance choice university, they must let SAAS know as soon as possible of the change as they will only get their loan payments into their bank account once the university confirms their attendance on the course to SAAS.

**NB: No evidence of earnings is required from you if you earn more than £34000 a year in your household.**

[http://www.saas.gov.uk/how\\_to\\_apply/first\\_application\\_apply.htm](http://www.saas.gov.uk/how_to_apply/first_application_apply.htm)

### How is the Living Cost loan paid?

Once your son/daughter has applied to SAAS for their tuition fees/loan, the first thing SAAS sends out is an Award Notice to your son/daughter. The Award Notice confirms the following information:

- 1) Confirmation that the tuition fees will be paid to their Firm choice university
- 2) If they are entitled to a free bursary, then details of the amounts awarded to them and details of when they will receive the payments.
- 3) Finally, confirmation of their total living cost loan amount advising them that The Scottish Loan Company will contact them separately with their payment schedule.

If they are studying in Scotland, your son/daughter receives 9 payments in total paid on the 7<sup>th</sup> of the month right up until the end of their last term. They also receive a double first payment (paid at the start of the first term) to help them with any initial costs they may have starting university and paying for Fresher's week! If they are entitled to the basic loan amount of £4750, they receive £950 in September, and then £475 from October to May inclusive paid on 7<sup>th</sup> of each month. If they are entitled to the £5750 loan amount as your household income is less than £34000, they receive £1150 in September and then £575 from October to May inclusive. If the £5750 loan amount applies to your son/daughter, they are also entitled to a free bursary in addition to the £5750, see table on the previous page.

If they are going to be studying in England, Wales or N. Ireland they will be paid a lump sum at the beginning of each term, receiving money in a lump sum might be harder to manage for some students. The above dates will vary if your son/daughter studying elsewhere in the UK as universities in the rest of the UK usually start later in the year than the Scottish universities.

### Paying back the Living Cost loan (and tuition fees if went to uni elsewhere in the UK)

Students and parents must understand how loans are paid back as many parents worry about their children having to pay back their student debt and then make big financial decisions without knowing all the facts.

Most students accrue quite a bit of debt over the years from their living cost loans (and tuition fee loans if they are studying out with Scotland). If your son/daughter is studying in Scotland for a standard 4-year undergraduate course where they took the minimum living

cost loan each year of £4750, they accrue a final student debt total of £19000. If they completed a typical 3-year degree in the rest of the UK, their student debt would total £42000 as this includes the £9250 a year tuition fees too. Don't panic though; thankfully your son/daughter is not liable to start repaying their loan until they graduate university, got a job, and earn over the repayment threshold which in Scotland is currently £19390 for this year. If they have a job and earn over the threshold limit, they start to make repayments from the 6<sup>th</sup> April in the following year after they leave university.

Once they have a job and earn over the current threshold, your son/daughter is contacted by the Student Loans Company Limited (SLC) who write to them telling them how the loan repayments will be collected and the amount. Most students pay their loans back automatically each month through their employer's PAYE system or the tax self-assessment process if they are self-employed. Students can also make voluntary payments at any time to reduce their loan amount; however, this will not reduce the monthly amount they pay, just shorten the term, confused by this? Read on, and all will become clear as student loans are not like conventional loans, which is why you need to understand how they work!

### How much do they pay back each month?

The most important thing to realise is that student loans do not work like regular commercial loans, e.g. a mortgage or car loan. Firstly, they are substantially subsidised by the government and secondly, unlike a conventional loan, how much a graduate pays back each month is calculated based on their gross annual salary NOT the total loan debt amount. Currently, if a Scottish graduate earns less than the £19390 salary threshold a year (the Scottish government sets this figure), then there will be no salary deductions. Once a graduate earns more than the current threshold, they pay back 9% of the difference between their annual gross salary and the current threshold for that year, currently £19390. This figure is then divided by 12 to get their monthly repayment amount and is taken directly from their salary.

For example, say a graduate this year has a starting graduate salary of £21000 a year, they will pay 9% of the difference between £19390 and £21000 and that figure is then divided by 12 to get the monthly repayment amount.

$$£21000 - £19390 = £1610$$

$$£1610 \times 9\% = £144$$

£144 divided by 12 = £12 monthly loan repayment amount.

In this example, £12.00 is all that is deducted each month from their salary. The total outstanding loan then reduces by this amount each month. As their salary increases each year, so does their student loan repayment amount. If their salary drops below the current threshold, they stop paying back their loan until their salary increases again over the threshold. In the 3<sup>rd</sup> column below are some monthly repayment examples for the current threshold of £19390

Gross Income each year before tax	Net Monthly salary (i.e. take-home pay)	Monthly repayment (current threshold £19390)	Monthly repayment (new threshold, £25K from 2021)
<b>£19390 (or less)</b>	£1403	£0	£0
<b>£21000</b>	£1495	£12.00	£0
<b>£22000</b>	£1551	£19.57	£0
<b>£25000</b>	£1721	£42.00	£0
<b>£27500</b>	£1861	£60.82	£18.75 (1% net pay)
<b>£30000</b>	£2000	£79.58	£37.50 (2% net pay)
<b>£35000</b>	£2280	£117.00	£75.00 (3% net pay)

However, there is some good news for students and your son/daughter. The Scottish government promises to raise the salary threshold from £19930 to £25000 in 2021 in line with the rest of the UK. This means your son/daughter pays nothing if they earn less than £25000 and as an example, if a student has a salary of £27500, they repay £18.75 a month, and with a salary of £30000, they repay £37.50. You can see from the 4<sup>th</sup> column in the table above the significance the increased threshold has on the monthly repayment amounts 😊

### Cost of repaying student loan when studying in the rest of the UK

As mentioned earlier in the guide, the Scottish government ringfences the number of free tuition places for Scottish students in line with the Scottish government's budget. This ringfencing restricts the number of places the universities in Scotland can offer Scottish students, increasing the competition for places. This is not the case in the rest of the UK, resulting in less competition for places. However, many parents in Scotland are put off their son/daughter studying in the rest of the UK because of the worry of paying back increased debt from their son/daughter borrowing the £9250-year fees in addition to the living cost loan. If this is a concern of yours, then let me explain with this scenario. Take 2 graduated students from James Gillespies, one who studied in Scotland and one who studied in England. The graduate student who studied in Scotland has a total student debt of £19000. The graduate student who studied in England and also borrowed the £9250 tuition fees has total student debt of £42000. Both get a graduate job in the same company earning £27500pa. Using the current threshold of £19390 the repayments amount they pay back each month is the same, £42.00. Why? Because if you remember from the example at the top of the page, the SLC calculate the monthly repayment amount figure on a graduate's gross salary and not on the total debt amount. It will, however, take the student who studied in England longer to pay off their debt as they have a larger debt pot to start with but they may not even have to pay it all off anyway, see below for more information!

### Writing off student loans

What many students/parents do not realise is that the Student Loan Company (SLC) write off any outstanding student loan 30 years after the April that your son/daughter first became liable to repay their loan (this reduced in Scotland from 35 years Dec 2018 😊). What this means is that some students never have to repay their student loans in full, especially with the increase to the repayment threshold to £25000 from 2021.

### Choosing to pay off student loans

It might be tempting if you or your son/daughter has a windfall of money to rush in and pay off their student debt. Before they do this, please do your research first as they may end up paying off a loan that might never be fully paid off, see above paragraph. Your son/daughter needs to consider if it makes better financial sense to pay off more expensive debt, they have first due to the fact that student loans are heavily subsidised by the government they are the cheapest loans they will ever have. To do further research on this, you need to know that Scottish students are on a Plan 1 student loan, and the current rate of interest is 1.75%.

So, before you or your son/daughter pay off any student loans I recommend clicking on the link below to the Martin Lewis website and watch the video where he explains specifically about whether you should pay off a type 1 student loan. Make an informed decision!

<https://www.moneysavingexpert.com/students/student-loans-repay/>

### Does taking out a student loan affect my son/daughter's credit rating?

No, it does not affect their credit rating. However, the monthly repayment amount your son/daughter pays each month in employment might be taken into consideration in an affordability check if, for example, they are applying for a mortgage or car loan.

## Parents financial contribution & accommodation costs

Unless your son/daughter is living at home for the duration of their degree, most parents will probably have to contribute and support their children through university financially. This is because the basic living cost loan most students receive of £4750 is not enough to live off and pay for student accommodation. How much you should contribute is difficult to answer and depends on your financial circumstances. Still, an excellent place to start is to find out how much the student accommodation will cost and work it out from there as that is going to be by far the most significant expense. In addition, most university websites provide an estimate of how much money they think a student needs each year. Please note that even if your son/daughter is staying at home for the duration of their course, they are still entitled to borrow the living cost loan from SAAS which will then give them financial independence from you.

All universities give first-year undergraduates priority with student accommodation. The cost of the accommodation is fixed for the duration of the standard student year (around 38-40 weeks, September to May). It includes utility bills, Wi-Fi, and in some cases, personal contents insurance and usually a cleaner for common areas in the flats.

The cost can be paid in a lump sum at the beginning of the first term or in most cases monthly instalments by DDM for 9 months, you usually get a choice of how to pay. Depending on the university you may need to pay an initial deposit generally around £300 to secure a room which you pay when your son/daughter applies for their accommodation, which can be as early as April. Most unis do not ask for a deposit, though.

To give you an idea of potential costs for the first year at least, below are the price ranges for various university halls of residences in Scotland in 20/21 for a single room in a self-catered flat. The higher figures will be for ensuite rooms; the lower-priced accommodation tends to be for older accommodation that is usually smaller with no ensuite but typically has a sink in the bedroom. As far as student accommodation goes, you get what you pay for as you will see if you attend any open days. Many universities are replacing their older accommodation and some of the new ones are very swanky indeed but come at a cost.

Catered accommodation is available at some universities (Glasgow, St Andrews, Aberdeen) but the cost will be much higher than these figures. Check the university websites for full details for all their undergraduate accommodation options. Some universities have a shared room option too like Glasgow, which will be cheaper but most only offer individual single rooms.

You may notice in the table below that much of the University's accommodation is higher than the typical SAAS loan amount of £4750 (applicable for household income less than £34K). This is why additional financial support is necessary for students from somewhere whether that's from parents, grandparents, part-time job, gap year earnings, scholarship or bursary or even bank overdraft. Again, make sure you discuss money with your son/daughter, so you are both clear where the money is coming from to support them through uni.

University	Cost of student accommodation, self-catered 20/21 entry
<b>The University of Glasgow</b>	£4944-£6022
<b>The University of St Andrews</b>	£4679-£7073 offer £1500 accommodation bursary pa if Household earnings less than £40000 Much of St Andrews accommodation is catered and costs £2330 in addition to accommodation costs.
<b>The University of Stirling</b>	£3910-£6790
<b>The University of Aberdeen</b>	£3420-£5624
<b>The University of Dundee</b>	£4593-£5682
<b>The University of Strathclyde</b>	£3990-£5358

In most university cities, there is also private student accommodation available from companies like Unite Students, Liberty Living & CRM Student. This accommodation is usually much more expensive than the university accommodation, but they too also include bills and can be very luxurious in terms of facilities, all will be ensuite, and many have games rooms, cinema rooms & gyms! Also, in private student accommodation, there will be a mix of students from different universities/colleges and different age groups too. In university accommodation, your son/daughter will probably only be sharing with other 1<sup>st</sup> year undergraduate students as university halls are kept mainly back for the 1<sup>st</sup> year undergraduates.

For the remaining years, students usually (but not always) live out with the uni student accommodation; this can be cheaper or more expensive depending on the location of the university and how many friends they share with. Bills also need to be paid on top of the rent too as well as upfront deposits. When students move into a flat, they will be exempt from council tax but must apply to their local council each year for exemption.

#### Applying for university accommodation.

Your son/daughter cannot apply for university accommodation until they have confirmed their firm/insurance choice on Track and their firm choice university has contacted them by email to say they can now apply for accommodation. If your son/daughter has an unconditional offer, they can usually apply for their chosen university accommodation around the beginning to the middle of April. If your son/daughter has a conditional offer they may be able to apply for their firm choice early, or they may have to wait until August when the exam results come out, it depends on the university, either way the university will let them know.

Please point out to your son/daughter that the allocation of accommodation is usually on a first-come basis. If they want the accommodation of their choice, then they need to be on it as soon as the university emails them to say they can now apply! They are asked for several choices, at least 5, so when they go to the open or applicant's days remind them to take notes of the names of the halls they like and don't like!

The universities usually ask your son/daughter for their preferences such as; gender preferences, existing friends also attending the same university, and things like whether they want a quiet flat or alcohol-free flat. When it comes to room allocation, some students will luck out, and some will not be so lucky, especially so if they wanted an ensuite room and don't get one or they get allocated a room off-campus. So, get them to apply immediately to avoid disappointment. Once the offer of accommodation comes through, there is always a **deadline**, usually a week, to **accept the offer**, if your son/daughter forgets to confirm their offer within the time frame then they lose it. If they choose to reject their accommodation there is a risk that there may not be anything better, so get them to call accommodation services at their uni first to find out how long the waiting list is for other flats before they decline an offer.

**Top Tip-** *If your son/daughter has a stiff conditional for their firm choice, some universities let them apply for accommodation for their insurance choice too so it's worth checking that out even if you lose the deposit will probably be worth it to avoid getting what's leftover*

**Top Tip -** *If your son/daughter has a uni place for the University of Edinburgh, coming from Edinburgh they go to the bottom of the list for accommodation. But, if they want to stay in the uni halls, they should consider applying as I know a couple of students from Edinburgh who didn't get accommodation in time for freshers but did get offered accommodation a few weeks later, although there are no guarantees. Again, in this instance, give accommodation services a call.*



## Student overdrafts and bank accounts

Another way for students to fund themselves through university is by supplementing their student income with an authorised overdraft and banks are falling over themselves to lend students money. Many banks lend up to £3000 a year, but these figures vary enormously between banks, so it's worthwhile making sure that your son/daughter's student account offers an excellent overdraft package in case they ever need it.

The good news is student overdrafts are interest-free, the bad news is once they graduate the banks will be looking for repayment to start, but they usually give them preferential terms for the first year at least. Word of warning if they exceed their overdraft, they will be fined

Banks offer a variety of freebies thrown in to attract students; please check out this article from **Savethestudent.org** for the best student bank accounts for 2020.

<https://www.savethestudent.org/money/student-banking/student-bank-accounts.html#rbs>

Martin Lewis has also written an excellent guide to money for teenagers, parents, and teachers. Worth checking out.

<http://www.moneysavingexpert.com/family/Teenagers-cash-class>

## How to save money as a student!

Students, if they are savvy, do not have to pay full price for anything. They get discounts on travel, clothes, shoes, supermarket shopping, eating out, entertainment, beauty, sports, gadgets/tech; they get discounts on just about EVERYTHING! So, make sure your son/daughter is aware of the student discount websites and download the apps onto their phones.

The leading student discount websites are **Unidays**, **Student Beans**, and **TOTUM**. Students need to use them all as no one company offers all the discounts. The NUS **TOTUM** card (National Union of Students) has 2 cards, one is free the lite version, and the Extra version costs £14.99 a year, but you can get 3 years for the price of 2. With the TOTUM Extra card, you get additional discounts, and a handy ID proof of age card, saves taking passports and driving licenses out on nights out! They also become a member of ISIC (international student identity card) which is the worldwide student discount card. There are handy apps, too, for all 3 discount sites. To apply your son/daughter will need a university email address to confirm they are a student, which they get once they have a confirmed place at their university.

<https://www.myunidays.com/GB/en-GB/content/about>

<https://www.totum.com/> and <https://www.isic.org/>

<https://www.studentbeans.com/>

One of the biggest savings to be had is from travel, make sure your son/daughter has a 16-25 railcard (£30 pa) as they save 1/3 on all rail travel. If they register online with Scottish Citylink, they can save 20% on bus travel. However, if they buy a National Express coach card (£10 pa) which can also be used on Scottish Citylink, they can save a 1/3 on fares for both. Students studying in a London university get a 30% discount on travel with their Oyster card. If your son/daughter is studying elsewhere in the UK, they can link their 16-25 railcard with their Oyster card and get a third off pay as you go off-peak travel when they visit London. See the TFL website for more info.

**Top Tip:** Santander offer a free 4-year railcard (worth £120) if they take out their student bank account and RBS/ NatWest offer a 4-year National Express/Scottish Citylink coach card with their student bank account (worth £40)



If your son/daughter uses the music streaming service, **Spotify**, make sure they sign up for the student version as it is only £4.99 a month, 50% off!

From around August onwards, there are lots of great discounts about, so shop around. Retailers know that parents are going to be spending lots of money kitting out their children for uni. Large companies like Apple, Dell and many more offer great savings at this time of year, check the above websites too! **TOP TIP:** for Apple products go to their Apple education online store not their main website, students get money off ipads /Macs and accessories and currently get free airpods if they purchase a mac or ipad.

### Student Amazon Prime

Amazon offers students a 6-month free trial to join Amazon Prime. For this, they can get unlimited one day delivery on a ton of products. Unlimited streaming of movies and tv shows through Prime Video. If they wish to continue with Prime after the free trial, it costs £39 for the year instead of £79 or £3.99 a month 😊 or they can just cancel after the trial. Also, the RBS student bank account offers a choice of 1 year free Prime plus a £10 Amazon gift card.

### Sainsbury's, Tesco & Asda student/parent card

The above supermarkets offer a student/parent card where you and your son/daughter both have cards that are linked together. You can pick up the cards in-store, you keep one, and the other one goes to your son/daughter. You can top up your card at any supermarket till and then your son/daughter can then spend the balance on their card in any of the supermarket branches. As far as I know, Morrisons does not offer this as yet. Remember too that the Co-Op offers all students a 10% discount with NUS TOTUM card and Young Scot card.

[https://sainsburysgifts.co.uk/meal\\_ticket\\_cards.html](https://sainsburysgifts.co.uk/meal_ticket_cards.html)

<https://money.asda.com/in-store/student-shopper-card/>

<https://bank.tescopl.com/news/2019/tesco-launches-student-shopper-card-to-help-students-better-manage-their-money/>

### University course books

Before your son/daughter starts university, they are given a recommended book list for each of their modules. Academic books can be costly; some of my son's books were over £50 each! Before they rush off and spend a small fortune to buy brand new books with their SAAS they should first check with their university library if they have any second-hand copies. Students often sell their old books; they no longer need to the library, although this depends on the university. They could try online booksellers for second-hand books or academic bookshops like Blackwells (South Bridge) who also buy back academic books and sell them second hand. Their uni library may also have several copies of common course books to lend out to students. Some of the textbooks may be available online, e-books are becoming much more common. Read this article below for more advice.

<https://www.thescholarshipclub.org.uk/buying-your-books-university/>

Check out an online company called Perlego who for a student subscription of £96 a year provide online textbooks and other academic books where you can bookmark, annotate and highlight as you would a normal book. It also includes a reference generator making citing sources much easier. Currently they have over 200,000 books and rising, but you can search and look for books before signing up so it might be a much cheaper alternative than buying books, plus gives your son/daughter the option to access other books.

<https://www.perlego.com/>

**Top tip:** Barclays student account offers a year's free subscription to Perlego.

So, in summary, a student can save themselves quite a bit of money if they know what discounts are out there and wherever they shop/eat/socialise they should just get into the habit of asking if there is a student discount, there usually is!

## Off to uni at last! 😊

### Enrolling/choosing modules

Just before your son/daughter starts university, they need to enrol online, which includes uploading a photograph for their university card. Students who are not studying vocational subjects such as medicine, also need to choose the subject modules they wish to study in their first term in addition to their degree subject. Module choices are found on the university website, or your son/daughter receives an email with their available options.

Please make sure they have done all this before they arrive at university as some students assume it's all automatic, it's not, but your son/daughter should receive an email telling them when they can do everything. It's usually all done through their online university portal which they should have set up by this stage. If they don't enrol, it can delay their SAAS payments, and they may not get to study the module subjects of their choice as the classes could be full.

The module system can be confusing to new undergraduate students and parents. In addition to the degree subject, your son/daughter applies to study; most students will have the option in the first couple of years in Scotland to study additional modules (subjects) that they are interested in, these are called elective modules. Elective modules do not have to be related to their degree subject, although many will be within the same faculty. Nor does your son/daughter have to have studied the subject at school previously.

To explain, my son is at a Scottish university doing a 4-year honours course. In his first year for both semesters (terms) he studies 3 modules, 1 is his degree subject (compulsory module), and 2 are elective modules of his choice. In his 2<sup>nd</sup> year for the first semester, he studies the same, 1 compulsory module and 2 electives. In the 2<sup>nd</sup> semester of the 2<sup>nd</sup> year, he studies 2 compulsory modules related to his degree and only 1 elective. In his final 2 years, he has no elective modules, the 3 modules he chooses each semester are all related to his degree subject, one of which in his last year is for time to work on his dissertation.

Credits are attached to each module, and your son/daughter must pass each module to progress through each semester/year of the university course. Your son/daughter can only graduate when they have gained the appropriate number of credits. The number of elective modules studied each semester/year varies depending on the degree subject and university and where in the UK, your son/daughter is studying. Please note that the elective modules can change from semester to semester, they do not have to stick with a subject they are struggling with or simply not enjoying.

If your son/daughter discovers they enjoy an elective module subject more than their degree subject, there may be some flexibility to swap degree subject. For example, they might want to swap from biology their original degree subject to marine biology that they are currently also taking as a module, or they might want to do a joint degree. It is much easier to do this in Scotland than the rest of the UK as courses are 4 years instead of 3 and the students generally don't specialise in their degree subject until the last 2 years.

*NB: All work and exams your son/daughter does in their last 2 years in Scotland counts towards their final degree mark.*

## How will my son/daughter be taught?

Each week your son/daughter will attend lectures for each of their modules and also attend seminars that are in much smaller groups with a tutor. They may also have practical classes too if they are studying subjects that are science or engineering-based, for example. Your son/daughter has to pass each module subject each semester to proceed to the next semester. For this reason, they should consider their module subject choices very carefully; many a student regretted a rash elective module decision come exam time!

Your son/daughter has exams in December and April or May (will vary depending on where they are studying in the UK). If they fail any exams, they will have the opportunity to resit. In addition to their exams, your son/daughter submits other work during the semester for each of their modules. How much and what they submit varies depending on degree choice and university. This submitted work is marked and may be taken into consideration for their final exam marks for that semester/year.

The universities usually grade exams and papers as a percentage, and usually, a 1<sup>st</sup> is over 70%, 2:1 is 60-70%, and a 2:2 is 50-60%. It is expected that a student will get much lower marks than they are used to at school when they first start at university. This is perfectly normal and your son/daughter shouldn't be too disheartened if their initial grades for their first couple of papers are lower than they are used to, their grades will rise as they adapt to university learning/working.

## Shopping for uni

Initially, I thought all my son needed for uni was a few towels, quilt, pillow and a laptop, turns out unis do not supply very much at all, and you need to kit them out with everything bar the kitchen sink! Bear in mind though that anything you/they buy this year will see them through all 4 years of university :)

You don't have to buy everything new, beg and borrow what you can and use 18<sup>th</sup> birthdays to help pay for the big-ticket things like laptops if they need a new one for uni. Also, most unis have a reuse shop where students can pick up bits n pieces that graduating students have left or overseas students can't take home with them; these are good for kitchen bits n bobs. Charity shops are good too, as are supermarkets, Ikea, Argos, TK Maxx, Dunelm & Costco. Just be prepared for a very full car on move-in day and don't expect to get it all back at the end of their first year, the kitchen stuff seems to go "missing" so for that reason don't buy them expensive stuff.

Your son/daughter should get an itinerary of everything that is in their flat/bedroom, or the itinerary might be on the uni website, so check that first. My son's kitchen didn't even come with a toaster, so it's good to know in advance. Their flat also ended up with 3 George Forman grills 😊 Find out the size of their bed too for bedding, as they could have a single bed, ¾ double or a double bed, it's the luck of the draw! Some unis supply a new bedding package, so check before you buy.

**TOP TIP** – *I recommend laying everything out on the floor they are taking to uni and take photos on your phone as neither of you will remember everything you brought 9 months later when they are clearing out of halls!*

To give you an idea of what your son/daughter needs for uni, this is an extensive list of what to take.

<https://www.thestudentroom.co.uk/university/advice/what-to-take-to-university-checklist>

On my essential list would be: a **surge protected extension cable or tower with USB slots**, sockets are never where they want them. **Over the door hooks** are great for hanging

damp towels, coats, and bags, etc. and a **doorstop** is also handy for moving in and from a social front. **Blue tac** for hanging posters and those nifty **Command velcro strips** for hanging pictures. Command also do invisible clips for fairy lights. **Eye mask**, student halls have rubbish curtains and blinds for blocking out the light and **decent earplugs**, halls can be very noisy! **Under-bed storage** is handy too for things like spare bedding. **Coat hangers**, as there are never enough if any! **Ikea Skubb drawer dividers** (£6) are ideal for drawers and wardrobe shelves. **Cushions** are handy too for sitting against on their beds and a **cosy throw** if they get chilly! A **mattress protector cover** is essential, the unis don't replace the mattresses every year or if mattress bit on the saggy side a mattress topper will help. Make sure they have plenty of **stationary** to get started with and a **memory stick**. Not essential but a handy piece of tech my son uses is an **external DVD drive**, which cost around £15 on Amazon which they can plug into their laptop so they can watch all their favourite DVDs, most laptops now don't have a disk drive.

***TOP TIP:** Speaking of laptops, please make sure your son/daughter backs up their data/ uni work on their laptop. Laptops can get stolen, left on public transport, the hard drive can break, or they could spill a cup of coffee on it, and they can lose all their work. It can cost hundreds of pounds to get a company to try and recover the data on a broken or damaged hard drive and even then, there is no guarantee of getting the data back. To back up their laptop your son/daughter can save files to Dropbox, Google Drive or One Drive, they probably already do this hopefully. Belts and braces would be to use a subscription Cloud backup service. Can't stress how important it is for them to have their data and work backed up, the hard drive in my sons brand new laptop broke in his first year at uni, and it was stressful enough getting the laptop fixed quickly but least he knew all his files and uni work was safe!*

### Uni kit out companies

Some online companies provide everything a student needs and send it directly to you or the uni. This is an excellent option if you don't have a car or your son/daughter is going to uni very far away like Exeter, or you just can't be bothered buying everything separately. Remember this is a one-off cost as everything you/they buy this year will see them through all 4 years of university. The average price of these kits is between £160-£180, but you usually get 10% off. You can buy extras too in addition to the kits

<https://www.mystudentessentials.co.uk/>

<https://www.unikitout.com/>

### Contents Insurance

Please make sure your son/daughter contents are covered in case of theft. Some universities include basic contents insurance, but the cover is usually only for items that are stolen from their room. Also check your own contents insurance as it may cover students being away at university. Alternatively, you can arrange for a student contents insurance policy, you may wish to pay extra to cover high value goods such as bikes, laptops or musical instruments etc.

<https://www.savesthestudent.org/accommodation/student-contents-insurance.html>

### Moving in day

If your son/daughter is moving away from Edinburgh to attend university then as parents, you will have to deal with moving in day which is usually 2<sup>nd</sup> weekend in September in Scotland and a month later in the rest of the UK. Students typically move in on the first day of Freshers week (Saturday), and It's a big day for both parents and their teen for both practical and emotional reasons. On the practical front, your son/daughter will be emailed and offered various move in time slots, and you can both decide which time would be best. The advantages of moving in earlier in the day mean they can nab the best cupboards and

drawers in the kitchen and shelf/drawers in the fridge/freezer. **Top tip** Don't buy them tons of fresh food, as they will be lucky to get half a shelf in the fridge!

My top packing tips - go to Ikea and buy lots of the cheap big blue bags to transport all their stuff. When packing clothes, buy all the coat hangers (the unis don't usually supply any) then hang the clothes on the hangers and using masking or sellotape wrap tape around bunches of the hooks hangers in groups of 8-10 to secure them. The clothes can then be laid flat on top of the rest of the packing and take up less space than suitcases, plus quick to hang! Expect an overflowing car!

On arrival at the university, you are told where to park and will be met by very enthusiastic helpful students laid on to take bewildered parents and teens to your son/daughters' room. In the dorm room, there may be forms that need to be completed too.

And don't panic when you see the bare dorm room for the first time, they can look a tad basic to say least, but once the bed is made up and everything's unpacked, and your son/daughter has added their personal stuff like pictures, photos, posters it will look 10 times better when you leave 😊

On the emotional front, I would take the hint from your son/daughter when to leave. You will know when you are no longer wanted ;0) Also leaving them won't be as hard as you think it will be, this is a very exciting day for them, and it's hard not get caught up in all the positive energy and excitement of it all. And remember as heart-wrenching as it is, you will probably see them in a couple of weeks! Also, some unis in Scotland have a reading week in October where they can come home for the week. They also home for 4-5 weeks at Christmas,

### Freshers' Week

Freshers' week is the first week of university and is the official welcome week for new undergraduates. There are no classes during freshers' week other than welcome classes. The week allows the new students a chance to settle into the university, their accommodation, town/city, make friends, party, have fun, sign up for clubs and societies and eat lots of free Dominos pizza before they get stuck into classes the following week.

Your son/daughter can check their university student union website/Facebook page for a full itinerary of all the events during freshers' week. To make sure they are guaranteed to get into all the evening events, there is usually a wrist band or golden ticket that can be purchased ahead of starting uni. This wrist band allows them entry into all the organised events, so get your son/daughter to look out for that as the wrist bands tend to sell out ahead of freshers' week. There will be tickets available each day at the university for the events but again these sell out.

Part of freshers 'week is the freshers' fair- this is where all the university organisations, societies, and sports clubs try to attract new recruits. External organisations, shops and businesses attend the freshers' fair too. Make sure your son/daughter pops along and takes a loot bag with them as there are a ton of freebies to be had, things like free pens, highlighters, memory sticks, t-shirts, keyrings, posters, mugs, kitchen utensils, umbrellas, pint glasses plus supermarkets have stands and hand out free tins of beans and noodles and lots of discount coupons for everything!

In addition to all the fun, during freshers' week, there will be tours of the university, I am told the library one is not to be missed, not because it's fun just because it's useful to know how the library works, your son/daughter will be spending a lot of time there! Also, during freshers' week, there will be admin stuff to sort out too, whether its registering, buying books, and finalising classes and timetables. All in all, quite a busy week!



You may have heard of Freshers' flu; this is not a myth, a week of partying, staying up very late, mixing with lots of new people from all over the country and world plus eating free pizza all week puts a strain on the immune system. So make sure you send them off with a first aid kit with some cold and flu remedies, maybe speak to a pharmacist or nutritionist for advice on immune building remedies that they could take before they start freshers' week as the last thing they need when starting classes is a nasty virus! I wrote this guide pre covid19 when all a student had to worry about was a nasty cold! Hopefully, by the time your son/daughter goes to university next autumn, things will be a lot more positive, and the virus risk will be greatly reduced or disappeared completely, we live in hope!

**Also and this is extremely important, make sure your son/daughter has been immunised against Meningitis**, they should have got their jab prior to S6 at the school. If your son/daughter can't remember if they had it, get them to go along to their family surgery and ask for a printout of all their immunisations, their GP surgery can immunise them if they missed it at school. As part of freshers' week, make sure they register with a doctor, some unis have GP surgery's on campus. Over the summer, when they are back home, your family GP surgery will see them as temporary residents if they are registered elsewhere.

If your son/daughter is living at home, fresher's week will be trickier as they don't have all the new instant flatmates from halls to hang out with. My son's friend who went to Edinburgh uni says she regretted not making more of an effort in meeting more new people during freshers' week. If your son/daughter is staying at home, they can use uni Facebook pages, etc. or online sites like Studentroom to make contact with other students on their course ahead of freshers' week. The university will have events for students living at home to hook up, so check out the student union freshers page online for more information. Also joining societies and clubs in fresher's week is a brilliant way of meeting and making friends with likeminded people, so encourage that.

From what I can gather, the majority of students enjoy freshers 'week, the university and student union know not everyone is a party animal, so they arrange lots of varied events. Hopefully, there is something for everyone; my son's uni even had visiting alpacas!

## *Gap years*

I wanted to put a bit in this guide about Gap years, and I think if we are honest, most parents probably "fear" them. Going off to university we can just about cope with but a year of the unknown, not so much. Whether planned or unplanned some of you are going to have to deal with the "gap" year but having come out the other side my opinion of gap years has changed somewhat as it turned out to be a very positive thing not just for my son but for his friends who also had a gap year.

### Planned gap years:

Some S6 students will know that they are not ready to go to university, perhaps they are young for their year or aren't prepared to leave home quite just yet, or maybe they want to earn money to help fund university, or they wish to volunteer abroad or travel.

If your son/daughter falls into the above category, then they can elect to apply for a university course as a deferred applicant, which means they are applying to start a course for the following year. They apply to UCAS along with the rest of their year they just need to indicate in the Choices section of their UCAS application that they wish to defer for one year.

There are only so many deferred places available. However, your son/daughter has nothing to lose if they don't get offered a deferred place, they can still apply to UCAS for the following year at the usual time and if they get offered a place great as that takes the pressure off. Even if they change their mind during their year off, they can always withdraw their place and apply again for something different.

Unexpected gap years.

Not all students are going to get into university first time around, and that could be your son/daughter. Since UCAS Extra/Clearing may not offer them their ideal course, especially in Scotland, then they could find themselves with an unexpected gap year which can be a surprise not just for them but for you too. No parent wants their child doing nothing all year so here are some options for them to consider assuming they are going to reapply to UCAS the following year.

**1. College:**

They can apply to college as a stepping stone to university. Edinburgh and Glasgow college has close links with partner universities and offers various options allowing them to progress onto an undergraduate university course. Worth mentioning that Glasgow college is directly opposite Strathclyde University and has close links with the university.

<http://www.edinburghcollege.ac.uk/Quicklinks/Moving-On>

<http://www.glasgowclyde.ac.uk/about-us/glasgow-colleges-curriculum-maps>

**2. Job:**

They can get a job and earn some money to put towards their university education. My son and his friends got part-time jobs easily, mostly in local supermarkets which btw parents can usually make use of the staff discount card too. The discount can be quite a saving for you – Waitrose 15%, and 25% off John Lewis, Sainsbury's 10% off as well as 10% off Argos and 25% off Habitat, both after 3 months and Tesco's is 10% off after 6 months. Morrisons is 10% off and Lidl receive 10% discount immediately.

So not surprisingly, supermarkets, shops, cafes, coffee shops, restaurants, and hotels are the main employers for students. Living in Edinburgh, The Edinburgh Fringe is also a good employer for students in August. The good thing about gaining work experience now is that it will help them get part-time work when they are at university or over the summer holidays, and it also makes them appreciate how hard it is to earn money!

**3. Work Experience:**

During their gap year, your son/daughter can gain some work experience. Relevant work experience helps with their personal statement, and if they want to reapply for the same degree again, then getting some relevant work experience helps to make them stand out. Ask around everyone you know or get them to call and write to companies/organisations. What is also good about work experience is that it lets them see whether they have chosen the right degree to study. My son also got offered a paid internship on the back of his work experience he did in his gap year before he went to uni, so the contacts they make can make a real difference.

**4. Volunteering abroad:**

Some companies organise for young people to work as volunteers all over the world from 2 weeks to a year. If your son/daughter is interested, then check out the link below, the internet, or ask the school for recommendations for organisations that previous students may have used.

**5. Travelling:**

The last option is to go travelling, a few of my son's friends went off travelling most after they worked hard for a few months to earn enough money. Some went on their own, and some went with friends, but all seemed to enjoy and benefit from the experience. Although in this Covid 19 world we find ourselves in, travel might be less appealing 😞

The UCAS website has some invaluable information and ideas of what to do in a gap year as well as some links to companies that can organise gap years such as **Gapyear.com**, **ProjectTrust**, and **Gapforce.org**, see link below for more information.

<https://www.ucas.com/alternatives/gap-year/gap-years-ideas-and-things-think-about>

So, in summary if your son/daughter ends up with an unexpected gap year, don't panic, it will probably be a good thing in the long run. They can earn money, travel, gain relevant work experience and learn from their friend's experiences at uni. Most importantly, they can just grow up a bit more in that extra year. All of this stands them in good stead when they do go off to university. Not everyone is ready to go to university at 17/18, and it's interesting when I was researching this guide as I never met anyone, young or old, who regretted taking a gap year but I did talk to people who regretted not taking one!

I would also add that it is hard for anyone who find themselves on an unexpected gap year, it hits hardest when all their friends disappear in September, and social media is full of all the fun of fresher's week, so they need to keep busy, plan and make the year count for something!

**TOP TIP** – *if your son/daughter is travelling around in their gap year and visiting places with patchy or no WiFi then it might be an idea to use your email address or set up another email account you can access. You can then deal with all the incoming SAAS, UCAS and university emails since it might be a tad tricky from a beach in Thailand ;0) Remember things like accommodation and modules are usually on a first-come basis and if they don't apply for SAAS in time they could end up paying the £1820 fees!*

[Re-applying to University in a gap year.](#)

My son reapplied to university the following year and got in. The process for reapplying is the same; they just start all over again. Your son/daughter can choose to apply directly to UCAS or go through the school again, who were very helpful with my son's second application.

[Uni/Course not a good fit](#)

Your son/daughter may get in and go off to uni, but the course/uni may not be a good fit, this usually hits around the first exams in December so if your son/daughter is having major doubts about the suitability of their course, first off they should speak to their uni and see if there are any options open to them. If there are not any options open to them, then it is probably wise to leave at this point to allow them time to reapply to UCAS for next year before the 15<sup>th</sup> January deadline. If they miss the January deadline, then they will have to wait a year and a half before they can restart university. The good news is that SAAS pay for a total of 5 years of loans and fees so your son/daughter can still cover a 4-year course.

[Coronavirus impact](#)

I know as parents of current S6s you must have some concerns about the impact of the Corona virus and how the aftermath of all that has happened in education this year is going to affect your son/daughter's chances of getting a place at university next year. Thankfully it looks like the Highers and Advanced Highers are going to take place in 2021 however there is a concern about the knock-on effect from what has happened this year. You may have read in the media that many universities have oversubscribed places this year and have also offered many more deferred places to students to start next year. Normally universities for obvious reasons do not offer lots of deferred places but I know S6 students will be concerned how this is all going to impact their chances. So, couple of things that may reassure them, the Scottish government confirmed in July that due to Brexit, from 2021/22 new EU students will no longer get free tuition fees in Scotland and will be charged full international fees. In the rest of the UK previously, EU students paid the home tuition fee of £9250pa, but from next year they too will also pay much higher international fees. The impact of this is huge and could potentially free up 1000s of places for UK domiciled

students and hopefully in Scotland, since without free tuition fees Scotland may not be as an attractive financial offer for EU students as it once was. Currently there are 15300 EU students studying in Scotland receiving free tuition fees. It has also been confirmed by the Scottish government that the money which currently pays for EU students tuition fees (up to £19m a year) will be kept in the higher education sector and should lead to an increase in the number of students from Scotland being offered a place at a Scottish university :)

Also, as at September 2020 according to UCAS, the knock-on effect of all the deferred places offered to students caught up in all the exam mess this year is just 4% more compared to the number of students who were offered deferred places in 2019. My gut feeling is that the universities like they did this year will be allowed by the government to offer more places to offset everything that happened in 2020. Finally, after all that has happened you may have more students this year wishing to defer to 2022/23. Taking all the above into consideration I am hopeful this year's students applying to university will not be too impacted by all that has happened in 2020.

## Summary

I wrote this guide for parents because I realised when my son went through this whole process for a second time just how much we had both learned and how valuable that information was and more importantly the difference it made.

My son got no offers from any universities in the first year he applied to UCAS, and I wouldn't wish that on any student or their parents. The system in Scotland isn't perfect by any means, free tuition fees are great, but it comes at a cost, fewer and more competition for places. I know as a parent that has been through this whole process twice, that by understanding the process, timeline, deadlines, jargon and the pressures your son/daughter is going to go through this year how much of a difference you can make to them and the potential outcome. I also wrote this guide for all the parents like me where despite all you and your son/daughters' best efforts it all goes pear-shaped and you just don't know which way to turn to help them. I hope this guide provides support and guidance to any parent/pupil who finds themselves in that situation. So please keep referring to this guide throughout the year and let your son/daughter know you will help and support them in any way you can. Wishing you both much luck in the coming year and future. J Stark