



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. Having got my head around the whole applying to university process from when my son applied to uni twice, I wanted to pass on all that I learnt 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 they are 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 26) – Some guidance on what they need to take to uni and some information and guidance on Freshers week

Gap years (page 30) – What I learnt 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 which processes all the university and college applications for the whole of the UK as well as for foreign students who wish to study in the UK. When your son/daughter applies to go to university their application is sent to UCAS via the school.

Secondly UCAS have very strict deadlines, James Gillespie's school deadline for receiving completed UCAS applications from your son/daughter is the 29th November 2019. This allows them sufficient time to finalise all the student's applications before they send them off before the UCAS final deadline which is **15th January 2020**. This deadline is for students starting university in **autumn 2020**.

However, the deadline for Cambridge/Oxford/medicine/dentistry & veterinary courses is 3 months earlier and is the **15th October 2019**. If your son/daughter is wanting to study music at a conservatoire, the deadline is **1st October 2019**. The earlier deadlines are usually because of volume of applicants, coupled with interviews and for the musicians, auditions.

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 to help them 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. This can be quite overwhelming 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.

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

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 is difficult as 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 though 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 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 online student community website The Student Room. Here you will find very useful course and university search tools 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 the 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 now to help them centralise all their research which includes a personal statement builder tool. Great go to website to support your son/daughter through the entire UCAS process.

UCAS also hold a higher education exhibition which this year is on Tuesday 8th September 2020 at The Royal Highland Centre, Ingliston. The school block book places, so get your son/daughter to 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 are attending this year, please click on the link below.

<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 things like 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

Discover Uni

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

The official government website for UK higher education course data. This website replaces the Unistats website. This website will allow your son/daughter to search and compare information and data for individual undergraduate courses across the UK that 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 particular university course.

Whatuni

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

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

Admission Statistics

It is very 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 publish 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 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 knowing that many 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. This unfortunately is the downside of free university tuition fees, as the number of places for Scottish students studying in Scotland is capped by the Scottish Government which makes the places much more competitive as a result.

If you wish to see admission statistics for other universities, try contacting the university direct 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 whilst The Times leans more towards facts and figures, so good to look at both to get full picture.

The leagues tables can be a useful tool to 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 announce their universities of the year. The University of Strathclyde was voted Scottish university of the year for 2020 taking over from The University of Aberdeen 2019 and The University of Glasgow 2018. The overall UK University of the year for 2020 is The University of St Andrews taking over from Loughborough in 2019 and The University of Lancaster in 2018. 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 Guide book 2020

https://www.amazon.co.uk/Times-Good-University-Guide-2020/dp/0008325480/ref=sr_1_fmkrnull_1?keywords=sunday+times+good+university+guide+2020&qid=1556291789&s=gateway&sr=8-1-fmkrnull

Towards the end of September each year **The Sunday Times Good University Guide** is published as an extensive supplement in the Sunday Times and 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, but these 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>

This can be accessed without subscription.

The 2 newspapers use slightly different criteria so the league tables can differ but 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 about 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 most enjoyable to go to as they are going to be there for 3 years (in England/Wales) or 4 years in Scotland as Scottish university degrees contain a 4th Honours year

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 go 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 website will tell you the up and coming dates. The open days are usually 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 normally 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, 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 and 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 maybe 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 are sometimes 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 will usually be walking tours of the uni run by students and for the city universities there will be 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 whether their grades are applicable or good enough to get in for the course they wish to apply for, or they want to know what the uni are looking for in potential students for a particular course.

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!

Russell Group universities

When you or your son/daughter are doing research on universities you will see the term Russell Group banded about. 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 include, 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 2020 Sunday Times Good University Guide, out of the 131 UK universities, the University of Edinburgh currently ranks 127th for teaching quality, 121st for student experience, 10th for research quality and 57th for graduate prospects. The University of Dundee which is not a Russell Group university, in comparison, ranks, 15th for teaching quality, 5th for student experience, 41st for research quality and 30th for graduate prospects. Probably not what most parents would have expected.

Some of you may have noticed that the University of St Andrews is not mentioned in the above list this is because it isn't a member of the Russell Group, yet St Andrews is in the top 3 of pretty much every league table after Cambridge and Oxford and was voted best in Britain for quality of teaching by The Times/Sunday times this year and has been 1st for student experience for the last 3 years.

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

Matching exam results with courses

When doing research on courses one of the first things your son/daughter will look at will be 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 are applying. Their Higher results will then determine which courses they can optimistically apply for.

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, which 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 planned, 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 to get 2Bs in their S6 results or an A to get a place. The conditional offers can vary quite dramatically depending on what grades were achieved in S5, the exams they are sitting in S6 and the course and uni being applied to, some 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 the entry requirements, here are the actual entry requirements taken from The University of Glasgow's website for an undergraduate economics degree for 2020 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 are saying is that if your son/daughter has 4As and B from their Higher results in S5 and this includes English or a Humanities subject at A or B, plus National 5 Maths at least at a grade B then they will likely get an offer possibly even 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, and they will then offer conditional places to the best of the rest once all the applications have been considered, but in this situation they will be looking for cumulative results of 6As from both S5 & S6 results which will be 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? Certainly, their chances of getting an offer are going to be greatly 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 will be able to 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, largely because Dundee is not a Russell Group university.

SQA Higher/Advanced - Higher **BBBB (minimum) - AABB (typical) at Higher,**

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

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

Widening Participation Pre-entry programmes

If your son/daughter is eligible for any of the Widening Participation pre-entry programmes, for example ; if they live in a priority Scottish postcode area, they have current or previous experience of living in care or estrangement from family support , are entitled to school meals, or even if neither parents went to university, then from 2020 entry, Scottish universities have made their entry requirements more transparent online for eligible students and if your son/daughter meets the requirements outlined on the universities website, they can be offered places with lower entry requirements. Taking the above Glasgow uni economics degree, instead of the standard entry of 4As 1B, the reduced standard entry for applicable students who have met the widening participation entry requirements will now be 2As3Bs or 6Bs between S5&S6 with no minimum requirements in S5.

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 as they are very popular.

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

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

UCAS points

As part of your sons/daughter's research they should be aware of the UCAS point system. This 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 totaled 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 based on their S5 results. UCAS provide a calculator to help students total their points.

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

Advanced Highers, how do they fit in?

Certain universities will expect your son/daughter to be taking some Advanced Highers as these prepare students for university course work, but you will have noticed from the 2 previous entry requirement examples that the entry requirements 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 A at Higher, and a C at Advanced Higher as a B etc. and the conditional offer will reflect this for the Advanced Highers they are taking. Interestingly Advanced Highers have a slightly higher UCAS point score than 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 (which is regarded as an A at Higher) then the A is the grade that is counted by the universities. 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 those 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 then again speak to admissions staff at the open days or phone the admissions department at the university as it can be very confusing since every university has different 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 in the process is to apply and this is done through UCAS. UCAS stands for University College Admissions Service and is pronounced YOU-CAS for short. It is a central body which processes all the university, college applications for the whole of the UK as well as for foreign 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.

<http://web.ucas.com/parents-signup>

Also check out their parents/guardian's page too for lots of helpful advice for us parents.

<https://www.ucas.com/ucas/undergraduate/getting-started/ucas-undergraduate-parents-and-guardians>

James Gillespie's will work very closely with your son/daughter to help them through the UCAS process and it is the school who send off the final application to UCAS. Your son/daughter can start their online application to UCAS at start of S6 in June and any information they add to their application will be saved 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 may be 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 they are applying for. This will let them see whether this subject is what they wish to study for the next 3/ 4 years as it is very hard to write a personal statement on a subject, they are not that interested in. In the absence of interviews for the majority of university applications, the personal statement is what separates your son/daughter from the next person 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 5 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 on this.

It's worth pointing out that each university does not get to see where else your son/daughter has applied to but 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 say the universities are looking for in a student's application. Remember UCAS is just the go-between it's the actual universities who decide who gets an offer.

- **Qualifications.**
- **Content of written personal statement displaying 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 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.**

Completing the UCAS online application form

The online UCAS application form is pretty lengthy with lots of drop downs 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, the codes for the courses are in brackets on the university websites after the name of the degree. The personal statement also needs 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, the number of characters with spaces is shown.

It's important that your son/daughter 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 actually 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 they will be asked to pay £18 if they are applying for just one course and £24 if they are applying for the maximum 5 courses. There are also varying fees if your son/daughter is applying to a conservatoire through a different website called UCAS Conservatoire.

There will also be further costs down the line if your son and daughter has to attend interviews or auditions elsewhere in the UK (eg. Oxbridge, Medicine, Dentistry, conservatoire auditions etc) or they need to sit compulsory tests including UKCAT, BMAT & LNAT etc. when applying to do degrees such as medicine, dentistry and law.

If your son/daughter has any queries about their UCAS application and the school are unable to help them then UCAS have 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, and 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 their bit, adding references etc. and finally the school will send off their application to UCAS. As I mentioned before even though the main UCAS deadline is 15th January 2020, the school deadline for applications is 29th November to allow the teachers at the school enough time to finalise all the applications. This is because after the Christmas holidays they will be stuck into prelims as will your son/daughter!

The waiting!

So, the research has been done, decisions made, the dreaded personal statement has been 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 for 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 15th January before their various admission departments even start looking at them. Also, even within the same university there are differing timescales so the engineering faculty admissions might be more efficient than the social science faculty admissions. In addition, the 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, plus even within these groups they will probably be split up into further batches. Basically, every uni will do things differently, no 2 admissions departments will have the same processes resulting in very varying timescales.

Taking all that into consideration it's perfectly feasible that your son/daughter could hear from one of their universities soon after their application is submitted and then have a 3 -4 month gap before they hear from any more, or not hear from any of their universities for months and hear from 2 in 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!

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 26th 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 so if your son/daughter is applying with the minimum qualifications for that degree then they are more likely to hear at the end of the process, it doesn't mean they are not going to get an offer they are probably just in a later batch.

Finding out offers on UCAS Track

Your son/daughter will find 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 using the personal ID they are sent in the welcome email they receive from UCAS along with the password they set up on UCAS when they started their application.

When a university wants to make an offer to your son/daughter they inform UCAS who send 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 definition of offers).

If they were unlucky Track will tell them that their application was unsuccessful, full or declined. It does not say why they were rejected! The rejection is easier to take if it was a course/uni they weren't that fussed about but it's really 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 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 as well as 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 and obviously 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 obviously keen to sell the 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:

- 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 2020 if they received all their offers by 31st March, if they receive an offer after 31st March this date is extended to 4th 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, however if they are not bothered about the last outstanding one, 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 to make as they don't want to choose 2 hard conditionals for their firm and insurance choices and then not make the requested grades and lose both

offers. There were 65,000 students that 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!

This is a very important decision so please make sure your son/daughter has thoroughly thought through their firm and insurance choices before they enter them in UCAS Track since in most cases they will not be able 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 it might be possible to alter them. Click on the link below which I found explains the 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 25th February 2020 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 left over. 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 25th 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 and today is the day your son/daughter not only finds out their exam results from SQA for their S6 exams but also 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 is updated before SQA send out their results by email/text/post.*

If they just narrowly missed a conditional offer, tell them to keep calm and go check Track as the university may still have accepted them, this is quite common. However, in some cases where they miss their conditional, they may have to wait until A level results day before they find out if they have been accepted, which is around a week later. The university will usually email them if this is the case. If your son/daughter didn't meet their conditional offers and didn't get their firm or insurance choice then they will automatically be eligible for Clearing and maybe able to pick up a course through that, so all is not lost! They can also call Skill Development Scotland which offer an exam results helpline service for students- call: **0808 100 8000**

UCAS Clearing (available 30th June 2020 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 exams 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 end June they don't have to wait for Clearing.

If your son/daughter finds themselves in this situation they are not alone, around 65,000 students in the UK each year use the Clearing system to successfully find a place at university when their grades have not met their conditional offers.

Clearing effectively opens when Extra closes and is open from end June to September each year. If your son/daughter is eligible for clearing they will see their clearing number in 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. They may need to do a quick telephone interview as well and then Track will update usually within 24 hours if they have been successful. It's usually a very quick process as the universities want left over places filled as quickly as possible.

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

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 largely because the Scottish government caps the numbers of free tuition places for Scottish students according to their budget, so once the places are gone, they are gone. 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 may even 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 places is not keeping up with the increase, currently 94% of Scottish students go to university in Scotland. Also, for financial reasons, students from elsewhere in the UK pay huge tuition fees (up to £9250pa) to study in Scottish universities, in comparison Scottish universities receive £1820pa per student from the Scottish Government for each Scottish student.

If your son/daughter finds themselves in this situation, they should consider courses in Clearing out with Scotland if they are prepared to repay the fees or they can take a gap year and reapply next year. See P 30 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 to be 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 are able to 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

The Scottish government pays all university tuition fees for students living and educated in Scotland and going to a Scottish university. The standard tuition fee for an undergraduate degree course is currently £1820 per year. This is paid to the universities by SAAS which stands for the Scottish Awards Agency for Scotland. Students tuition fees are not paid automatically, **your son/daughter must apply to SAAS every year for the duration of their course to get their tuition fees paid to their university.** For the first year this must be done as early as possible (ideally before end of June) to also ensure that their living cost loan funds are in place for the start of their first academic year in September. For subsequent years SAAS will email them when they need to reapply. If they fail to do this within the appropriate timeframes, they may be liable to pay the £1820 tuition fees themselves. See SAAS guide (link on next page) for deadline dates.

If your son/daughter is studying out with Scotland but still within the UK, the course fees are typically £9250 a year. Your son/daughter still applies through SAAS to have these paid to their university but in this instance the tuition fees are not paid for by the Scottish government but instead SAAS can loan your son/daughter the £9250 each year. This is a similar system to students from the rest of the UK who are loaned the £9250 a year to pay for their tuition fees.

It's worth pointing out that EU students currently get free education in Scotland, this is because when university tuition fees were abolished by the Scottish Government, they had to offer EU students the same opportunities as it is illegal to discriminate against students from another EU state. Bizarrely this same ruling does not apply to the students in the rest of the UK as EU law does not prevent different charges being applied within the UK. This means that currently in any Scottish university on the same course, you have Scottish & EU students not paying any tuition fees at all and English, Irish & Welsh students racking up loans of up to £9250 a year! Fees for international students vary but are always more than £9250, again these students are an attractive financial option for all Scottish universities.

Brexit update – The Scottish Government has confirmed that it will pay tuition fees for any EU students starting their courses this year 2020. According to a recent BBC article around 16000 EU students receive free places each year, so it looks likely that from 2021 EU students will have to pay fees to study in Scotland however on the upside there should be more places available in the future for Scottish students wishing to study in Scotland.

If your son/daughter wishes to study in rest of the UK they do not have to take out a loan through SAAS to pay their £9250 a year tuition fees, you can if you wish self-fund them by paying the fees directly to the university. This can be set up with DDM, but before you do this please read the section on repaying loans so you make an informed decision about this.

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. The amount granted for the loan is dependent on your total household income. If your total household income is more than

£34000 your son/daughter will be granted the minimum loan amount of £4750 a year. If your household income is less than £34000 a year then in addition, your son/daughter will be entitled to a bursary amount each year (from £500 to £2000) which varies in accordance with the household income, this bursary does not need to be paid back, they will also be entitled to borrow an additional £1000 taking their total living cost loan amount to £5750 each year.

To summarise, bursaries do not need paid back but loans do (see later). 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 (link below)

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

Household income	Bursary (free)	Living Cost Loan	Total each year
£0 - £20999	£2000	£5750	£7750
£21000-£23999	£1125	£5750	£6875
£24000-£33999	£500	£5750	£6250
£34000 and above	£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 direct from the universities or various other organisations, who offer further bursaries, scholarships and various 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 its 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 the SAAS living cost loan is not interest free as such but the interest on the amount owed is linked to inflation in line with the Retail Price Index (RPI) or the Bank of England interest rate (whichever is lower) this means 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. 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 this year is 1.75%.

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

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) each year through the SAAS website. This needs to be done before 31st 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) to ensure they receive their double first payment for the start of term in September. If they have a conditional offer they should just put down their firm choice of university when applying, if they end up going to their insurance choice then

they need to let SAAS know as soon as possible of the change of university 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

How is the Living Cost loan paid?

Once your son/daughter has applied to SAAS for their tuition fees/loan, the first thing SAAS will send out is an Award Notice to your son/daughter. The following information is confirmed in the Award Notice.

- 1) Confirmation that the tuition fees will be paid to their university
- 2) If they are entitled to a free bursary, then details of the amounts they have been awarded 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 will receive 9 payments in total which are paid on 7th of the month right up until the end of their last term. They will also receive a double first payment (paid beginning September) to help them with any initial costs they may have starting university and paying for Fresher's week! So, if they are on the basic loan amount of £4750, they will receive £950 in September, and then £475 from October to May inclusive paid on 7th of each month.

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, this is obviously harder to manage for some students. The above dates will vary if your son/daughter studying elsewhere in UK as universities in the rest of the UK usually start later in year than the Scottish Universities.

Paying back the Living Cost loan (and tuition fees if studying elsewhere in UK)

Most students will 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 will have accrued a final student debt total of £19000. If they completed a typical 3-year degree in the rest of the UK, their student debt will 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 have graduated university, got a job and are earning over the repayment threshold which in Scotland is currently £18935 for this year. If they have a job and earn over the threshold, they will start to make repayments from the 6th April in the following year after they have left university.

Once they have a job and are earning over the current threshold, your son/daughter will be contacted by the Student Loans Company Limited (SLC) who will 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 employers PAYE system or through 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 normal loans!

How much will they pay back each month?

The most important thing to realise is that student loans do not work like normal commercial loans e.g. a mortgage or car loan, firstly they are greatly subsidised by the government and secondly unlike a normal loan, how much a graduate pays back each month is calculated based on their gross annual salary NOT the total loan dept amount. Currently, if a Scottish

graduate earns less than the £18935 salary threshold a year (this figure is set by the Scottish government) then there will be no salary deductions, once a graduate earns more than the current threshold, then they will pay back 9% of the difference between their annual gross salary and the current threshold for that year which is £18935 this year. This figure is then divided by 12 to get their monthly repayment amount which is taken direct from their salary.

For example, say a graduate this year has a starting graduate salary of £21600 a year, they will pay 9% of the difference between £18935 and £21600 and that figure is then divided by 12 to get the monthly amount.

$$£21600 - £18935 = £2665$$

$$£2665 \times 9\% = £240.00$$

£240.00 divided by 12 = £20.00 a month loan repayment amount.

So, £20.00 is all that is deducted each month from their salary in this example and the total outstanding loan would then reduce by this amount each month. As their salary increases so does their student loan repayment amount. In the 3rd column below are some monthly repayment examples for the current threshold of £18935

Gross Income each year before tax	Net Monthly salary (ie. take home pay)	Monthly repayment (current threshold £18935)	Monthly repayment (new threshold, £25K from 2021)
£18935 (or less)	£1369	£0	£0
£19500	£1401	£4.25	£0
£21600	£1520	£20.00	£0
£25000	£1712	£45.00	£0
£27500	£1852	£64.00	£18.75 (1% net pay)
£30000	£1992	£83.00	£37.50 (2% net pay)
£35000	£2269	£120.00	£75.00 (3% net pay)

However there is some good news for students as the Scottish government has promised to raise the salary threshold from £18935 to £25000 in 2021 which will apply to your son/daughter, so this means they will pay nothing if they earn less than £25000 and for a salary of £27500, they would repay £18.75 a month, and for a salary of £30000 they would repay £37.50, so you can see from the 4th 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

Many parents are put off their son/daughter studying in the rest of the UK because of the worry of increased debt for them from borrowing the £9250 a year fees in addition to the living cost loan but it's worth explaining that a student from James Gillespie's who studied in Scotland who takes the basic living cost loan each year of £4750 and a student from James Gillespie's who studied in England who also borrowed the £9250 a year fees as well as the living cost loan will in fact pay the same monthly repayment amount if they are both on the same graduate annual salary. This is because if you remember from the example, the monthly repayment amount figure is based on a graduate's salary and not 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 might not even have to pay it all off anyway, PTO for more information!

Writing off student loans

What many students/parents do not realise is that the SLC write off any outstanding 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 😊). This means that many students will never have to repay back their student loans in full, especially with the increase to the repayment threshold to £25000 from 2021. So in the future if you or your son/daughter has a windfall of money, before they pay off their student debt, do your research first as they may end up paying off a loan that might never be fully paid off anyway or it might be more cost effective to put the money towards paying off other more expensive debt they may have or the money could be put towards a mortgage deposit. Just remember student loans are always going to be way cheaper than any traditional loans. FYI Scottish students are on a Plan 1 student loan and the current rate of interest is only 1.75%.

If you would like further information on this subject, I would recommend reading articles written by Martin Lewis who explains in great depth all about student loans, just be wary that these articles are written in the main for English students and there are differences for English and Scottish students, eg varying salary thresholds and different loan amounts but the principles of repayment and writing off the loans are the same.

<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, though the monthly repayment amount they pay 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 financially contribute and support their children through university as the living cost loan is not enough to live off and pay for student accommodation. How much you should contribute is difficult to answer and dependent on your own financial circumstances but a good 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 biggest expense. 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) and 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. Depending on the university you may need to pay an initial deposit usually around £300 to secure a room which is paid when your son/daughter applies for their accommodation, which can be as early as April. Most unis do not ask for a deposit.

To give you an idea of potential costs for the first year at least on the next page are the price ranges for various university halls of residences in Scotland in 2019/20 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 usually 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 now 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 universities 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 greater than the typical SAAS loan amount of £4750 (applicable for household income less than £34K) that your son/daughter is entitled to, which 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.

University	Cost of student accommodation, self-catered 2019 entry
The University of Glasgow	£4802-£5844
The University of St Andrews	£4571-£6909 offer £1500 accommodation bursary pa if Household earnings less than £40000
The University of Stirling	£3625-£6529
The University of Aberdeen	£3560-£5800
The University of Dundee	£4878-£6033
The University of Strathclyde	£4095-£5343

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 ages groups too. In university accommodation, your son/daughter will probably only be sharing with other 1st year undergraduate students as university halls are largely kept back for the 1st year undergraduates.

For the remaining years, students usually 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 are sharing 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 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 usually around the beginning to 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 exams results come out, it depends on the university.

Please point out to your son/daughter that accommodation is usually allocated on a first come basis, so 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 will also be asked for several choices, at least 5, so when they go to the applicant's day remind them to take notes of the names of the halls they liked and didn'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 totally 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 will 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.

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 left over*

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 will 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 a good overdraft package in case they ever need it.

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 Martin Lewis's website below for advice when choosing a student bank account

<http://www.moneysavingexpert.com/students/Student-bank-account>

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>

Saving money with student discounts

Students if they are savvy should not have to pay full price for anything, whether its travel, clothes, shoes, supermarket shopping, eating out, entertainment, beauty, sports, gadgets/tech, they get discounts on EVERYTHING! So, make sure your son/daughter is aware of the student discount websites and download the apps onto their phones, as any money they save is saving you too.

The main discount websites are **Unidays**, **Student Beans** and **NUS extra now called TOTUM**. They need to use them all as no one company offers all the discounts. The NUS TOTUM card (National Union of Students) costs £7 a year but the others are free. There are handy apps too.

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

<https://www.nus.org.uk/en/nus-extra/>

<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 and 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. In London students get 30% discount on Oyster cards but only if they are studying in London.

Top Tip: Santander offer a free 4-year railcard (worth £90) if you 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)

From around August onwards there will be lots of great discounts about, so shop around as retailers know that parents are going to be spending lots of money kitting out their children for uni and large companies like Apple, Dell and many more offer great savings at this time of year, check the above websites too!

Amazon Prime

Amazon offer 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 will cost them £39 for the year instead of £79 ☺ or they can just cancel after the trial. Also HSBC student bank account offers 1 year free Prime plus a £80 Amazon gift card.

Sainsbury's & 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 Tesco, Morrisons do not offer this as yet. Remember too that the Co-Op offers all students 10% discount with NUS card and Young Scot card.

https://sainsburysgifts.co.uk/meal_ticket_cards.html

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

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. Also, for the majority of students who are not studying vocational subjects such as medicine, they need to choose the subject modules they wish to study in their first term in addition to their degree subject, available module choices will be on the university website or they will be emailed them.

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 they should receive an email telling them when this can all be done. 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 they 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 and 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 2nd year for the first semester he studies the same, 1 compulsory module and 2 electives and in the 2nd semester of the 2nd year, he studies 2 compulsory modules related to his degree and only 1 elective. In his final 2 years he has no elective modules, his 3 modules he chooses each semester are all related to his degree subject.

Credits are attached to each module and your son/daughter must pass each module to progress through each semester/year of the university course and they 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 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.

There may also be some flexibility to swap degree subject again especially so in Scotland, should your son/daughter discover an aptitude for a module subject they are studying, or they wish to study a more specialised subject they have taken as an elective module e.g. swap degree from biology to marine biology. It is much easier to do this in Scotland than rest of UK as the courses are 4 years instead of 3 and the students generally don't specialise for their degree subject until their last 2 years.

All work and exams they do in their last 2 years in Scotland will count 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 in addition also attend seminars which are in much smaller groups with a lecturer/PHD student and 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, so they should consider their module subject choices very carefully, many a student regretted a rash elective module decision come exam time!

Your son/daughter will have exams in December and April or May (will vary depending on where they are studying in UK) If they fail any exams, they will have the opportunity to resit. Also, in addition to their exams they will have to submit other work during the course of the semester for each module, again how much and what they have to submit will vary depending on degree choice and the university. This submitted work will be marked and maybe 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 1st is over 70%, 2:1 is 60-70% and a 2:2 is 50-60%

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!

You don't have to buy everything new, beg and borrow what you can and use 18th birthdays to help pay for the big-ticket things like laptops. 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 included in their flat/bedroom, or it might be on the uni website, so check that first, my son's kitchen didn't even come with a toaster! They 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.

TOP TIP - I would recommend laying everything out on the floor they are taking to uni and taking photos on your phone as neither of you will remember everything you brought 9 months later when you 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 written by a student.

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

On my essential list would be an extension cable, sockets are never where they want them. Over the door hooks are great for hanging damp towels, coats and bags etc and a door stop is also handy for moving in and also from a social front. Blue tac for hanging posters and those nifty Command velcro strips for hanging pictures. Eye mask, student halls have rubbish curtains and blinds for blocking out the light and decent ear plugs, halls can be very noisy! Under bed storage is handy too for things like spare bedding. Buy additional coat hangers too 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! Finally a mattress protector cover, the unis don't replace the mattresses every year or if mattress bit on saggy side a mattress topper will help.

There are also companies who can provide everything a student needs and will send it direct to you or to the uni, this is good if your son/daughter is going to uni very far away like Exeter!

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

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 2nd weekend in September in Scotland and a month later in rest of UK. Students usually 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 means they can nab the best cupboards and drawers in the kitchen and shelf/drawers in the fridge/freezer. Don't buy them tons of fresh food, as they will be lucky to get half a shelf in the fridge!

My packing top tips are go to Ikea and buy lots of the 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. These can then be laid on top of the rest of the packing and take up less space than suitcases, plus quick to hang! Expect a very full car!

On arrival at the university, you will be 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 room there maybe 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 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.

Freshers' Week

Freshers' week is the first week of university and is the official welcome week for new undergraduates. There are no classes other than welcome classes and this week allows the new students a chance to settle in to 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 events there is usually a wrist band or golden ticket that can be purchased ahead of starting uni that 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.

Part of Freshers' 'week is the Freshers' fair- this is where all the universities organisations, societies and sport clubs try to attract new recruits. There will also be other external organisations, shops and businesses there as well so make sure your son/daughter goes along and takes a loot bag as there are a ton of freebies to be had from free pens and

highlighters, memory sticks, t shirts, keyrings, posters, mugs, kitchen utensils, umbrellas, pint glasses plus supermarkets have stands and hand out free beans and noodles and there will also be 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, they will be spending a lot of time there! Also, 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 as a parent make sure you pack some cold and flu remedies off with them, maybe speak to a pharmacist or nutritionists 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! **Also and this is extremely important make sure they have definitely been immunised against Meningitis**, they should of got their jab in S6 but to make sure get your son/daughter to go along to their family surgery and ask for a printout of all their immunisations. As part of Freshers week make sure they register with a doctor, some unis have surgery's on campus. Over the summer when they are back home, your family 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 flat mates 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 really enjoy Freshers 'week, the university and student union know not everyone is a party animal so there are lots of varied events and hopefully there is something for everyone, my son's uni even had visiting alpacas!

Top Tip - If your son/daughter has a uni place for Edinburgh, they will be bottom of the list for accommodation but if they want to stay in the uni halls they should apply 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 obviously no guarantees.

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, but 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 ready to leave home quite just yet, or perhaps 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 but your son/daughter has nothing to lose, if they don't get offered a deferred place they can still apply to UCAS for next year at the usual time and if they do get offered a place great as that takes the pressure off and 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 in to university first time round and that could be your son/daughter and since 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. Obviously, 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 have close links with partner universities and offer 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 all quite easily got part time jobs, mostly in local supermarkets which btw parents usually get a discount card too which can be quite a saving for you – Waitrose 15%, and 25% off John Lewis, Sainsburys 10% off as well as 10% off Argos and 25% off Habitat, both after 3 months and Tescos is 10% off after 6 months.

So not surprisingly supermarkets, shops, cafes and restaurants and hotels are main employers for students. The Edinburgh Fringe is also a good employer for students in August. 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:**

Gain some work experience, relevant work experience helps with their personal statement and if they want to reapply for the same degree again then they really do need to get some relevant work experience 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 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:**

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

5. **Travelling:**

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 really enjoy and benefit from the experience.

The UCAS website has some invaluable information and ideas of what to do in a gap year as well as some links to companies who can organise gap years such as **Gapyear.com**, **ProfectTrust** 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, learn from their friends experiences at uni and probably most importantly just grow up a bit more in that extra year, all of which will stand 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 doing the research for this guide as I never met anyone who regretted taking a gap year but I have met students 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 have access to for all the incoming UCAS and university emails they will receive as they will need to apply for things like SAAS and accommodation or apply for modules and all of that might be tricky to do 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 direct 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 15th January deadline. If they miss the January deadline, then they will have to wait a year and a half before they can restart university. 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.

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 learnt 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 is great, but it comes at a cost, fewer and more competition for places. So, 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. 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