

**The Parents' Guide to**

# **POST 18 OPTIONS**

**2023-2024**

## **HIGHLIGHTS:**

- Best next steps
- Work or further study?
- Meeting university costs
- Applying for an apprenticeship
- Getting ready to leave home



# The Parents' Guide to POST 18 OPTIONS

2023-2024

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Wherever we refer to 'parents' we mean 'parents and carers'. This includes grandparents, older siblings or any other person with significant caring responsibilities for children.

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# Contents



# Introduction

What your child chooses to do after sixth form (or college) is exciting but can be nerve-racking. There are lots of options available and understanding the pros and cons between different choices can be confusing.

It's not just about deciding whether to go to work or continue further education – although that's a good starting point. Important considerations include how long they want to continue studying, how they will finance living expenses and course fees (and whether you can afford to help them), whether they want to study in a more academic environment or in a more practical environment (such as studying whilst working).

Many qualifications can be built upon, so they may commit to one year of further study and then decide to

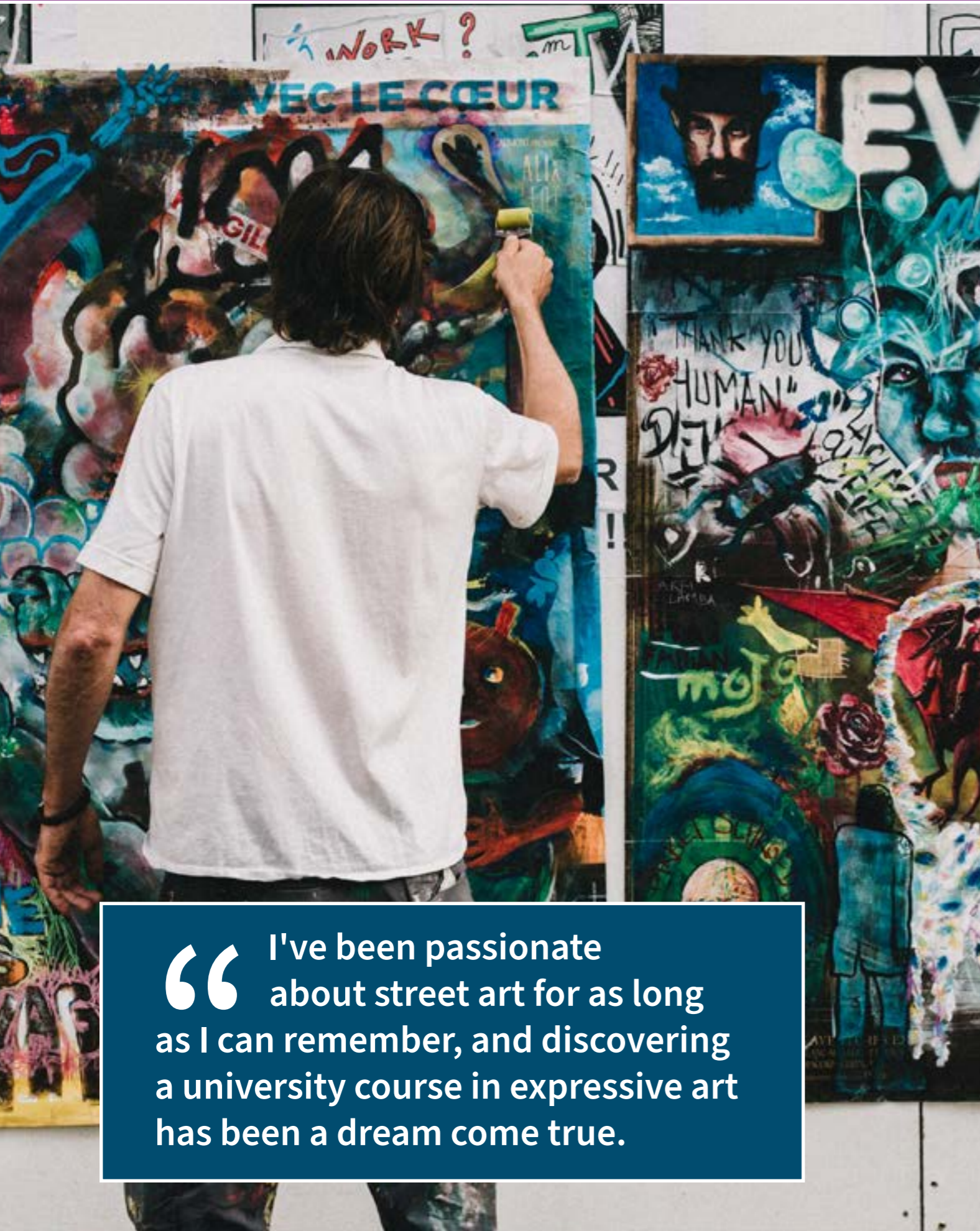
increase it for another year or two to get a higher qualification. This flexibility can be very useful, particularly for students who are not keen to commit to long-term studies after school, but find they enjoy it once they've got started. In the case of degrees, they will need to commit to the length of study (minimum three years) from the beginning.

This guide is designed to outline post-18 options and give a brief introduction to what's involved. If you want to delve deeper and find out more, we've included useful links to other reliable sources' and The Parents' Guide to has specialist guides for studying at university or taking apprenticeships. Simply click on the picture icons to be taken to our recommended websites. To make life easier, we've also created a table summarizing all the options on page 23.

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## What can they do?

“ I've been passionate about street art for as long as I can remember, and discovering a university course in expressive art has been a dream come true.

Level	Qualification / educational routes				
8	Doctorate (PhD)		NVQ 8		
7	Masters degree (MA)		Degree apprenticeship / NVQ 5, 6, 7		
6	Bachelors degree BA or BSc				
5	Foundation degree FdA or FdSc	Higher National Diploma (HND)	Higher apprenticeship / NVQ 4		
4	Higher National Certificate (HNC)				
3	A levels Grades A-E	International Baccalaureate	T Levels	BTEC (extended) diploma BTEC certificate	Advanced apprenticeship / NVQ 3
2	GCSE Grades 4- 9 (C, B, A or A*)		BTEC first diploma	Intermediate apprenticeship / NVQ 2	
1	GCSE Grades 1- 3 (D,E,F or G )		Foundation diploma / entry level qualifications	Traineeship / NVQ 1	
	Academic route		Vocational route	Applied / work route	

### Levels of Education

In England, Wales and Northern Ireland there are eight qualification levels (1 - 8) plus an entry level qualification for those just starting. Generally, the higher the level, the more difficult the qualification is. Levels 1-3 are typically taught in schools and colleges.

With so many different qualifications, it can be hard to know what they mean and where they might lead to next. To help you understand, we've created a summary of what the qualifications and levels mean highlighting academic, vocational and work-based routes to higher education.

# University degree

Attending university can be an attractive option for parents as well as students! It offers a great foundation for your teen's future success and happiness; both in obtaining further qualifications and in providing a protected environment for them to transition from teen to adult.

## Choice

There are hundreds of universities and thousands of courses, so whatever your teen's passion, there's sure to be a course they want to study in a university that suits them. Once they've shortlisted some universities where they'd like to apply, do make use of open days to visit in person as nothing beats first-hand experience for getting a feel as to whether the environment will suit them.

## Qualifications

Most university courses offer a three-year undergraduate programme, but some offer "sandwich" courses which last four years, one of which is spent in the workplace. Passing final exams results in a degree – either Bachelor of Arts or Bachelor of Science. There's also the opportunity to obtain certificates of education, diplomas, higher national diplomas, and foundation degrees by studying for shorter periods of time.

## Fees

Tuition fees are £9,250 each year (full-time); however, repayments only start

when earnings reach a certain threshold and are paused if income dips below that threshold. Outstanding debt is wiped clean after 40 years. We talk about financing in more detail later in this guide.

## UCAS

All university applications go via the University and Colleges Admissions Service ("UCAS"). Creating a personal statement is an important part of the application process and a particular area where you could help your teen.

## Entry requirements

These vary, so it's important to check entry requirements on each university's website. Some universities will make unconditional offers, meaning your teen will be accepted onto the course no matter the qualifications they achieve or, some offers are subject to your teen achieving certain grades. If they fail to meet minimum entry for any offers they've received, all is not lost; they can apply to different universities (or a different course at the same university) through UCAS Clearing.

## Useful links

[UCAS](#)
[The Parents' Guide to](#)

## Qualification type

Bachelor of Arts or Bachelor of Science

## Length of commitment

### 3-4 Years

Some degrees, such as medicine are longer

## Tuition Costs

### £££

Students take out a "tuition fee loan" to pay course costs. No repayments are made until the student is earning £27,295 per annum in the April after graduation and then only as a percentage of earnings above that amount. Payments are paused if

salary drops below £27,295k.

## Accommodation Costs and living expenses

### £-£££

Students may receive a "maintenance loan" dependent on parents' income; however, this is rarely sufficient to cover all costs and students will either need to supplement by working or have help from their parents (or both!). Accommodation costs will vary depending on where the student is living – large cities are more expensive.

## Alternatives

Degree apprenticeship



# Degree Apprenticeship

With the introduction of degree apprenticeships in 2015, apprenticeships now provide a viable alternative to uni in gaining a full degree qualification. Here's highlights on what they involve and how they differ from university degrees.

## Direction

Degree apprenticeships enable students to develop the skills and knowledge needed for specific jobs and careers. They are an excellent choice for school leavers who have a clear idea of the type of job role and career they would like to do. University degree courses remain relatively open and provide a springboard to a range of career prospects after graduation.

## Choice

With over 1,500 different degree titles, traditional degrees offer far greater variety in the choice of courses, subjects and modules available. Degree apprenticeships are focused and industry specific. The uni and location of study is limited to the universities working with the employer.

## Employability

One of the biggest advantages apprentices achieve over their peers who have similar level qualifications obtained through uni is that they will have developed many commercially desirable soft skills. First-hand experience of meeting work deadlines, forming professional relationships with colleagues at many

different levels, and corresponding in a work environment is highly valuable for future employers.

## Style of learning

Degree apprenticeships offer a more vocational and applied learning environment where much of the learning and training is done on the job rather than classroom and teacher led learning.

## The student experience

Whilst degree apprentices will experience some aspects of campus life, it will be different to those students fully immersed / living on campus. Holiday periods are a significant differentiator. Uni students will have around 14 weeks' holiday per year, but apprentices will have only four or five. Some university apprenticeships offer the opportunity of full-time academic study during university term time, and full-time work during the holiday periods.

## Finances

Degree apprenticeships are fully funded by the government and the employer and apprentices are paid a wage for their time. Apprentices usually complete their apprenticeship debt free.

## Useful links

[Gov.UK](#)
[The Parents' Guide to](#)

## Qualification type

Bachelor of Arts or Bachelor of Science

## Length of commitment

**3-4 Years**

(Some can be longer, even up to 7 years)

## Tuition Costs

**£0**

Course costs (at university) are paid by the company and government.

## Accommodation Costs and living expenses

**£-££**

A salary is paid, but parents may need to subsidise living expenses, especially if relocating to an expensive area.

## Alternatives

Advanced apprenticeship, Higher apprenticeship, Foundation Year

Degree apprenticeships offer an earn while you learn route to obtaining a full degree qualification



# Non-degree Apprenticeship

If your teen wants to get more qualifications after sixth form but doesn't want to commit to a further three or four years' study at university, apprenticeships offer the opportunity to sign up for just one or two years and still obtain a recognised higher qualification. They are a great alternative to full-time study for those students that prefer practical experience over classroom learning. Apprenticeships help build solid, professional skills transferable from one organisation to another. Employers pay a salary and tuition fees are covered by the employer and the government.

## Qualifications

Most apprenticeships work towards one or more qualifications, which are nationally recognized. These qualifications correspond to the level of apprenticeship. Depending on their age, experience and qualifications already achieved, there are different entry levels. For more information on the different types and levels of apprenticeships, please refer to the summary on page 14.

## Length of study

Apprenticeships can last for just one year or as long as seven (or more) depending on the final qualification. If your teen isn't comfortable with committing to several years of further study, they can take one- or two-year options and still gain recognised, valuable qualifications.

Better still, if they change their mind later and decide they wish to extend the apprenticeship to gain higher level qualifications, this is often possible.

## Work and study

As well as doing the job itself, apprentices will get dedicated time during the working week to study the education element of the apprenticeship. This usually takes place at a college, university or other education centre. However, it may also be necessary to spend personal time completing projects and keeping on top of studies, so just like being in full-time education, there may be "homework" during evenings and weekends.

## Finance

Tuition fees for apprenticeships are paid by the government/employer. Apprentices are also paid a wage for their time, so they will usually complete their apprenticeship debt free. However, there will be costs for education materials, travel to and from work, and possibly living expenses (if they are not based at home).

### Useful links

[Gov.UK](https://www.gov.uk)
[The Parents' Guide to](https://www.theparentsguideto.co.uk)

### Qualification type

Advanced or Higher apprenticeship

### Length of commitment

6 Months – 3 Years

### Tuition Costs

£0

Course costs (usually at college or by an education provider) are paid by the company and government.

### Accommodation Costs and living expenses

£-££

A salary is paid, and shorter apprenticeships may be local so students can continue living at home, but parents may need to subsidise living expenses, especially if relocating to an expensive area for longer apprenticeships.

### Alternatives

Higher education courses

In 2021, over 56,000 students under 19 and 150,000 aged 19+ started an apprenticeship







**Typical length**

12-18 months

**Entry requirements:**

None or few

**Qualifications obtained:**

GCSE, BTEC or equivalent

**Who's it for?**

Mostly for 16-year-olds with limited or no academic qualifications.



**Typical length**

3-5 years

**Entry requirements:**

A levels or equivalent

**Qualifications obtained:**

Higher national diploma / foundation degree

**Who's it for?**

Mostly for those who want to qualify for professional career paths without attending university or college.



**Typical length**

12-24 months

**Entry requirements:**

Usually 5 GCSEs

**Qualifications obtained:**

A levels or equivalent

**Who's it for?**

Mostly for 16-year-olds with reasonable academic achievements but who don't want to study in sixth form.



**Typical length**

3-7 years

**Entry requirements:**

At least 2 A levels or equivalent

**Qualifications obtained:**

A BA or BSc degree or higher

**Who's it for?**

Mostly for those with excellent sixth form results that want to study for a degree or similar whilst working.



# Higher Education Courses

Higher education courses cover a wide range of qualifications that are typically at level 4 or higher. These courses can be theoretical, practical, or a combination of both, and may also involve work

placements in companies. They're usually taught in universities, colleges or specialist institutions like art schools or agricultural colleges.

### Qualification type

Higher National Diplomas (HNDs), Higher National Certificates (HNCs), Foundation Courses, Diplomas, Vocational courses

Students can apply for an “advanced learner loan” where repayments are made as a percentage of earnings above a certain threshold. Any outstanding debt is wiped clear after 25 years.

### Length of commitment

**1 – 3 Years**

Some are part-time

### Accommodation Costs and living expenses

£

Students can often find suitable courses at colleges commutable from home, but there are still living expenses to be covered.

### Tuition Costs

££

Tuition fees need to be paid but these are less expensive than university fees.

### Alternatives

Non degree apprenticeships

### Useful links

[Gov.UK](#)

[National Careers Service](#)

# Traineeship

### Qualification type

To prepare students for work or to go on to further education.

### Length of commitment

6 weeks to 6 months

### Tuition Costs

£0

Training fees are paid by the government.

### Accommodation Costs and living expenses

£-££

Not paid to work, but some expenses (such as travel) may be provided. Accommodation costs may be expensive if needing to relocate.

### Alternatives

Job with training, internship or apprenticeship

### Useful links

Gov.uk



# Job with training



### Qualification type

Training usually funded by employer, but check that it is a national recognised qualification, such as a NVQ

### Length of commitment

n/a

### Tuition Costs

£0

Training funded by the employer.

### Accommodation Costs and living expenses

£

Salary provided and jobs are usually within commutable distance from home, though travel can be expensive.

### Useful links

Gov.uk

City Gateway

# Employment/volunteering



### Qualification type

Going straight into a job offers work experience but not a qualification. However, it is possible to create a personal training plan if desired.

### Length of commitment

n/a

### Tuition Costs

£-££

Any training would be self-funded.

### Accommodation Costs and living expenses

£

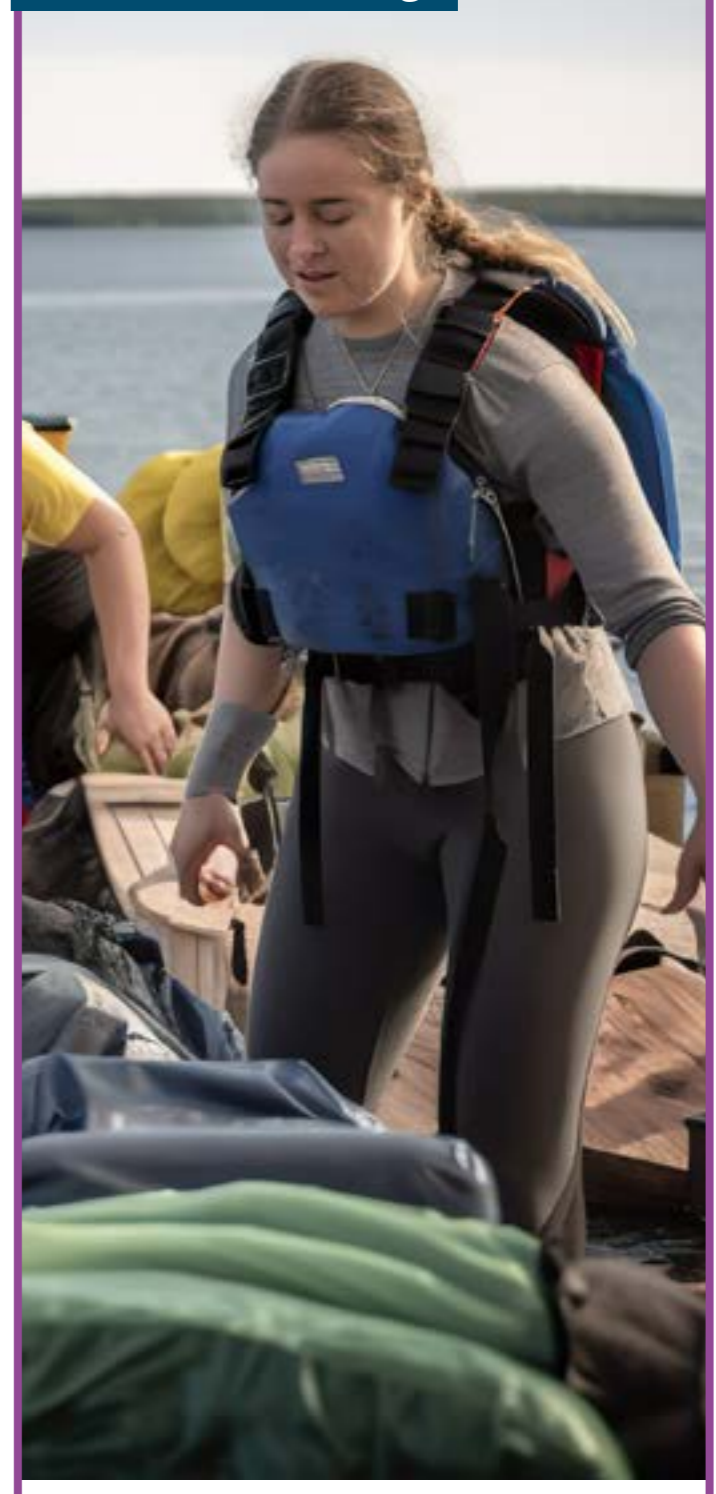
Salary provided (unless volunteering) and jobs are usually within commutable distance from home, though travel can be expensive.

### Alternatives

Internship, traineeship, voluntary work or apprenticeship

# Internship

On-site training might be more enjoyable than classroom training



### Qualification type

None

### Length of commitment

**1 month to 6 months**

Some might be longer.

### Tuition Costs

£0

Internships are about gaining practical work experience so there are rarely any formal qualifications undertaken.

### Accommodation Costs and living expenses

£-££

Legally interns should be paid unless classed as a volunteer. Depending on the location, living and travel expenses could be costly.

### Alternatives

Traineeship, job with training

### Useful links

[Gov.uk](http://Gov.uk)

A Gap Year can be self funded  
by working part of the year



## Taking a Gap Year

A gap year is a year-long break, usually taken after school or college and before going to university. Traditionally, this is a year spent travelling and/or volunteering overseas, but it needn't focus exclusively on being out of the country, as volunteering and work experience at home can also be incorporated.

Sometimes it's taken once students finish studying and before entering the workplace (regardless of whether or not they've been to university!) and in some cases it provides a convenient buffer for students who needed to reapply to university the year after they had intended to go.

### Benefits of a Gap Year

**Gaining Real-World Experience** One of the main benefits of a gap year is that it allows students to gain real-world experience and develop life skills. For example, working or volunteering can help students develop independence, responsibility, and time management skills. They can also learn about different fields and industries, which can help them make more informed decisions about their future career.

**Broadening Perspective** Traveling during a gap year can expose students to different cultures, languages and ways of life, which can broaden their perspective and help them become more adaptable

and open-minded. It can also help them develop intercultural communication skills and understand different customs, religions and social practices.

**Self-discovery** A gap year can also help students gain a better understanding of their interests, values, and career goals. By taking a year off, students can explore different fields, take part in activities they are passionate about, and gain a better sense of what they want to study and what kind of career they want to pursue.

**Improved academic performance** Taking a gap year can also have a positive impact on academic performance. Students can come back to their studies with a renewed focus and motivation, having had the time to reflect on their goals and interests. They might also be more mature and better able to handle the demands of university life.

### Potential Downsides of a Gap Year

**Adjusting to the academic setting** Some students may find it difficult to readjust to the academic setting after a year off and find it harder to get back into the study mindset.

**Financial burden** A gap year can also be a financial burden, especially if students choose to travel or take up expensive activities without supplementing this

with work. It can add an extra year of expenses both for parents and students.

Uncertainty and lack of direction It's also possible for students to feel uncertain or lost during their gap year, particularly if they don't have a clear plan or goals. Without direction, students may find it difficult to make the most of their time off and come back to their studies feeling unfulfilled, without having achieved anything meaningful during their time off.

Delayed start to university Taking a gap year means that students will be starting university a year later than their peers which can make them feel behind or older than their classmates.

## Is a gap year right for my child?

Gap years can be an excellent choice for students wanting to gain new skills and experience, earn money, spend time deciding what career path they want to take or have a break from work and study. However, for some a gap year can be distracting and, if not well-planned, could prove somewhat directionless, which is unlikely to be beneficial. Before committing to a gap year, make sure your child has clear goals to make their time out from work or study a productive and fulfilling one.

### Qualification type

Traditionally, this is a year spent travelling overseas, but it needn't focus exclusively on that. Volunteering and work experience can also be incorporated. A gap year can be taken while entry to university is being deferred (allowing a year between leaving school and starting university) or if university is not the next step at all.

Since Covid, entry requirements for countries have changed, so check any restriction that might apply if travelling overseas.

### Length of commitment

**1 year**

### Tuition Costs

**£0**

There are no tuition costs unless retaking sixth form examinations.

### Accommodation Costs and living expenses

**£-£££**

Gap years need not be expensive. Flights and accommodation are usually covered for overseas volunteering. Personal travel can be funded by working for part of the year.

### Useful links

Gap Year ideas

Foreign Travel Advice

YipiYap



# Starting a business

For those teens with an entrepreneurial flair, starting their own business can be a good way to develop their passion, learn valuable transferable skills and stand out from others.

If your teen has the enthusiasm and ability, starting their own business needn't be costly nor does it mean full-time commitment – it's something they could fit around other things. It's a way they can discover how it feels to work for themselves without the risk of losing their home or livelihood. If things don't go the way they'd hoped, they'll have learned a lot about how to do things differently and many valuable lessons about themselves in the process. If their business takes off, they could be well on the way to further success.

## Offering an edge in developing transferable skills

Transferable skills are vital in every business, irrespective of the industry. Is your child a great communicator, well-organized, able to work on their own initiative, responsive and innovative? Can they prove it? Starting their own business gives your child first-hand experience that will teach them many skills that they wouldn't hone so quickly (or at all) through academic studies or working in well-established companies. It enables them to see the big picture of what they are trying to achieve and the different steps needed to reach their goal. It demonstrates they can apply their learning and character in real-life situations – and gives them a vehicle to prove their capabilities.



**Initiative** - having good ideas and acting upon them;

**Demonstrable experience** - working on real-life projects, not just theoretical scenarios;

**Ability to communicate** – probably the most important, running their own business shows they can communicate well with clients and people they don't know, both verbally and online;

**Ability to meet deadlines** – to produce high quality work within limited time-frames;

**Leadership** - inspiring and motivating others (by getting clients or followers);

**Commitment and reliability** – even growing a small business requires dedication over a period of time;

**Consistency** – delivering high quality on a regular basis;

**Time management and balance** – crucial in successfully maintaining a business alongside their studies;

**Problem solving** - recognizing challenges and finding solutions;  
**Listening** – being responsive to others' needs;

**Teamwork** - collaborating with others to achieve positive outcomes;

**Digital technology** - expanding and improving their knowledge of software and online systems.

## Great business ideas for teens to try

Your child will have the best chance of success if they start business based on the things they enjoy and are good at. If they are active, then they'll probably prefer work that involves physical activity, where more studious teens will prefer opportunities that require lots of thinking and mental challenges. Possibilities include:

### Personality/developing a passion

If your teen is keen on videoing, vlogging or photography, there's money to be made in setting up a website, channel or podcast and sharing their thoughts on their specialist interest. This requires long-term commitment, as viewers typically expect to see posts on a regular basis. It's a good way to express how they feel and improve the way they communicate. They can talk about products they like, issues that are important to them or hobbies.

### Practical skills

There's lots of avenues to sell online, so if they're good at making things (such as crafts, cakes or personalized drawings), they could try selling their creations. This could begin among family and friends then extend beyond there. Alternatively, they could offer their services within the community, such as dog walking, gardening, car washing or other practical help local may find useful.

### Technology/IT related

Technology is second nature to most young people, having grown up in a world where being online is as natural as breathing. Their computer skills often far surpass those of older generations, so what is straightforward to them could be something others struggle with and look to outsource. Web design, graphic design and creating online resources are ways where your teen might be able to help small businesses and charities who can't afford services of professional well-established companies.

## Useful links

Local Enterprise Network

Prince's Trust

### Qualification type

None, but it's important to have drive, commitment and an idea of what business idea to pursue.

### Length of commitment

n/a

### Tuition Costs

£-££

It may be useful to take some courses to hone skills when setting up a business. The Prince's Trust, Local Enterprise Partnership, and

New Enterprise Allowance offer grants and mentoring.

### Accommodation Costs and living expenses

£

Lots of young people start their businesses online, which means minimal start up costs and they can continue living at home.

### Alternatives

Start the business whilst working or in education





	University Degree	Degree Apprenticeship	Non-degree apprenticeship	Higher education course at College
Qualification type	Bachelor of Arts or Bachelor of Science	Bachelor of Arts or Bachelor of Science	Advanced or Higher apprenticeship	HNDs HNCs, Foundation Courses, Diplomas Vocational course
Length of commitment	<b>3-4 Years</b> (Some degrees, such as medicine, are longer)	<b>3-4 Years</b> (Some can be longer, even up to 7 years)	<b>6 Months – 3 Years</b>	<b>1 – 3 Years</b> Some are part-time.
Tuition Costs	<b>£££</b> Students take out a “tuition fee loan” to pay course costs. No repayments are made until the student is earning £25k in the April after graduation. Any outstanding debt is wiped clear after 30 years.	<b>£0</b> Course costs (at university) are paid by the company and government.	<b>£0</b> Course costs (usually at college or by an education provider) are paid by the company and government.	<b>££</b> Tuition fees need to be paid but these are less expensive than university fees.  Students can apply for an “advanced learner loan” where repayments are made as a percentage of earnings above a certain threshold. Any outstanding debt is wiped clear after 25 years.
Accommodation Costs and living expenses (i.e. food, book, travel, going out)	<b>£-£££</b> May receive a “maintenance loan” dependent on parents’ income; however, this is rarely sufficient to cover all costs and students will either need to supplement by working or have help from their parents (or both!).	<b>£-££</b> A salary is paid, but parents may need to subsidise living expenses, especially if relocating to an expensive area.	<b>£-££</b> A salary is paid, and shorter apprenticeships may be local so students can continue living at home, but parents may need to subsidise living expenses, especially if relocating to an expensive area for longer apprenticeships.	<b>£</b> Students can often find suitable courses at colleges commutable from home, but there are still living expenses to be covered.
Alternatives	Company sponsored degrees (they are not an employee but gain work experience from the sponsor company)	Could also consider school leaver programmes (non degree apprenticeships)	Higher education courses	Non degree apprenticeships

	Traineeship	Job with training	Job without training	Internship	Gap Year	Start a business
Qualification type	To prepare students for work or to go on to further education.	Training usually funded by employer, but check that it is a national recognised qualification, such as NVQ	Going straight into a job offers work experience but not a qualification. However, it is possible to create a personal training plan if desired.	None	Could include a year working for a charity or other employer to gain skills – not just about travelling. Can combine A level retakes in this year.	None, but it's important to have drive, commitment and an idea of what business idea to pursue.
Length of commitment	6 weeks to 6 months	n/a	n/a	1 month to 6 months But some up to a year.	1 year	n/a
Tuition Costs	£0 Training fees are paid by the government.	£0 Training funded by the employer.	£-££ Any training would be self-funded.	£0 Internships are about gaining practical work experience so there are rarely any formal qualifications undertaken.	£0 There are no tuition costs unless retaking examinations.	£-££ It may be useful to take some courses to hone skills when setting up a business. The Prince's Trust and Local Enterprise Partnership, offer grants and support.
Accommodation Costs and living expenses (i.e. food, book, travel, going out)	£-££ Not paid to work, but some expenses (such as travel) may be provided. Accommodation costs may be expensive if needing to relocate.	£ Salary provided and jobs are usually within commutable distance from home, though travel can be expensive.	£ Salary provided and jobs are usually within commutable distance from home, though travel can be expensive.	£-££ Legally interns should be paid although many aren't. Some companies may cover travel expenses. Depending on the location, living and travel expenses could be costly.	£-£££ Gap years need not be expensive. Flights and accommodation is usually covered for overseas volunteering. Personal travel can be funded by working for part of the year.	£ Lots of young people start their businesses online, which means minimal start up costs and they can continue living at home.
Alternatives	Job with training, internship or apprenticeship (if they have some work experience)			Traineeship, job with training		Start the business whilst working or in education

## Advice for parents



“ My mum was worried that she couldn't afford to pay for me to go to university, so I was relieved to learn about student loans when I was at school.

# Meeting university costs

With university fees at almost £10,000 per year plus living costs on top, the prospect of committing to three or four years of study can seem as if the financial burden outweighs the benefits. But graduates often earn more than school leavers and payback terms are linked to earnings so it can be a worthwhile investment.

## Costs to consider

There are two types of costs when going to university:

**study costs** – these include your child's tuition fees (for UK residents, tuition fees can cost up to £9,250 a year) and other study-related costs, such as text-books and equipment

**living costs** – these include your child's accommodation and other day-to-day expenses, such as food, bills, travel expenses (if they don't live on campus) and going out.

Useful links 

UCAS

## What support is available

To help with covering these costs your child can apply for student finance, which consists of two types of loans:

**tuition fee loan:** the loan to cover the annual cost of the university degree and is paid directly to the college or university - most students will be entitled to a tuition fee loan if studying at an eligible college or university (which most are!)

**maintenance loan:** the loan to cover cost of living such as accommodation, food, course materials and is paid directly into your child's bank account - the loan is influenced by parental earnings. Simply put, the higher the family income, the less money granted:- parents will be expected to cover any shortfall.



## How to support your child's application

Student Finance England is the organisation responsible for providing tuition fee loans and maintenance loans to students at university in the UK. Applications for tuition fee loans and maintenance loans must be made separately. Loan applications are made to the country of home residence, not the destination university. So, if your child lives in Scotland and is going to university in England, applications are made to Scotland.

## Timing

Applications for student finance can be made prior to receiving results and confirming a university offer. So, once application to UCAS has been completed, your child can make a provisional application for student finance whilst waiting on results. Loan applications must be made at least eight weeks before the course commences, otherwise payment may be delayed: don't forget this covers both types of loan - tuition fees and maintenance loans. We recommend encouraging your child to apply early to ensure loans are processed on time.



## Parental income

The tuition fees (up to £9,250 per annum) are paid via student finance direct to the university (once the place has been accepted) and parental earnings do not impact this.

The maintenance loan is influenced by parental earnings. However, assessment is made on “residual” income – i.e. the money left over after debts and expenses have been paid (so not pre-tax earnings or even net income). This money is paid termly directly to the student, so make sure they know how to budget.

Where parents are separated or divorced, income is assessed on the parent with whom the child resides and (if applicable) their current partner (irrespective of whether or not that partner is responsible for the child). Income for the other biological parent is not assessed.

## Other financing options

It's worth reviewing scholarships, grants and bursaries to see whether you child might qualify for additional income, particularly if they are studying for specialist degrees such as medical, social work or teaching. A full list of what's available, including details on how to apply can be accessed here.

## Loan Repayments

Repayments are collected via Student Loans Company, who work alongside HMRC to collect repayments in line with earnings after the degree is complete. Repayment terms are generous, so avoid thinking that student loans are like conventional bank loans or even a mortgage. Importantly, no money is taken until earnings reach a certain threshold, they are paused if earnings drop below that threshold (maternity or redundancy), they are not evaluated on partner earnings and they are wiped clean after 40 years.





# Learning difficulties and entitlements

For students with a learning need, mental health issue or disability, there's the option to apply for dedicated funding to help with extra costs associated with their condition. It's called Disabled Students' Allowances (DSAs).

This is in addition to student finance and there is no need to repay the money awarded. It may cover specialist equipment (i.e. a computer, voice recognition software, dictaphone), non-medical helpers (i.e. proof reader, note taker, sign interpreter), extra travel (i.e. the cost of taxis if you child can't take public transport) and / or accommodation contribution (i.e. if the bathroom needs to be adapted to meet your child's needs). It is applied to costs incurred directly because of undertaking the course (rather than costs that would be accumulated anyway) and costs incurred over and above that of those made by any student without a similar disadvantage. The allowance is assessed not by household income but individual needs and, upon eligible application, it will be

necessary to undergo a "study needs assessment" at an approved DSA centre (they will send you a link identifying local assessors). However, if a student is applying for both financial support and DSAs, they must complete their student loan application through Student Finance England first.

It's not necessary to inform the college or university if your child receives DSAs; however, it might be helpful for them to know to ensure your child gets all the support available. In addition, colleges and universities will have a disability adviser who will be able to give you help and advice about your child's entitlements.

**Don't forget , if your child has an education and healthcare plan ("EHCP") this will lapse on higher education, but support will be available through the DSA.**

## Useful links

[Gov.UK \(DSA\)](#)

# Applying for an apprenticeship

The application process for an apprenticeship is very similar to applying for a conventional job and, with the exception of degree apprenticeships, opportunities can arise at any time of the year. Your child will need a CV, to be able to complete an application form, be interview ready and may need to complete aptitude tests. Plenty of practise is a good way to prepare.

## Timelines

Applications for apprenticeships come up throughout the year. This might feel disconcerting if your child's peers have made university applications and even received offers, whereas your child has yet to secure an apprenticeship, but the system is different because apprenticeships are tied to genuine jobs. The exception is degree apprenticeships, where most companies have set applications windows i.e. January application for September intake, aligned with the UCAS university application process.

## Application process

The application process is closely aligned to job applications (rather than university applications). The longer the apprenticeship, the more rigorous the application process is likely to be. It differs between organisations and may include:

- Online application form – may also require a Curriculum Vitae (“CV”);
- Online competency tests (logic, personality assessments, verbal reasoning maths, english.);
- Video response (usually this takes the format of your child answering questions that appear on screen, rather than a two-way video interview);
- An assessment day, which may include group activity as well as individual interviews.

## The application form

It's always best to look through the application online, and then write answers in Word (or elsewhere), prepare and spell check them thoroughly, before copying and pasting into the online form. This avoids risking a computer crash and losing the work, gives thinking time and allows comparisons between different questions so that answers are not repeated.

Answers will be different depending on the apprenticeship. Preparation for one apprenticeship will not be sufficient for application to another (although it may form a good basis). Applications should be tailored according to the specification outlined in the advert and your child must check the company website for any specific advice and tips offered.

## Writing a CV

A CV is a brief synopsis of experience and qualifications. Whilst it should reflect the personal style of the person it describes, all CVs should include:

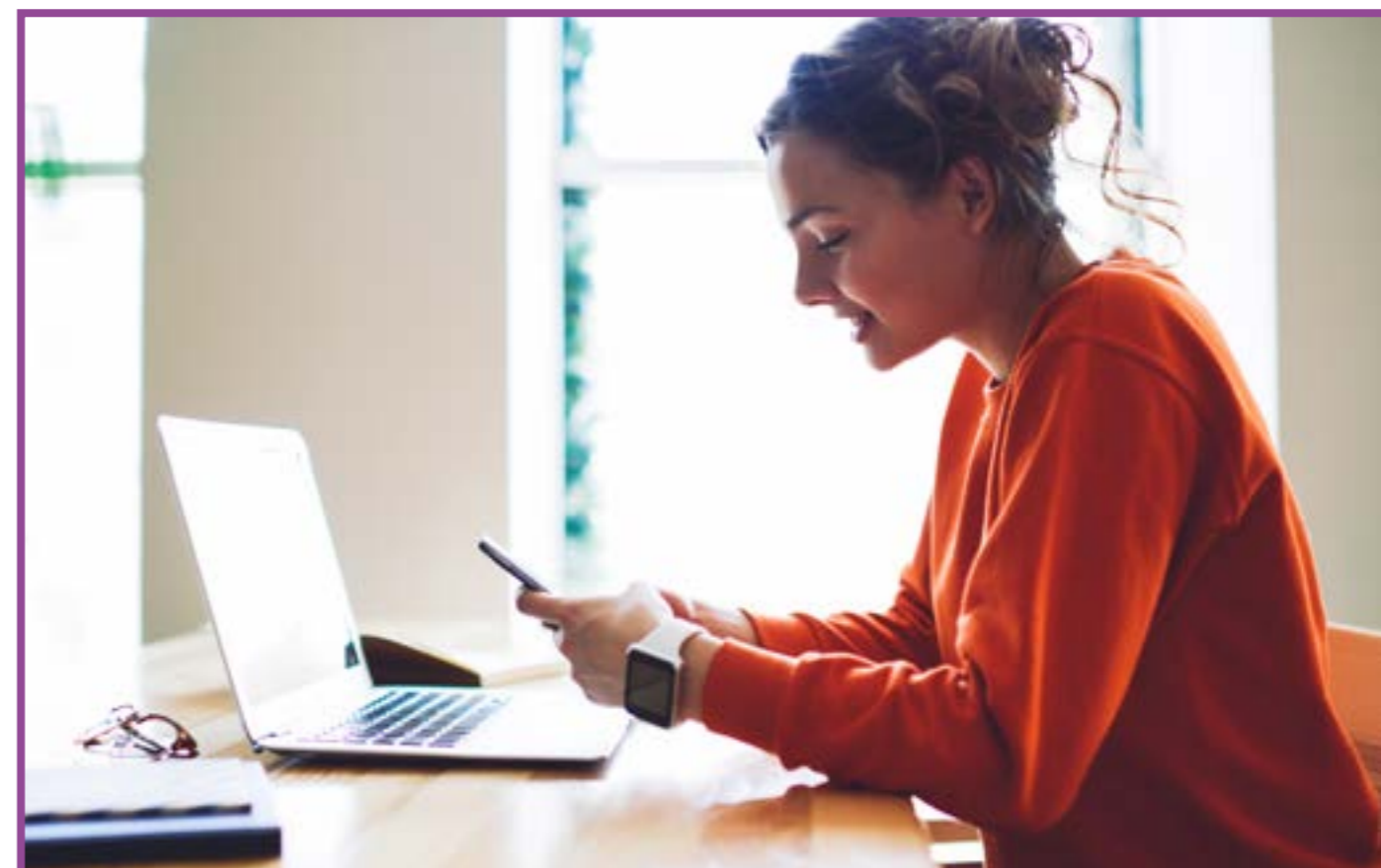
- Personal information, including address and contact details;
- Education and Qualifications;
- Professional and voluntary experience with the most recent job first;
- Skills, strengths and achievements – including a full clean driving licence if they have one;
- CVs should not exceed 2 sides of A4;
- Check for spelling mistakes!
- Use a professional font.

## The importance of a covering letter

Where possible, your child should include a covering letter along with their CV.

CVs are generic whereas a covering letter gives them an opportunity to specify why this particular apprenticeship appeals to them and what qualities they have that make them a good match.

Make sure they read the job description carefully and use the letter to illustrate how their skills match up to what has been requested.



## Interviews

Interviewing can be nerve-wracking, so it's worth reassuring your child that interviewers are not looking to catch them out and pick fault with them, quite the contrary, they are just as keen to find the right person to take up their apprenticeships as students are to find the right opportunity! That said, employers like to be taken seriously as there's a lot of time and money invested in the interview process. There are some fundamental must-dos before moving on to some of the tips that could make your child stand out from others.

### Fundamental things they should do for interview:

- Dress smartly, irrespective of whether the interview is face-to-face or online.
- Find out about the organisation. Your child must be able to supply a heartfelt, credible reason why they want to work for whomever is offering the apprenticeship – if they've had work experience with them already, so much the better;
- Be on time! It reflects very poorly to arrive late for an interview – even if it is just a few minutes. In most cases, interviews will run to a tight schedule; aside from making a poor initial impression by being late, they will have less time than others to make themselves stand out – the interview is unlikely to be extended;
- Allow some contingency. Make sure your child plans their journey so they can arrive with time to spare. If there are problems with public transport or traffic en route, they will have factored in a buffer.
- Check whether they will be expected to give a presentation – and prepare for it if so;
- Be able to talk fluently on what they have mentioned in their CV and application. It can be a long time between making the application and getting the interview. Also, brush up on anything relevant that has happened in between.

### Useful links

[Indeed CV tips](#)





# Dealing with rejection

**Experiencing rejection for the first time can be tough. Whether they've applied for an apprenticeship, university place, job or other next step, competition for places can be highly competitive and, inevitably, some applicants get turned down.**

As adults, we have had many years to develop the coping mechanisms to deal with this type of disappointment. However, this may be your child's first experience of rejection and it can feel very personal - perhaps even like it's the end of the world. But it isn't! Help your teen accept and move on from the decision, without it damaging their self-confidence or causing them unnecessary stress and anxiety.

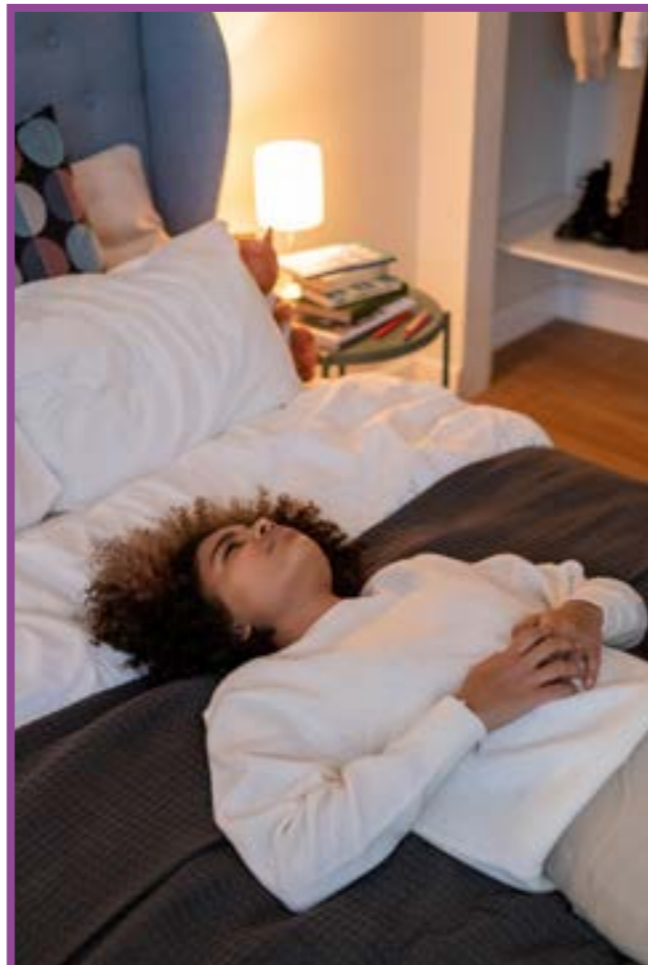
## It's OK to feel hurt

Rejection can be hurtful and it's OK to acknowledge this. Don't dismiss their feelings by saying "everything's going to work out fine" (even though it will and this is good advice in the long-term) before allowing them chance to express how they feel and perhaps even cry or rant a bit. That said, it's important they feel reassured that rejection does not define them as a failure.

Disappointment is an element of life, the key is to take stock, learn any lessons that could be helpful in the future and move on. This is part of building resilience - the ability to bounce back from setbacks rather than being overwhelmed by them.

## Helping them regain control

Encourage your child to request feedback about any rejections. Whilst not all companies offer this, many do. Feedback will help your child understand the reasons for not being successful and will help them improve for future interviews and applications. Companies have a lot of experience in providing feedback and it is likely to be sensitive and constructive.



## Coping with rejection

Reduce the power of rejection  
Try to encourage your child to research and apply for more than one opportunity at a time. If possible, aim for several applications concurrently. This way your child isn't placing all their eggs in one basket and thinking their entire future depends on one pathway. Instead, if one doesn't work out, they've still got open possibilities with others.

This is easy to achieve with university applications because they'll apply for five universities via UCAS and that's an automatic part of the process. It's less obvious with jobs and apprenticeships, especially as applications for these need to be made individually and each one takes a lot of work. However, where possible, they should invest the time and make multiple applications, aiming to keep their options open - it will serve them well in the long term.



## Reframing

How we perceive a situation will have a significant impact on how we feel about it. Using the reframing technique of looking at a situation from a more positive angle can help them feel better and improve their mindset, even though the situation itself has not changed at all.

This can also be helpful in highlighting that no situation, however appealing, is perfect and that there are always some drawbacks. For example, they may have missed out on an apprenticeship opportunity that they felt was 100% the sure route to their success. They can take a notepad and jot down all the ways they felt it was right. Then clean the slate and write down any ways it wasn't perfect. Did it mean moving some distance from home? Was it especially competitive and likely to be tiring to keep up? Were there elements of the job/training they were less keen on and will no longer have to accept on another course?

## Long term viewpoints

There's a lot to be said for living in the here and now, but sometimes teens need to look ahead to the future. There can be many routes to the same destination, so they should keep an eye on their long term ambitions (and what they'd like to achieve) and remain flexible about the different ways of getting there.

## Talking it through

It may not be to you! A sibling, grandparent, family friend or friend at school could offer a sympathetic ear. Expressing worries out loud can sometimes make them feel less significant than when they're playing on loop in the mind. The act of vocalizing and explaining feelings to another can also help put them in perspective, whereas internalizing and thinking negative thoughts over and over can encourage them to feel bigger. Your teen needs to remember they control their thoughts - not the other way around and talking through their feelings can help crystalize this by restructuring thoughts into coherent sentences.

## Relaxation

Highly charged emotions are tiring and elevate stress response hormones in the body. Try to get your teen to counter this by:

- doing something physical to burn off excess energy and release natural feel-good hormones;
- taking their mind off their disappointment by doing something that makes them laugh (and thereby literally changing the chemical balance in the body);
- doing something relaxing and soothing - perhaps cooking, taking a bath, listening to music;
- practising breathing techniques.

## Timing

Bear in mind that letters of decline often happen in the lead up to examinations. Try your best to prevent this from having a negative impact on your child's study or revision efforts by using some of the relaxation ideas mentioned above.

## Don't forget!

Do not encourage negative self-talk. Instead, try to get them to talk through what they have learned from the experience and what they might do differently next time.

Be there. Listen carefully to their feelings and reassure them that in the HOW WE PERCEIVE A long-run, things will work out.



## Preparing to leave home



“ Moving away from home was nerve-wracking, but being able to regularly catch up with my family and friends over Zoom was comforting.



## Teach them how to budget

It might be tempting to try and manage your teen's finances for them (especially if you're worried they will not do this well themselves). Hard though it may be, we encourage you to help them be independent and look after their money themselves.

### Regular expenses

Teach them how to budget for rent, bills, course materials, food and entertainment so they understand what expenses are coming up and how to put aside money. They need to understand it's important to keep enough money aside to cover the cost of living before they spend on luxuries (such as going out and new clothes).

### Track spending

There are lots of apps that can help with this (or an old fashioned spreadsheet will work too!). Help them work out how much money they have at the beginning of term (if they are in further education) or the beginning of the month (if they are taking an apprenticeship) and then which bills (and how much) will be due before they get the next payment. This will enable them to know how much is left over (disposable income) for them to spend AFTER bills and food have been covered and how to spread it out evenly.

### Money saving ideas

It's worth giving your child tips on money saving ideas, such as buying non-branded food items and attending free social events. Reward cards and student discount cards might offer valuable reductions on a variety of items - both essential and non-essential, which will help them make their money go further.

### Can they find part-time work?

Ideally during holiday time, but term time too if money is a significant issue, is there part-time work they can do to supplement their income? Of course, it's not beneficial for them to work too many hours and negatively impact their studies (research shows no more than 20 hours each week), but working can not only give them an opportunity to gain experience and meet people beyond their immediate circle, it will also be time when they are occupied and not spending on entertainment.

# Moving out

## Accommodation / moving

Depending on the apprenticeship, your child may need to move away from home either full-time or during academic term time (some degree apprenticeships are designed such that your child attends university during term time and works at the company during the holiday periods).

If your child's friends are going to be based in the same area, they may prefer to live in private accommodation together – for example renting a house with four bedrooms, where each can take their own bedroom and share the other areas of the house. As well as rent, they will need to consider bills, such as gas, electricity, council tax and internet.

This might be a good arrangement if they are all doing similar apprenticeships, but it could present challenges if one or more of the students are going to study for university only degrees. There are practical considerations, such as noise during the evening when apprentices may need that time to study and rest before an early start for work but the same restrictions do not apply to full time students. Additionally, rent and bills need to be considered if house-sharers want to go home during the holiday time and don't feel they need to contribute to costs when they are not there. This could be around 25% of annual costs.

## Home

If the apprenticeship is local, your child may stay at home with you. Financially this is a good choice, as they won't incur expensive rental and associated charges when they are on low-income, although transport costs may be higher. However, do use the opportunity to teach your child about the cost of living, particularly if they are earning a good apprenticeship salary. They need to learn how to manage costs before luxuries for when they do leave home, otherwise they could be in for a nasty shock! You'll both need to adapt to different "house rules" about comings and goings, as your child (who is now an adult!) at work is very different from a child at school.



## What to pack

If your child is leaving home for the first time, they may need help with deciding what they'll need to take with them. This means everything from work clothes, casual clothes, course materials, laptops, phones to bedding, cooking equipment and all the appropriate paperwork such as bank accounts, TV licences, insurance and new travel passes. It will make their life easier if they know how to plan ahead and it will make you feel more comfortable knowing they are well-prepared.

Try to keep to the basics when it comes to kitchen utensils and try to purchase items, which are easily identifiable - bright colours or patterns will help your child keep track of their items, especially if they are in shared accommodation.

If you are helping your child move, then it may be a good idea to factor in some time for a trip to the local shopping centre for any last minute purchases, such as household cleaning items.

### Useful links

Citizens  
Advice

What to  
pack

## Don't forget:

### Important documents

- Passport
- Driving licence
- All university / college and accommodation correspondence
- Apprenticeship contract
- Insurance documents
- Bank details
- Parking permit

### Electricals

- Laptop and chargers
- Mobile phone
- Headphones
- Extension cables

### Stationery and course books

### Kitchenware

- Cutlery and crockery
- Kitchen utensils
- Family recipes
- Cook books

### Bedroom

- Coat hangers
- Duvet, pillow, mattress protector and sheets
- Wash kit
- Photographs of family & friends

# Moving home shopping list - [click here for our best buys](#)

I'm interactive!  
Click each item for  
inspiration!

## BEDROOM

### Essentials:

- [Alarm clock](#)
- [Bin \(small\)](#)
- [Books](#)
- [Coat hangers](#)
- [Mirror](#)

### Extras:

- [Beanbag](#)
- [Cushions](#)
- [Door wedge](#)
- [Extra storage](#)
- [Family photos](#)
- [Over door hangers](#)
- [Plant](#)
- [Rug](#)
- [Wall art / posters](#)

## BATHROOM

### Essentials:

- [Bath towels](#)
- [Deodorant](#)
- [Hairbrush](#)
- [Hand towels](#)
- [Nail clippers](#)
- [Razor](#)
- [Sanitary towels](#)
- [Shampoo](#)
- [Shower gel](#)
- [Toilet roll](#)
- [Toothbrush / paste](#)
- [Wash bag](#)

### Extras:

- [Bath mat](#)
- [Flip flops](#)
- [Hair dryer](#)
- [Make-up](#)
- [Moisturiser](#)

## KITCHEN

- [Complete sets](#)

### Essentials:

- [Baking tray](#)
- [Bowls](#)
- [Cheese grater](#)
- [Chopping board](#)
- [Cling film](#)
- [Corkscrew](#)
- [Cutlery](#)
- [Glasses](#)
- [Knives](#)
- [Mugs](#)
- [Plates](#)
- [Pots and pans](#)
- [Scissors](#)
- [Tin foil](#)
- [Tin opener](#)
- [Tea towels](#)
- [Wooden spoons](#)

### Extras:

- [Casserole dish](#)
- [Colander](#)
- [Masher](#)
- [Measuring jug](#)
- [Plastic bag sealers](#)
- [Recipe books](#)
- [Scales](#)
- [Shot glasses](#)
- [Slow cooker](#)
- [Spice jars](#)
- [Tupperware](#)
- [Vegetable peeler](#)
- [Whisk](#)
- [Wok](#)

## CLOTHING

### Essentials:

- [Casual clothes](#)
- [Evening clothes](#)
- [Fleece](#)
- [Gym clothes](#)
- [Smart clothes](#)
- [Pyjamas](#)
- [Smart shoes](#)
- [Sports equipment](#)
- [Socks](#)
- [Rain jacket](#)
- [Swimwear](#)
- [Thermals](#)
- [Trainers](#)
- [Underwear](#)
- [Winter clothes](#)

## STUDY

### Essentials:

- [A4 folders](#)
- [File Dividers](#)
- [Highlighters](#)
- [Notepad / paper](#)
- [Pens and pencils](#)
- [Plastic wallets](#)
- [Post-it notes](#)
- [Stapler](#)
- [White-tac](#)

### Extras:

- [Calculator](#)
- [Desk lamp](#)
- [Diary / planner](#)

## ELECTRICS

### Essentials:

- [Batteries](#)
- [Chargers](#)
- [Extension lead](#)
- [Laptop](#)
- [Laptop case](#)
- [Multi plug adaptor](#)

### Extras:

- [Mouse](#)
- [Keyboard](#)
- [Printer](#)
- [Printing ink](#)
- [Speakers](#)
- [Television](#)

## SLEEP

### Essentials:

- [Bed sheets](#)
- [Duvet](#)
- [Duvet set](#)
- [Mattress protector](#)
- [Pillows](#)
- [Pillow cases](#)

### Extras:

- [Diffuser / oils](#)
- [Mattress topper](#)
- [Night lamp](#)
- [Warm blanket](#)

## FIRST AID

- [Complete sets](#)

### Essentials:

- [Antibacterial wipes](#)
- [Antiseptic cream](#)
- [Hot-water bottle](#)
- [Hydration salts](#)
- [Painkillers](#)
- [Plasters](#)
- [Sewing kit](#)
- [Torch](#)
- [Tweezers](#)

## HOUSE KEEPING

### Essentials:

- [Coat hangers](#)
- [Door wedge](#)
- [Iron](#)
- [Laundry bag](#)
- [Washing powder](#)
- [Wet wipes](#)

### Extras:

- [Drying rack](#)
- [Mini vacuum](#)
- [Laundry basket](#)

## DOCUMENTS

### Essentials:

- [Bank accounts](#)
- [CV and references](#)
- [Discount cards](#)
- [Exam certificates](#)
- [NHS number](#)
- [NI number](#)
- [Passport](#)
- [Passport photos](#)
- [Uni paperwork](#)

### Extras:

- [TV licence](#)

## FUN & GAMES

### Extras:

- [Bicycle](#)
- [Board games](#)
- [Computer games](#)
- [Dress-up costumes](#)
- [Fairy lights](#)
- [Games console](#)
- [Gym equipment](#)
- [Photo albums](#)
- [Playing cards](#)
- [Polaroid camera](#)
- [Projector](#)
- [Recipe books](#)
- [Sports equipment](#)

# Life skills

## Healthy eating

Spend some time cooking with your child, so that they know how to prepare a few meals with fresh ingredients. These should be easy one-dish dinners that don't require lots of pots, pans and other kitchen utensils. This will not only stand them in good stead for inexpensive and healthy eating, but being able to host dinners will make them popular with other students and colleagues too.

## Work preparation

Remind your child to check their new working hours, study timetable, pre-reading and travel time so they become familiar with the rhythm their new life will take. Once they know where they'll be living, it's a good idea for them to try a practise journey to the office (preferably during the rush hour) and their training centre to get a feel for the journey time and what's in the local area. It's not recommended for this all to be new on their first day!

## Time management

Apprenticeships are not an easy option. Balancing work, study and some fun time in appropriate measure takes skill and commitment. A new job is intimidating for anyone; there's lots to learn, new people to meet and a longer working day than school.

It takes discipline to study after a tiring day at work but your child will need to find a timetable that suits them to keep up with the academic element of their apprenticeship as well as learning the job hands on. For some, they may prefer to weight study over the weekends, whereas others may prefer to do a couple of hours each evening and have more free time at the weekend to relax.

Relaxation and having fun are vital too. It's equally important to factor in some downtime as it is not to factor in too much! However, late nights and early mornings are not sustainable, so they will need to establish a balance between all three components of their new lifestyle.

## Work etiquette

Most work places have their own atmospheres and what is the norm in one may not be acceptable in another. This takes time to work out, so new starters should err on the side of caution. It's important your child doesn't lose their own identity, but fitting in will make their early days easier. The starting point to this is dressing appropriately for the work place. It's awkward arriving in a suit when everyone else is dressed casually and vice versa. The best way to find out about expectations is to check with the Human Resources department. Other

tips include looking at the company website and seeing how employees in the images are dressed or making a note during interview. It's probably a good idea for them to buy a suitable working wardrobe so they have a small range of outfits that are always work appropriate. It will also make getting ready for work in the morning easier! If it's a formal environment, it's well worth investing in a hand-held steamer to make sure clothes are fresh, crease-free and look smart at all times – especially useful for trousers, skirts and jackets which don't need laundering frequently.

### Useful links

Jamie Oliver  
student  
meals

BBC  
student  
food

Hungry  
Student

Student  
Eats





# Final Words

We hope you'll be feeling excited and proud about what your child's achieved as they embark on their first independent steps towards adulthood by entering the workplace as an apprentice. But it may be tinged with an element of sadness as you realise your parenting role is about to evolve into something different. Don't forget your child still needs you - albeit in a different way.

Be there for them! Leaving school and long-term friends to start a new life is exciting but it's emotional too. For your child, everything is about to change. The life that's been so familiar to them (especially if they've been at the same school since Year 7) disappears. Work is dramatically different from school, with new colleagues, bosses and priorities. They will also have new teachers for the learning element, possibly a new place to live, new

commuting journeys and a new peer group in which to find friends. That's a lot of adjustment.

Even if they are not moving away, there's still much in their new life that will be different from before. In this sea of change, you are likely to be their only familiar anchor. Yes, they need space to adapt at their own pace, but they may also need to know you are still there for them and that there is some certainty and consistency in a fast-changing environment.

Finally ... don't forget about yourself. These are exciting times for your child and they're exciting times for you too. You'll be taking a step towards a whole different style of parenting which, whilst equally important, should also include much more time for yourself too!

## JOIN US

If you're interested in regular updates about other ways you can help your teenage children, click here and join our online community.

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2. [Teach your teen the skills to study effectively](#)
3. [Stressed out teen? – 10 ways to reduce stress instantly](#)
4. [Why starting a business helps develop transferable skills](#)
5. [Ways to keep your teen safe online](#)



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**POST 16 OPTIONS**  
2023-2024



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- What's on offer
- School or college?
- Qualification routes
- How to make the right choice
- Options if they're not academic

**The Parents' Guide to**  
**T LEVELS**  
2023-2024



**HIGHLIGHTS:**

- T Levels explained
- What's available
- Doors they open
- Links to industry
- Students they suit

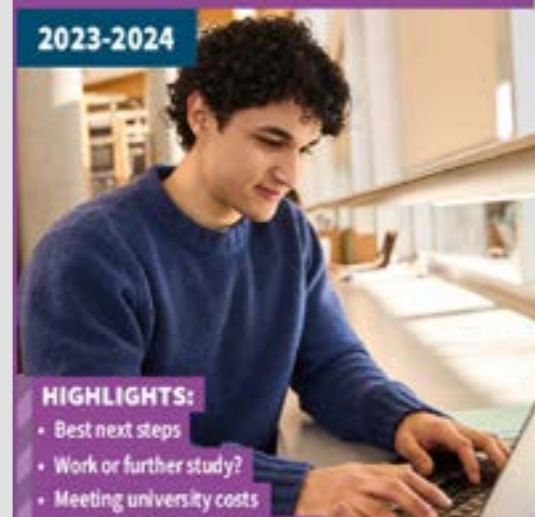
**The Parents' Guide to**  
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- How to apply
- Getting interview ready
- Degree apprenticeships
- Where apprenticeships lead

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- Work or further study?
- Meeting university costs
- Applying for an apprenticeship
- Getting ready to leave home


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- Questions for open days
- UCAS explained
- What to put in a personal statement
- Results Day 2024


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- Creating routines
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- Setting them up for success

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- Creating routines
- How to help them revise
- Managing exam nerves
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- How to get work experience
- Which hobbies develop which skills
- Play to their strengths

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- Building their resilience
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