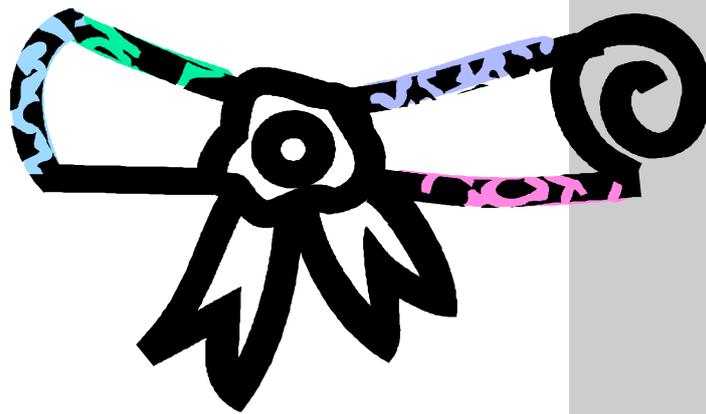


Going to College and University

By
Dr Catherine Dawson



Sixth Edition

GOING TO COLLEGE AND UNIVERSITY

(Sixth Edition)

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10. OBTAINING FINANCIAL SUPPORT FOR FURTHER EDUCATION

What funding is available for further education students?

There are several types of funding available if you wish to continue into further education after you have finished your compulsory schooling. Schemes vary, depending on which part of the UK you live in, as detailed below.

- **Tuition fees/course fees (England, Wales and Northern Ireland):** most students aged 16 to 19 studying at school sixth forms or further education colleges do not have to pay tuition fees or course fees. However, you may be required to pay a registration/enrolment fee and examination fee.
- **Fee Waiver Policy (Scotland):** under this policy, most full-time students studying below HNC/D level at FE colleges in Scotland receive free tuition if they meet the residence criteria. If you intend to study part-time you may have your fees paid for you. However, this depends on your family income or whether you are in receipt of certain benefits. Applications for fee waivers are made through your college.

Funding schemes in England

- **16 - 19 Bursary Fund:** this fund is available to help you meet the costs of further education study or training if you are aged 16 to 19 and are struggling financially. The maximum amount of £1,200 is available for students from certain vulnerable groups. Other students may be able to receive smaller amounts, at the discretion of their college. Contact your college bursary officer or student finance officer and he or she will discuss application procedures with you. You may need to provide evidence of your family income when applying for a bursary.
- **Discretionary Learner Support:** this scheme is available if you are aged 19 or over, on a further education course in England and facing financial hardship. Grants and loans are available and payment can be made to you or direct to a third party, such as your landlord. You must be studying at a learning provider that is funded by the Skills Funding Agency. You cannot apply for this funding if you are in receipt of student finance for higher education or studying on a Community Learning course.
- **Adult Entitlement to Learning:** this scheme is available if you are over the age of 19 and don't have very many qualifications. Through this scheme you will receive free tuition on certain courses, such as maths and reading courses and vocational courses at levels 2 and 3. Only certain courses qualify for this scheme so speak to an adviser at your local college/training provider to find out whether the course qualifies.
- **Advanced Learner Loan:** this scheme has been set up to help adults who are aged 19 or over pay for the cost of a course at levels 3, 4, 5 or 6. Loans are available for full-time and part-time study. The amount of money that you can get depends on the type of course, the course fees and the maximum loan that is available for your course. It is possible to apply for more than one loan at a time, if you are studying on qualifying courses. The minimum loan amount that you can apply for is £300. The money is paid direct to your college or training provider.

- **Residential allowances:** in England you can apply for help with your residential costs if you decide to study on a specialist course that is not available at a college close to your home. More information can be obtained from www.gov.uk/residential-support-scheme and from the Learner Support Service on **0800 121 8989**.

Funding schemes in Wales

- **The Education Maintenance Allowance:** this scheme provides a payment of up to £30 per week to young people from low income households to encourage them to stay on at school or college. For more information visit www.studentfinancewales.co.uk/fe.
- **Welsh Government Learning Grant FE (WGLG FE):** this grant is available if you are aged 19 or over, in post compulsory education and ordinarily resident in Wales. The grant is means-tested, up to a maximum of £1,500, and is provided to help with the costs of study. For more information visit www.studentfinancewales.co.uk/fe.
- **Passport to Study Grant:** some local authorities in Wales offer grants of various amounts if you are aged 16 to 19 and have parents on means-tested benefits. The money is usually paid to help with travel expenses, course costs or other expenses related to study. Contact your local authority, school or college for more information about this grant.
- **Financial Contingency Fund:** further education colleges in Wales have funds that are available if you are facing financial hardship during your studies. These grants are means-tested and tend to be given to those most in need for specific purposes such as accommodation, childcare, travel and course equipment. Amounts, eligibility criteria and application procedures vary, so contact your chosen college direct for more information about these funds.

Funding schemes in Scotland

- **Bursaries:** means-tested discretionary bursaries are available to help students from low income families. The amount of bursary depends on your age, your family income and whether you are a parentally-supported or self-supported student. You need to meet the residence and course requirements to be eligible. In 2016/17 you can receive up to £75.91 per week (parentally-supported, living at home) or £95.94 per week (self-supported or living away from home). More information and application forms can be obtained from your college bursary officer.
- **Study Expense Allowance:** when you are assessed for financial help, additional study expenses (such as books, tools and materials) may be taken into account.
- **Discretionary Funds:** these are funds distributed to colleges by the Scottish Government. If you find yourself in severe financial need you can apply for these funds through your college once you have started your course. Contact your college bursary officer for more information.
- **Individual Learning Accounts:** if you are aged 16 or over and earn less than £22,000 a year or are in receipt of a qualifying benefit, you may be eligible for an Individual Learning

Account (ILA) of £200 a year for further education courses. More information can be obtained from www.myworldofwork.co.uk/section/funding.

- **The Education Maintenance Allowance:** this scheme provides a weekly payment to encourage you to stay on at school or college if you are aged 16 to 18 and from a low income household. For more information visit www.emascotland.com.
- **Dependants' Allowance:** this is available if you have financial, care or legal responsibility for an adult. The allowance is income assessed and, in 2016/17, is worth up to £54.69 per week. Contact your college Bursary Officer for more information.
- **Childcare Costs:** some colleges provide help towards registered childcare costs for priority groups such as lone parents and mature students. Contact your college Bursary Officer for more information.

Funding schemes in Northern Ireland

- **The Education Maintenance Allowance:** this scheme provides a weekly payment of up to £30 for young people from low income households to encourage them to stay on at school or college. For more information visit www.nidirect.gov.uk.
- **Further Education Awards:** these are available for students studying on programmes of study that are not eligible for mandatory funding. However, funds are limited so it may not be possible to offer awards to every applicant who is successful in obtaining a place on an approved programme of study. In 2016 the maximum amount you can receive for tuition fees is £930 and the maximum amount you can receive for maintenance is £2,092. The maintenance grant is assessed on household income, with the maximum amount awarded to students with a household income below £21,330 who are living away from the parental home. More information can be obtained from www.eani.org.uk.
- **Hardship Funds:** these are available for students who are experiencing financial hardship. Funds are limited and discretionary. Each college administers its own funds and sets its own eligibility criteria, within the overall principles of the scheme. Contact your student support officer or welfare officer for more information about these funds.
- **Childcare Costs:** some colleges provide help towards registered childcare costs for priority groups such as lone parents and mature students. Contact your college student support officer or welfare officer for more information.

Is there any funding available for people with disabilities?

There are a variety of schemes available if you have a disability and/or special needs. For example, some bus companies offer free travel and some local authorities arrange free transport. Many local authorities employ a person who deals with funding applications for disabled students and these people will be able to provide information about local schemes. You can also contact your college welfare officer or bursary officer for more information.

Is there any funding available for transport to college?

Local authorities help young students with their transport costs to and from their place of education. In some areas this is in the form of bus passes available for all students aged 16-18. In other areas grants are offered to cover travel expenses for students if their parents are claiming means-tested benefits. This type of help is usually offered if you meet the residence requirements and if you live over two miles away from your place of study. Contact your college welfare officer or bursary officer for more information.

Where can I find more information?

More information about funding in England can be obtained from the government information website: www.gov.uk/further-education-courses/financial-help. You can find more information about funding and planning your future career from the National Careers Service website: <https://nationalcareersservice.direct.gov.uk>.

More information about funding opportunities in Wales can be obtained from Learning and Careers Advice on 0800 100 900 or you can visit www.yourfuturechoiceaction.org.uk for further information and advice. Details of the WGLG FE and EMA can be obtained from www.studentfinancewales.co.uk/fe.

More information about funding for further education in Scotland can be obtained from www.scotland.gov.uk/topics/education (email: studentsupport@scotland.gsi.gov.uk). For more information about careers, jobs, learning and training (including funding your course) visit www.myworldofwork.co.uk.

More information about funding in Northern Ireland can be obtained from www.eani.org.uk and from the education, learning and skills section of www.nidirect.gov.uk.

Familycash (www.familycash.org.uk) offers a down-to-earth, practical and up-to-date guide to all types of funding for school pupils, college students, university students and their families in all parts of the United Kingdom.

For detailed information about student finance, including income, expenditure and money management, see *Financial Survival for Students*, available from www.studentcash.org.uk.

18. BECOMING AWARE OF PERSONAL SAFETY ON AND OFF CAMPUS

What personal safety issues do I need to be aware of as a student?

The Home Office reports that one in three students becomes the victim of crime each year. The crimes that most commonly affect students are mugging, vehicle-related theft and burglary. Also, it reports that people aged 16 to 24 are around three times more likely to be victims of burglary than people in other age groups.

As a student you could be more vulnerable to crime when you move to a new, unfamiliar area. You may not know which parts of the town or city are unsafe and which areas to avoid. If you rent privately, the accommodation may not be as secure as your parental home, or you might be on a strict budget that means that you have to rent accommodation in a rougher part of town. Nevertheless, there are many steps that you can take to reduce the chance of becoming a victim of crime (see below).

If I live in halls of residence, will this reduce the problems?

A Home Office survey found that nearly 12% of students in private rented accommodation had experienced a burglary, compared with 5% of students who lived in university accommodation. This indicates that halls are safer, but that burglary does still occur. It is, therefore, recommended that all students take out insurance to cover their possessions (see Chapter 32).

Most colleges and universities recommend that first year students, especially those who are moving away from their home town, live in halls of residence for their first year. It provides more safety and security than private rented accommodation, and it helps to ease you into college or university life.

Halls have locks to outside doors and locks to each study bedroom. Many have spy holes in the doors. Some have security officers patrolling the grounds and wardens within the halls. These people are trained in health and safety issues and are able to help if you encounter any problems.

How can I reduce problems when choosing my accommodation?

The following points will help to reduce problems when choosing student accommodation:

- Choose your accommodation carefully. Try to live in halls of residence for the first year as this will help you to become familiar with a new town or city. You will get to know the rougher areas and the parts that should be avoided.
- Try to view halls before you make a decision. Ask questions about security and the availability of security staff and wardens. If the accommodation is on the ground floor or first floor, how easy is it for someone to gain entry through the window?
- When choosing private rented accommodation, speak to staff in the accommodation office and students' union before making your choices. Find out whether there are areas of the town or city that have more trouble than others. Is it recommended that you stay away from certain areas?
- When viewing accommodation, check the locks. Do they look secure? Are there security bolts, window locks and door chains in place? Are there any tell-tale signs of recent break-ins, such as broken panes of glass, cracked door frames or broken locks?

- Are the boundaries to the property complete and secure? Would it be possible for somebody to climb over them easily? Is there public right of way near the property, such as alleyways or footpaths, which could pose a threat? Is the property overlooked by other properties that could provide extra security?
- Before choosing accommodation consult www.police.uk. You can use the postcode search to find out how the area performs on crime and policing.
- Think about vacations: will your belongings be safe when left in the property? Is there the possibility of secure storage? Will you need to remove your belongings from halls if the room is to be let for conferences? Does your insurance cover your belongings when left over the vacation?
- When you move into a property make sure that expensive equipment cannot be viewed through the window.

What can I do to keep safe when I go to college or university?

The advice offered above will help you to reduce problems when choosing student accommodation. In addition to this advice there are several other points that you should note:

- Never walk alone at night. If you want to walk home from a night out, make sure you do so in a group. If you are on your own, call a taxi. Some colleges and universities have special arrangements with local taxi companies. For example, some taxi companies offer reduced fares for students and some agree to take students home free of charge if they have run out of money or are in a dangerous situation. The taxi company is reimbursed at a later date, either by the student or by the college or university.
- Avoid dangerous areas. Speak to staff in your students' union to find out whether there are places you should avoid.
- Always be aware of who is behind you, even in the daytime. Make sure that people don't follow you into halls of residence (without the use of a key).
- Avoid conflict. Some local people resent students and the student way of life. Never get into an argument with local people, especially when everyone has been drinking alcohol. Be aware of others around you and don't aggravate people by being loud and annoying.
- Never leave a drink unattended.
- Think before you drink alcohol. Do you know how you are going to get home? Are you in a big group of people? Think also about your mates and don't let anyone leave by themselves. Most muggings and assaults happen outside pubs and clubs between 10pm and 6am.
- Use cash machines wisely. Always look for tampering and make sure there is not someone behind you who could read your number. Secure money safely while at the machine and hide your card. Don't take out more money than you need and keep cards and cash in a separate place.
- Note down all card numbers and mobile telephone details so that if anything does get stolen you can cancel it immediately. Make sure that you alert the authorities as soon as you are aware of the loss.
- Think about the valuable items that you own. Is it really necessary to take them to college or university? If it is, mark your property with the initials of your college or university and your student ID number. Use an ultraviolet pen to do this: many students' unions give them away free at the beginning of term.
- Always lock your house and/or room, even if just going out for a short time. Never leave windows open when you are not in the room. Never leave keys where they can be taken, and keep them away from windows and doors.

- If you see signs of a break-in to your property, don't go in alone. Go to a friend or neighbour's house and call the police.
- Carry a personal attack alarm: many institutions give them away free at the start of your course.

What should I do if I become a victim of crime?

Although all crime should be reported immediately to the police, the Home Office survey found that 60% of all incidents remained unreported. This leaves assailants free to find another victim. If it is a serious crime, if you or someone else is in danger or the crime is in progress, call 999 and the police will arrive quickly on the scene. They will be able to help you and are more likely to catch the assailants. Also, the police will be able to put you in touch with victim support groups. If the crime is not an emergency, call 101.

University counselling and medical services are available for students and many offer 24 hour cover for students who need advice and support.

Where can I obtain more information?

Your students' union and accommodation office can offer comprehensive advice about choosing accommodation and making your room safe and secure. Many colleges and universities have useful information on their websites and in their prospectuses. Always start hunting for accommodation as early as possible to increase your options. Advice on student housing and all other aspects of student life can be obtained from www.nus.org.uk.

If you find yourself the victim of crime, Victim Support is a national charity offering a free and confidential service. More details can be obtained from www.victimsupport.org.uk.

You can speak to your Crime Reduction Officer at your local police station for more information about all aspects of personal safety.