



# Year 12 Post 18 Options Information Evening



# Format of evening



- Overview of post 18 options
- Outline of UCAS process for applying to UK universities
- Student Finance Presentation
- Apprenticeships
- How you can help and resources
- Questions?

# Post 18 options



**UK  
universities  
2027 or 2028  
start  
(deferred)**

**Other courses  
eg  
conservatoires,  
art foundation**

**Apprenticeship  
or employment**

**Gap year -  
travel, work  
or  
volunteering**

**Overseas  
university**

# Key Information

- UCAS: centralised electronic system ([www.ucas.com](http://www.ucas.com) )
- Student may select a maximum of 5 university courses: not ranked, 'blind' application
- If applying for medicine or other clinical courses limited to 4 choices plus an alternative (e.g. biomedical science, anatomy)
- The student can only apply to Oxford or Cambridge
- They can choose deferred entry to September 2028 – check course allows this
- They can do other applications alongside UCAS e.g. international, art foundation, apprenticeships
- If they are thinking about applying for an apprenticeship have UCAS as a back-up.



# Timeline- Year 12

- Through Spring and Summer they need to be thinking about what they might like to study, researching university courses and doing super-curriculars.
- They need to write a personal statement to convince admissions tutors to offer them a place. Deadline for first draft is the end of Term 6.
- Open days are a good opportunity to find out about different universities and courses.
- They will have a group careers meeting – they can then request a follow-up 1:1.
- In tutor time in May they will start completing the UCAS form sections on personal details and education.
- They will get their predicted grades at the end of term 6.

# Timeline- Year 13

- They add 5 choices taking into account their predicted grades and complete the form.
- Key deadlines:
  - Conservatoires: early October deadlines
  - Early applicants – Oxbridge, medicine, dentistry, veterinary 15 October. **There will be an internal deadline in early October.**
  - Main UCAS deadline – 13 January- **BUT there will be an internal deadline in early December.**
- Their application is sent off.
- They wait for offers and then narrow their 5 down to a final Firm and Insurance in Spring of Year 13.

# Choosing the right place



- Style – from traditional, with a focus on subject-based courses and research, to modern universities/colleges, with a greater focus on vocational courses.
- Location – some are in large cities, others in small towns, by the coast or in the countryside – it's all a major influence on the environment and lifestyle.
- Size – larger universities can have more than 20,000 students, whereas some of the smallest have only a few thousand.

# Choosing the right place (cont)



- Culture and facilities – influenced by a range of factors, look at facilities for academic and extra-curricular activities.
- What graduates do – all universities collect destination statistics; it can be useful to find out what jobs or further study students go on to.
- Tuition fees – can vary between universities and colleges; check if there are scholarships or bursaries available.
- Living costs – accommodation, transport, and food can vary enormously.

# Choosing the right course



- What does the course cover? Courses with the same title may be very different.

Look carefully at the core course content, and the range of optional studies/modules available.

- Which modules are the most interesting and relevant to your career aspirations?
- See if the course or university/college offers any internship, placement, or study abroad opportunities.

# Choosing the right course (cont)



- How is the course taught – structured teaching, or more independent research?
- How many lectures are there, and how much group work will be done in seminars? How is the course assessed?
- Foundation years

# UCAS form

What it includes



## Student Profile

Contact details  
Educational  
Qualifications  
Contextual data



## Personal statement



## Choices

Up to 5 choices

The School then adds in predicted grades and reference

# Types of University

## **RUSSELL**

University of Birmingham  
University of Bristol  
University of Cambridge  
Cardiff University  
Durham University  
University of Edinburgh  
University of Exeter  
University of Glasgow  
Imperial College London  
King's College London  
University of Leeds  
University of Liverpool  
London School of Economics  
and Political Science  
University of Manchester  
Newcastle University  
University of Nottingham  
University of Oxford  
Queen Mary University of London  
Queen's University Belfast  
University of Sheffield  
University of Southampton  
University College London  
University of Warwick  
University of York

## **GROUP**

'Typical' offer A\*AA - AAB  
at A Level

**Most certainly not the be-all and end-all!**

**There are many good universities which  
are not members of the Russell group**

**Some universities have specialisms in vocational  
courses**



# Will they get an offer?



- A-Level predicted grades, may be specific subject requirements
- GCSE grades –may be subject/grade requirements
- Personal statement
- Admissions tests (UCAT, LNAT, ESAT, TMUA, TARA etc)
- Interview/portfolio
- Work experience
- Offer may be in grades or tariff points
- Some students may be eligible for contextual offers.

# The Higher Education Landscape

Figure 1: English and Welsh 18-year old population 2009-2036

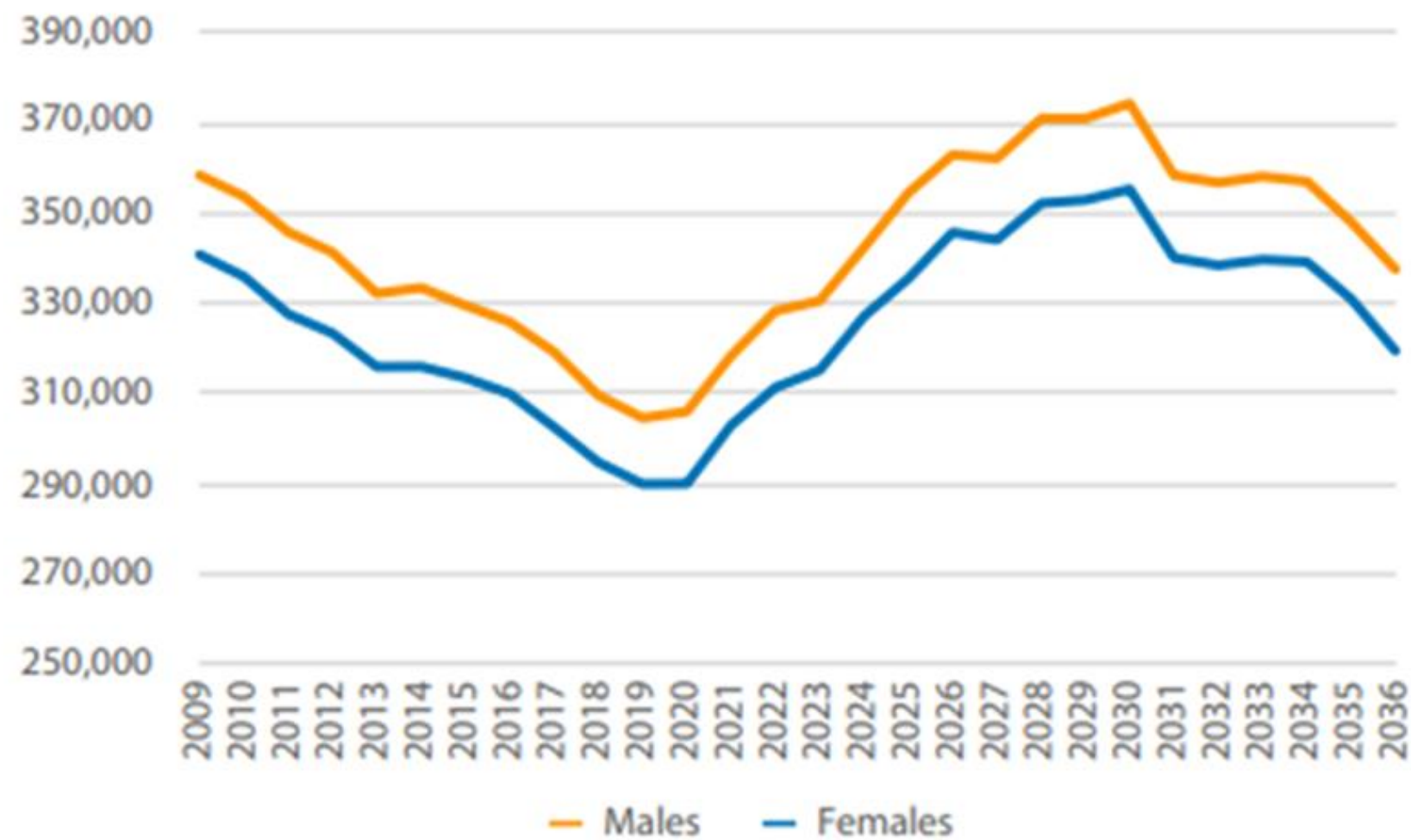
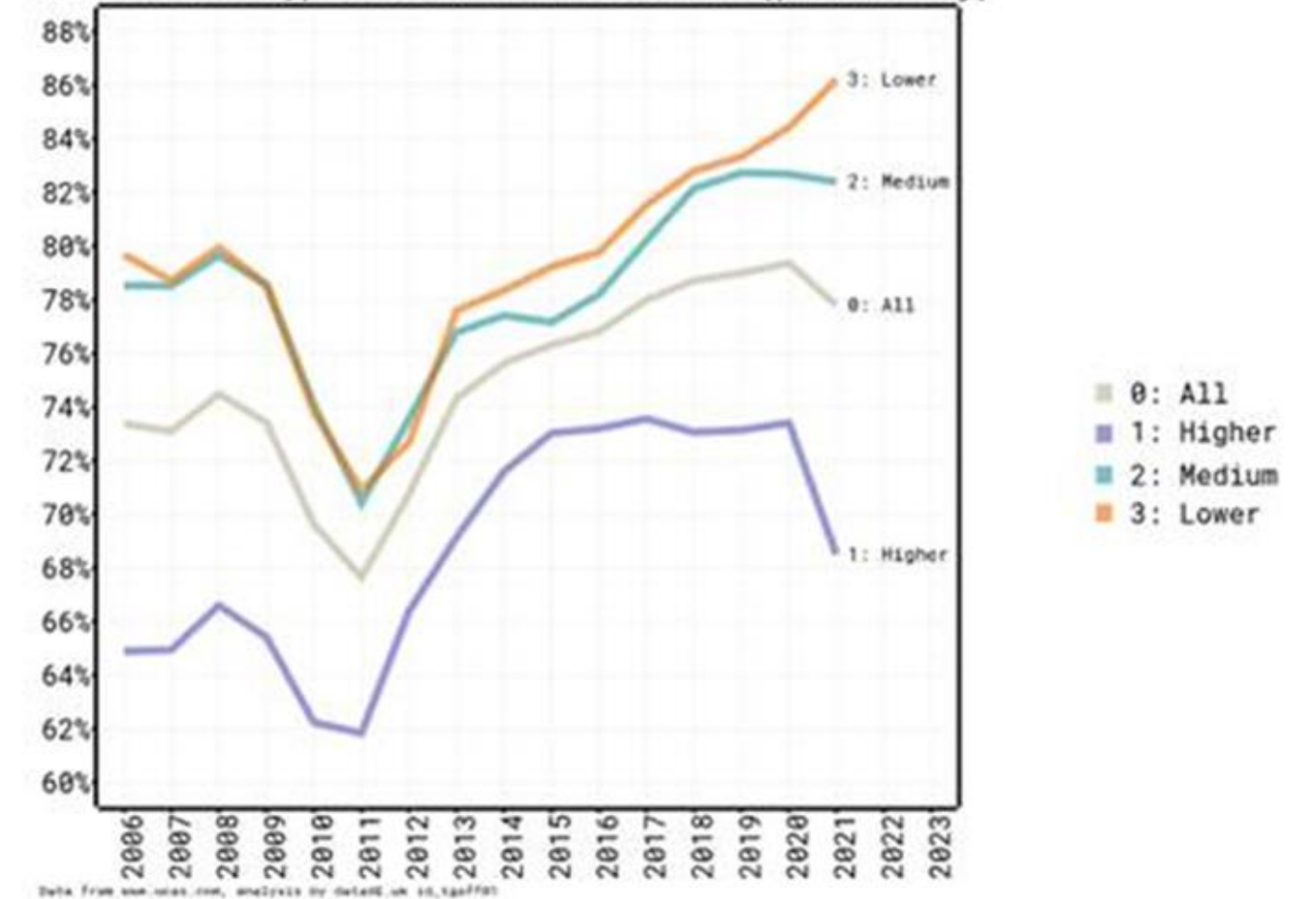


Figure 1 Offer rates to UK 18-year-old applications

Offer rates to UK 18 year olds by provider tariff group  
June deadline applications at June deadline [pre-2017 adj]



# What does this mean?

- Competition for places at selective universities is tough
- Having the right predicted grades is not a guarantee of an offer for some courses at some universities
- Important to spread risk across the five choices— particularly competitive this year at Oxbridge, Durham, LSE, Imperial, Warwick, UCL, St Andrews, Edinburgh, KCL, Bath
- Particular pressure on Computer science, Economics, healthcare courses
- We suggest a strategy of a spread of entry grades – look at predicted grades when deciding where to apply.

# Useful resources

- [Ucas.com](https://www.ucas.com)
- Use the careers library, subject library, University search tool on Unifrog
- [Opendays.com](https://www.opendays.com)
- [Discoveruni.gov.uk](https://discoveruni.gov.uk)
- Subject league tables: Guardian, The Complete University Guide
- [Aspire.upreach.org.uk](https://aspire.upreach.org.uk)



# Student Finance

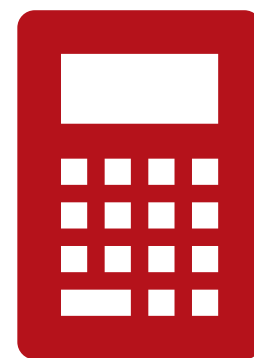
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Emily

Student Recruitment Officer

Recruitment & Admissions

# Student Loans Explained



# Student Finance Loans

## **Tuition Fees**

Pays your  
course fees

## **Maintenance**

To support  
living costs

# Tuition Fee Loan

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Capped at £9,790 per year in 2026/27  
and £10,050 in 2027/28.

Money is paid straight to the university.

All home students can apply for the full  
tuition fee loan.

No upfront fees on arrival at university!



# Maintenance Loan

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This is a *contribution* towards living costs, implying other sources of income may be needed.

All home students receive a base amount, with further amounts being means-tested.

Money is paid directly to your student bank account at the start of each term.



# Maintenance Loan

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The amount of maintenance loan you can receive is dependent on:

- Year of study
- Household income
- Location of your study and living
- How many weeks the course runs for



# Maintenance Loan: Location

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The maximum amount you can get depends on where you live while you're studying.

Location	Minimum Amount (non-means tested)	Additional Amount (means tested)	Combined Potential Total
Living with your parents/guardians	£4,013	£5,105	£9,118
Living away			

*Current SFE Amounts 2026-2027*

# Maintenance Loan: Household Income

Household Income	Minimum Amount (non-means tested)	Additional Amount (means tested)	Combined Total
< £25,001	£5,048	£5,782	£10,830
£30,000	£5,048	£5,010	£10,058
£35,000	£5,048	£4,237	£9,285
£40,000	£5,048	£3,464	£8,512
£45,000	£5,048	£2,691	£7,739
£50,000	£5,048	£1,919	£6,967
£55,000	£5,048	£1,146	£6,194
£60,000	£5,048	£373	£5,421

*Current SFE Amounts 2026-2027, based on a student living away from home outside London*

# Student Finance Grants

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Extra financial help is available through Student Finance England, including:

- Disabled Students' Allowance
- NHS Bursaries (for certain courses)
- Parents' Learning Allowance
- Adult Dependants' Grant
- Childcare Grant



# Scholarships and Bursaries

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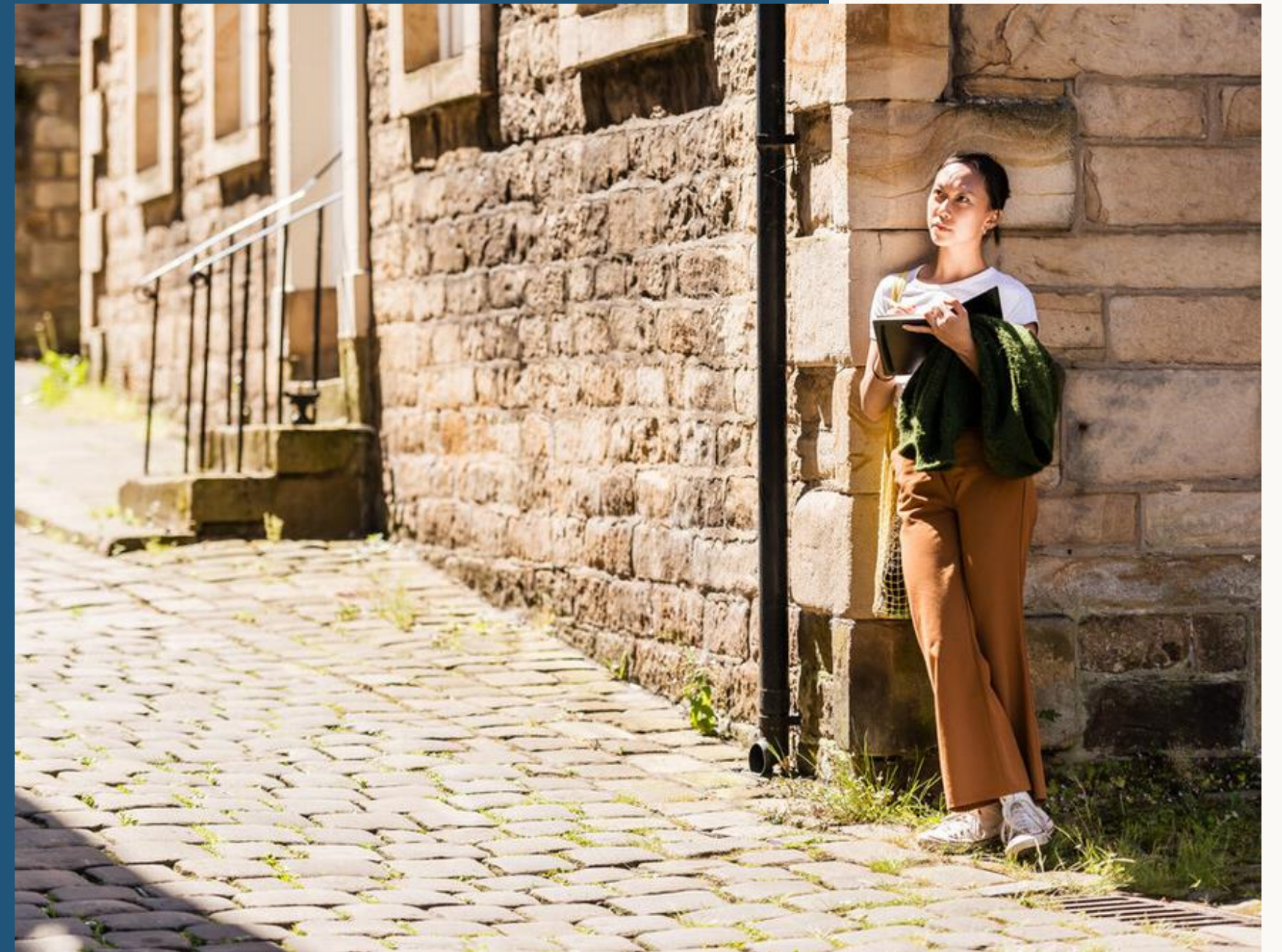
Awarded directly by individual universities and are managed directly by them.

Can be awarded for a range of reasons, including:

- Academic performance
- Sporting Ability
- Contextual Information

These do not need to be paid back.

Browse opportunities on **The Scholarships Hub**, **UCAS** or university websites.



# Lancaster Scholarships 2026

## Lancaster Bursary

*£1,000 per year of  
study*

For Home students from a  
household income of  
<£35,000

## Lancaster UG Excellence Scholarship

*£3,000 in first year*

For Home, Firm choice  
students who achieve  
A\*AA (A Levels or  
equivalent quals) with  
five GCSEs at 7/A or  
above

# Repayments



# Repayments: Interest

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Interest accumulates from the time of your first payment at university.

Interest is applied at the level of RPI (Retail Price Index; a measure of inflation on a 'basket of goods').

The Student Loan interest rate is usually fixed annually and is currently 3.2%.



# Repayments: How it works

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Both loans are combined into one balance.

Repayments begin in the April after graduation and the loan is written off after 40 years.

Everyone pays **9% of any income above £25,000**, and this is always based on income, not loan balance.



# Repayments: How it works

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Payments are taken automatically from graduate's salary.

Repayments are always calculated on that salary. If your salary decreases or stops, your repayments change to reflect this.

Student Loans have no impact on credit ratings or any other credit products (mortgages etc).

Salary (before tax)	Monthly Repayment Taken
£25,000	£0
£28,000	£22.50
£31,000	£45
£35,000	£75
£40,000	£112.50
£50,000	£187.50

*Indicative monthly repayments on a Student Finance England Plan 5 loan*

# Discover a Top 10 UK University at a Lancaster Open Day 2026

## Summer

Sat 27th June

Sat 11th July

## Autumn

Sat 12th Sept

Sat 17th October

# Any questions?

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Thank you for listening.

# Apprenticeships



Bloomberg



UCAS



pwc



Goldman Sachs



Government Economic Service



AstraZeneca



nationalgrid



# Apprenticeships

- Gives the opportunity to gain on-the-job experience
- Earning and no student debt
- Do they have a preferred career path?
- Are they OK with not having a 'traditional' university experience?
- Do they have good time management skills?
- Less straightforward to apply for and selection can be lengthy and demanding
- Less straightforward to find vacancies and different timescales
- Need to apply for more than one
- We always recommend a UCAS application as a back-up

# Apprenticeships

- There are different levels and they can go up to degree level
- Year 12 is a good time to research what is out there and companies in the sector in which they're interested
- Look at the early careers pages of company websites
- Use the UCAS and .gov pages – remember these are only a snap-shot
- With degree apprenticeships they apply to the company not the university

# How you can help

- Encourage them to attend university open days – either in person, or virtually.
- Discuss different courses with them to help them narrow down their area of interest.
- Check that they are using Unifrog regularly to conduct research, log their activities and are starting their personal statements.
- Make sure that they know that they can contact myself or anyone in the Sixth Form team for help with anything – no matter how small

# How you can help

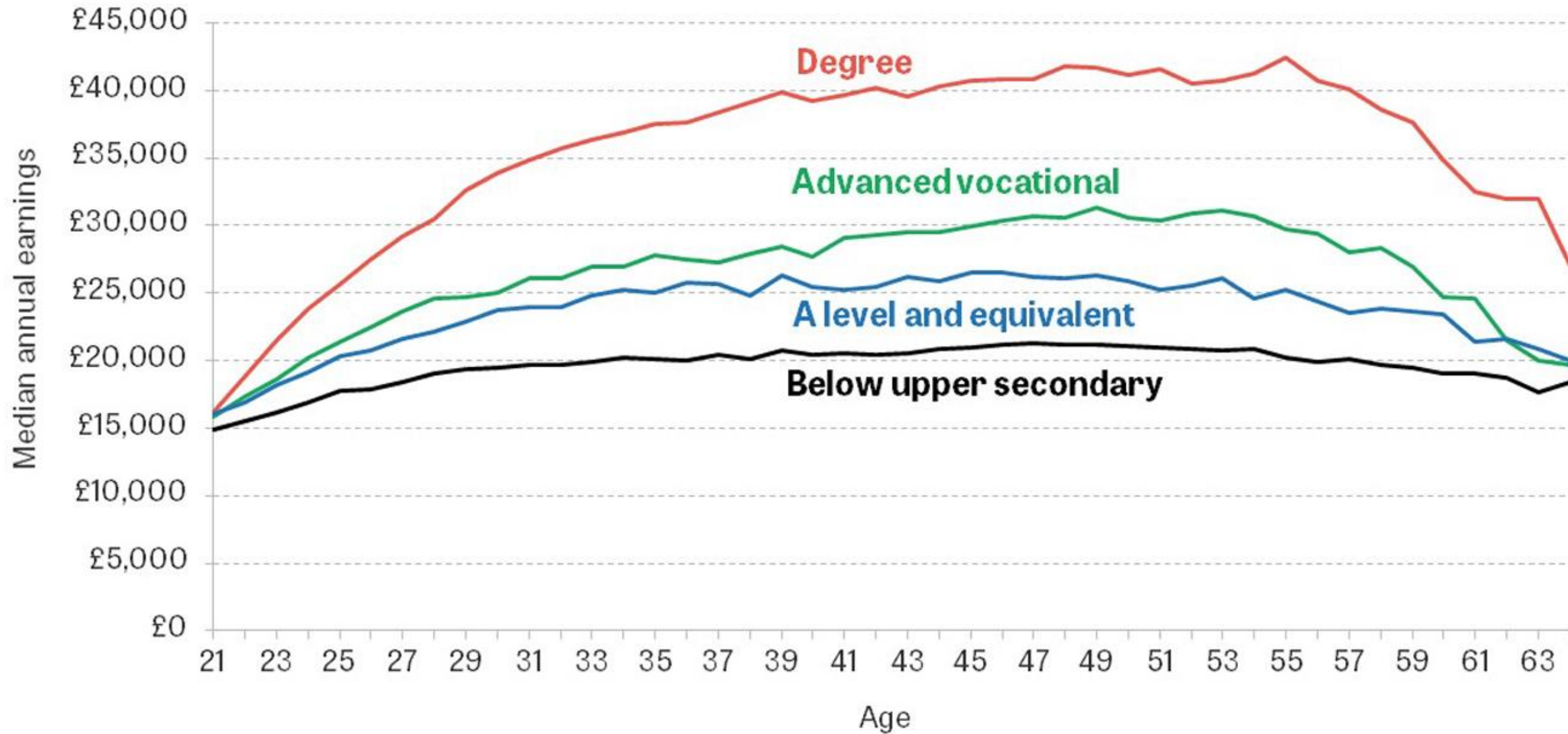
- Make yourself familiar with the UCAS timeline, so that you can keep them on-track. In order to meet UCAS deadlines, the School has to set internal deadlines by which the student has to submit their application for the school to review.
- Make sure that they are checking both their school and the personal email account that they have used for their application daily.
- If they are applying for apprenticeships they need to be even more proactive. If you are able to, support them in learning to drive so that they can access more opportunities.
- If they are applying for clinical courses they will need to devote a significant amount of the summer break to preparing for UCAT

# Questions?

**Email:**

**[careers@bourne-grammar.lincs.sch.uk](mailto:careers@bourne-grammar.lincs.sch.uk)**

## Median annualised earnings among employees, by age and qualification level



**Inequality**  
The IFS Deaton Review

Note: Below upper secondary are GCSE or lower qualifications.  
Source: Figures 14 and 15, Farquharson et al (2022).



