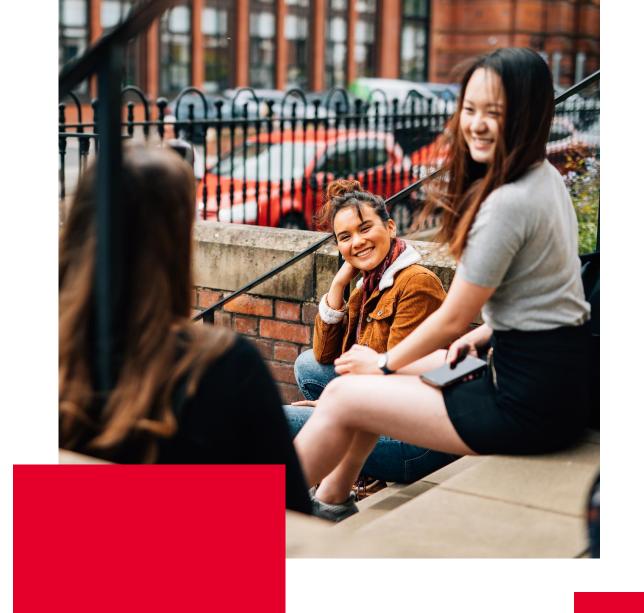
UNIVERISITY INFORMATION SESSION

WEDNESDAY, 11 JUNE 2025



PATHWAY OPPORTUNITY PROGRAMME MONEY MATTERS

Debbie Forsey
Student Adviser (Money)
SU Advice
Queen's Students' Union





Today we will look at....



Student Finance Facts & Myths



Budgeting



Top Student MoneyTips

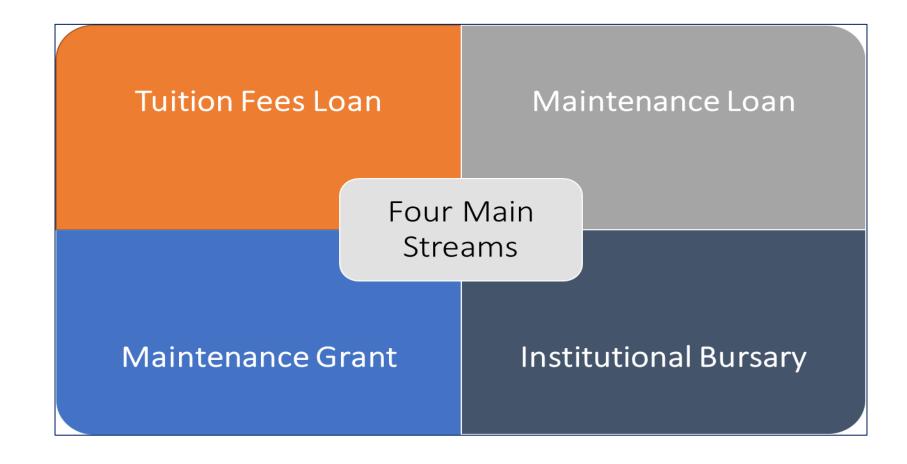




- Universities charge students tuition fees to cover the cost of studying
- Tuition fees differ according to where you study and where you are from
- NI £4,855 per year from Sept 2025
- GB up to £9,535 per year from Sept 2025
- Students also need money to cover their day to day living expenses



STUDENT FINANCE





STUDENT LOANS

- Loans are offered to students to cover the cost of tuition fees and living expenses (maintenance)
- You do not have to take any student loans, but most students will apply.
- A Tuition Fee Loan will cover the full tuition fee charged each year.
- The amount of Maintenance Loan given depends on the student's 'household income' As each payment must last about three months, budgeting is very important.
- Students from NI will start to repay their student loans when they finish their course and are earning over a certain amount (currently £26,605).



STUDENT GRANTS

QUEEN'S STUDENTS' UNION

- Students with a household income up to £41,065 may also apply for a grant to help with their day-to-day living expenses.
- This grant does not have to be paid back.
- There are additional grants for students with disabilities and/or children

BURSARIES & SCHOLARSHIPS

- This is extra money given to some students and does not have to be paid back
- There are lots of different types of bursaries and scholarships which vary across universities – do your research!
- They are usually awarded to students who meet certain criteria
- Check out the <u>Scholarship Hub</u>



QUEEN'S BURSARY (MEANS TESTED)



- Currently £480
- Eligibility is automatically assessed using household income figures SFNI provides the University.
- Paid directly to eligible students in February.
- Payable to any student with a household income of £19,203 or less who will receive the maximum Maintenance Grant or Special Support Grant.





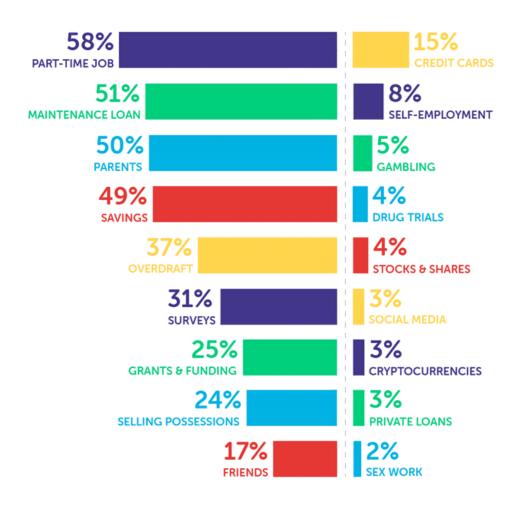
- Student loans for tuition fees are paid directly to the University.
- The student loan and grant for living costs are paid to the student's bank account.
- Payments are made three times a year:
 - once you have enrolled
 - > after Christmas/New Year
 - > after Easter.
- Each payment has to last about three months so budgeting is <u>very</u> important.

SU ADVICE

WHERE DO STUDENTS GET THEIR MONEY FROM?



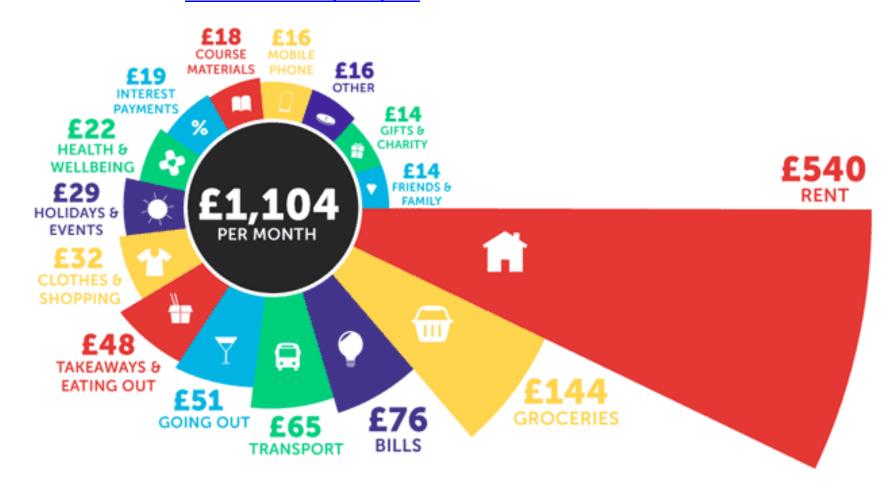
Save the Student Money Survey 2024



WHAT DO STUDENTS SPEND THEIR MONEY ON?



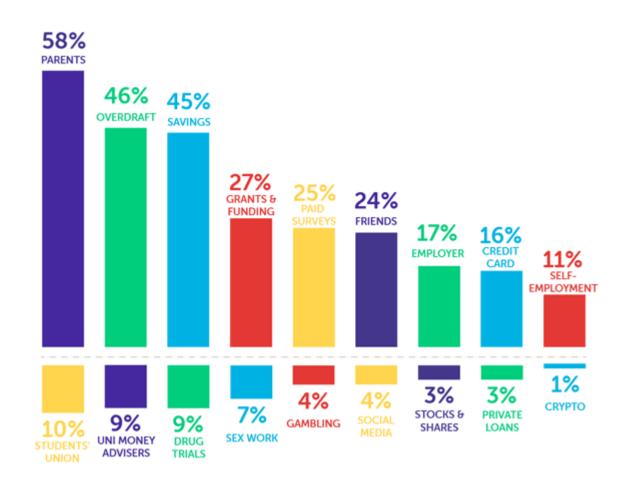
Save the Student Money Survey 2024



WHERE WOULD STUDENTS TURN TO FOR CASH IN AN EMERGENCY?



Save the Student Money Survey 2024









BUDGETING IS THE KEY



Student Budget Calculator | Whatuni UK



The Money Manual



MSE Student Budgeting



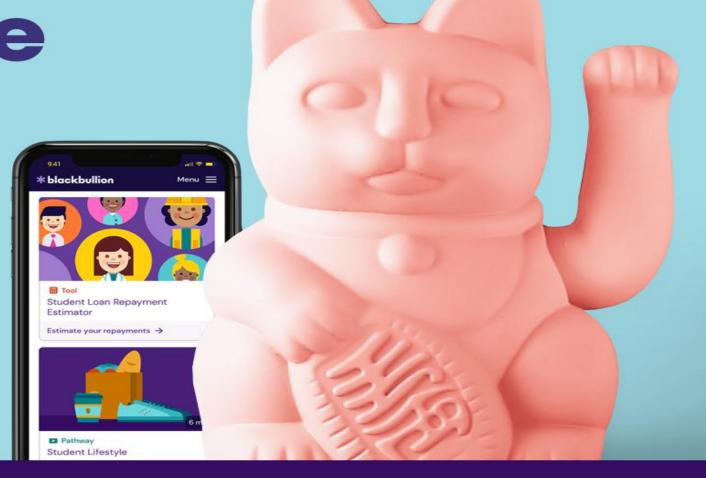
 Save the Student - Student Money, Discounts and Jobs



* blackbullion

Don't leave it to luck

Money Ready for Uni is an online course to prepare you for the financial reality of university life, before you land on campus.



TOP STUDENT MONEY TIPS



- Make sure any student finance information you read online applies to NI.
- Make sure you are claiming for everything you are entitled to.
- Ask about scholarships and bursaries.
- Don't allow the media hype around student debt deter you.
- Speak to your parents/guardians about student finance.
- If you find you are having financial difficulties at university, don't suffer in silence – there will be someone like me to talk to

THANKS SO MUCH FOR LISTENING!

NOW OVER TO YOU - ANY QUESTIONS?





HIGHER EDUCATION

UCAS:

Universities (Traditional and New)

Stranmillis University College

Further & Higher Education Colleges (some FD programmes)

DIRECT:

St Mary's University College

REPUBLIC OF IRELAND:

CAO: Universities, Institutes of Technology & Private Colleges





SOURCES OF INFORMATION

- > Prospectuses
- University websites
- > Course Finder
 - Entry Requirements
 - How we choose our students
- Open Days
- > Former Students
- Informal Visits





WHAT TO LOOK FOR

➤ Location (Ease Of Access)

➤ Academic Reputation (Quality of Teaching and Research)

➤Type (City, Campus, Technological)

➤ Type of Course (Vocational, Non-Vocational,

Sandwich)

➤ Assessment (Formal Exams, Continuous

Assessment, etc.)

≻Size

≻Accommodation

➤ Other Facilities





UCAS APPLICATIONS – 2026 ENTRY

CLOSING DATES:

Oxbridge, Medicine, Dentistry,

Veterinary Medicine 15 October 2025

(18:00)

All other courses 14 January 2026

(18:00) - ECD (On-time)

30 June 2026 (18:00) (Late)

COST:

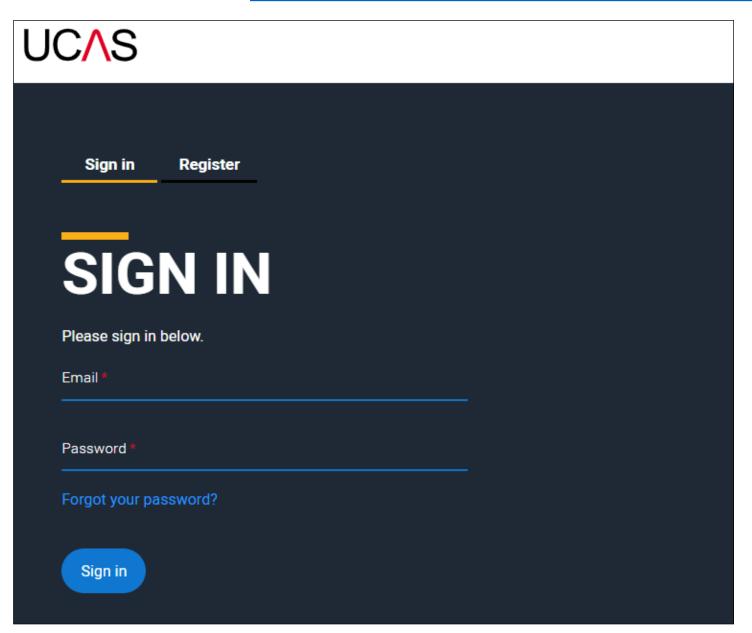
Application fee (up to five choices) £28.95

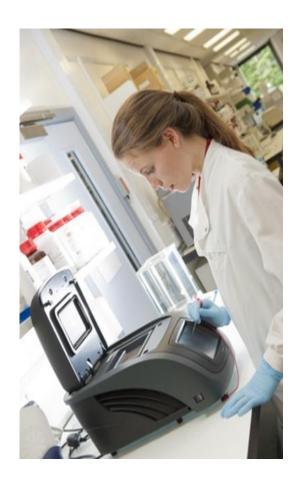






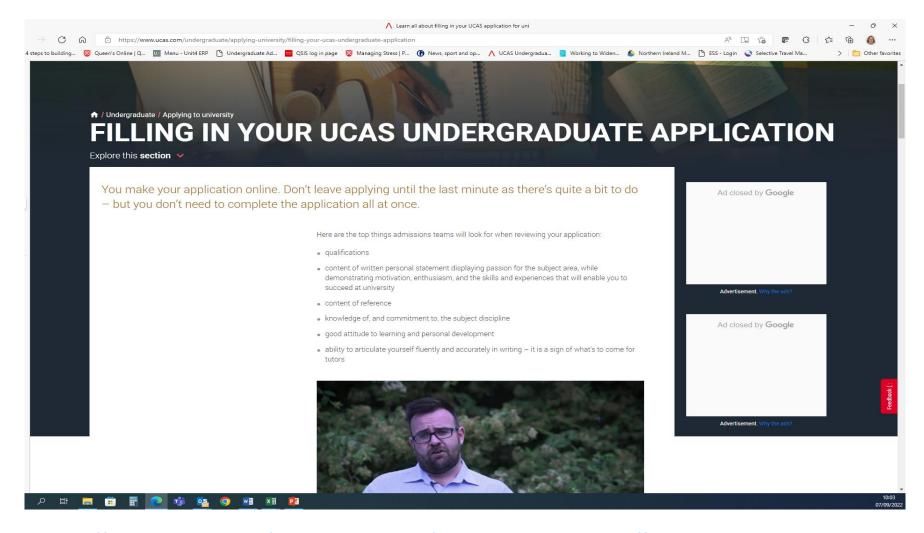
UCAS HUB - https://www.ucas.com







HELP WITH YOUR UCAS APPLICATION









https://www.ucas.com/undergraduate/applying-university/filling-your-ucas-undergraduate-application

COMPLETING YOUR UCAS APPLICATION

UCAS Application has four distinct sections

- Information about you name, address, DOB, telephone number, email address
- Information about your qualifications both completed and pending
- Personal Statement
- > Reference
- Finally Pay fee and submit application





Add activity

Type of activity *
Other ~
Activity provider *
QUB – Pathway Programme V
Name of the activity/programme *
Queen's University Belfast Pathway Opportunity Programme
Characters used: 0 of 100 characters
Start date *
Day Month Year
31 01 2022
End date *
Day Month Year
03 12 2022

LIST THE PATHWAY PROGRAMME

IN THE

"EXTRA ACTIVITES"
SECTION ON THE
UCAS APPLICATION



3 APPLICATIONS IN UCAS DIRECTORY ORDER					If you wish to apply later for Art & Design Route B courses please tick (✔)			
(a) institution code name	(b) Institution code	(c) Course code	(d) Campus code	(e) Short form of the course tile	(I) Further details requested in the UCAS Directory	(g) Point of entry	(h) Home	(j) Deter entry
ABRDN	A20	N400		MA/Acc	Accountancy	1	N	N
EDINB	E56	M320		LLB/LAW	Law	1	Ν	N
QBELF	Q75	N323		BSc/ACT	Actuarial Science and Risk Management	1	N	N
QBELF	Q75	M100		LLB/LAW	Law	1	N	N
ULS	U20	N120	J	BSc/BusS	Business Studies	1	N	N



PERSONAL STATEMENT

From 2026 entry the Personal Statement will change from free text to 3 questions:

Question 1: Why do you want to study this course or subject?

- Motivation for studying course(s)
- Knowledge of the subject area and interests
- Future Plans and why the subject is a good fit

Question 2: How have your qualifications and studies helped you to prepare for this course or subject?

- > How your studies or training relate to your chosen course(s) or subject area
- What relevant or transferable skills you have that make you a great candidate
- > Any relevant educational achievements

Question 3: What else have you done to prepare outside of education, and why are these experiences useful?

- Work experience, employment, or volunteering
- Personal life experiences or responsibilities
- Hobbies and any extracurricular or outreach activities
- > Achievements outside of school or college
- Post-education activities

Maximum overall character limit (including spaces) 4000

Mixed choices in context of invisibility of choices – common personal statement

Used by individual universities in different ways





REFERENCE

- Normally provided by teacher / academic who has experience of candidate's performance
- Free text was replaced with three structured sections from 2024 entry:
 - General Statement about an applicant's School/College/Centre – snapshot of what is offered
 - Information about extenuating circumstances which have impacted on an applicants education and achievement
 - 3. Any other supportive information specific to an applicant and relevant to the course(s) applied for which the referee thinks universities should be aware of e.g. academic achievements and potential





HOW DECISIONS ARE MADE

➤ Made by admissions officers and academic selectors before final examinations are taken and results known

- ➤ All information on UCAS form important especially:
 - If you are applying for a popular course
 - If your application is at any stage borderline (offer criteria)





CRITERIA FOR OFFERS

Factors taken into account:

- Subject requirements GCSE and A-level
- Pathway Opportunity Programme possible reduced offer (1/2 grade(s))
- Personal statement
- Academic reference including predicted grades
- > Interview
- Aptitude Tests







UNIVERSITY DECISIONS AND REPLIES

- > Universities can make one of three decisions:
 - Unconditional offer
 - Conditional offer
 - Unsuccessful
- Decisions can be expressed in terms of A-level grades, Irish Leaving Certificate grades, BTEC grades and unit grades (where required for subject specific requirements)
- > Queen's makes decisions in terms of grades, not UCAS Tariff points
- University deadline for processing on-time applications (received by 14 January) 31 March 2026 (reply date 6 May 2026); Final deadline 13 May 2026 (reply date 3 June 2026)
- Applicants can make one of three replies
 - Firm Acceptance (CF)
 - Insurance Acceptance (CI)
 - Decline





CONFIRMATION - AUGUST

- Queen's will receive exam results from UCAS for A-level, Irish Leaving Certificate and BTEC
- If you precisely meet or exceed the conditions of your offer you will be accepted
- ➤ If CF unsuccessful and CI accepts you are committed to your CI choice
- ➤ If both CF and CI unsuccessful you will be eligible for Clearing







CLEARING

- Clearing commences mid-July
- Eligibility:
 - very late candidates
 - those who are holding no offers for whatever reason
 - those unsuccessful with CF and CI choices in August
- Clearing vacancies declared mid-August
- Information available from newspapers, UCAS website and university websites







