THE VALUE OF HIGHER EDUCATION

Why might you go to university?
- To pursue a specific career path
- To challenge yourself
- To explore your subject in more depth
- For the student experience

The 4 C’s: How to choose your course and university

**Course**
- What do you want to study and why?
- Have you used the UCAS course search to see what courses are available?
- Have you considered subjects not taught in school/college (eg Architecture, Pharmacy, Anthropology)?
- How will you study? There are different alternatives:
  - joint honours (studying two subjects, eg Drama and English)
  - full time or part time
  - foundation year

**Content**
- Does your preferred course cover the subject areas you are interested in?
- Is the course structured in a way that will suit you? Is it mainly exam or coursework based?
- How is it taught? Mainly seminars or lectures, or by other methods?

**Campus or city?**
What do you want from your university experience?
- Do you want everything in one place? (campus university)
- Would you prefer to be in a city with academic buildings, the students’ union and accommodation in different parts of the city?

**City**
- Do you want to move away or be near/stay at home?
- Do you want to be in a big city, a medium city or a town?
- Do you want to be in the countryside, near the sea or somewhere that combines these factors?
- If you want to move away, how much will it cost to live there? Will your loans cover it or will you need to get a part-time job?
- How often will you want to go home? How much will it cost?

**Your expenditure**
- Academic costs include: books, course materials, printing/photocopying costs etc
- Living costs includes accommodation, food, clothing and laundry, personal items, social life, mobile phone, TV licence

**Tuition fees: the facts**
- Most universities have set their tuition fees at £9,000 per year
- UK/EU students do not have to pay tuition fees upfront; tuition fee loans are available
- The tuition fee loan is paid directly to the university by the Student Loans Company

Financial support available
- All students from EU (including the UK) are entitled to tuition fee loans to cover the full amount of fees, for up to four years of study
- Loans and non-repayable grants for UK students to help with living costs
- Scholarships – check if the university you are looking at has any specialist scholarships
- Do you play a musical instrument or play sports at a high level? Are you expecting to achieve very high grades that may qualify you for an excellence scholarship?

**Repayments: the facts**
- Repayments are linked to earnings; not how much you borrow
- Tuition fee loans and living cost loans are repaid as one
- You repay 9% of anything you earn over £21,000
- Repayments start from the April after you graduate*
- If your salary falls below £21,000, your repayments stop
- Any amount remaining after 30 years will be written off

*If you are studying part-time, you may begin repayments the April three years after you started your course and once you are earning over £21,000 per year

How to get the most out of your time at university

**Academic life**
- You are responsible for your own work. University is not like school – nobody will be chasing you to meet a deadline; it’s down to you
- You learn in a wide variety of ways – from independent study, lectures, seminars and group work
- You may not spend hours in the classroom. Some courses, such as Pharmacy, have a high number of ‘contact hours’, whereas courses such as English Literature may have fewer, but require more independent study

**Student life**
- Consider a part time job, or spending a year abroad/in industry as part of your course – you can earn a salary and gain essential experience for your CV
- Join clubs and societies – you will learn new skills, get to try something new and make friends!

**There is a real balance of work and social life at Kent with so many societies on campus. I have been a member of the law societies every year and they hold lots of social events. Also, I joined the French Society despite speaking no French! It was a great way to meet people from different faculties and eat delicious food**

Imogen Canavan,
Law with a Year in Hong Kong,

**Graduate employment: invest in your future**
- University offers unique opportunities:
  - you may get to go abroad for a year and live anywhere in the world
  - you may have the opportunity to take up a year in industry, where you can earn a salary before completing your final year
  - You gain many transferable skills, such as analytical thinking, formal writing and time management
  - You will have a greater choice of professions
  - if you want to take up a specific vocation it may well require a degree (doctor/architect/social worker).
- On average, you will have increased earning potential:
  - Graduate earnings are 57% higher than those with an upper secondary education (A-levels) (Source: Education at a Glance 2013, OECD)

Useful websites
- UCAS: www.ucas.com
- Unistats (for comparing courses): unistats.direct.gov.uk
- The Complete University Guide: www.thecompleteuniversityguide.co.uk

www.kent.ac.uk/ug
Tel: (01227) 827272