

Decisions: UK university

A student guide to help you make the best choices for you



Coping with change



Change can be a daunting prospect, and there's been a lot of it over the last few months. Many of us aren't sure how to deal with change so here's some excellent tips on how to face change head-on. Although sometimes change can seem overwhelming, it can also be exciting and refreshing. Knowing how to deal with it is key.

Acknowledge your feelings

It doesn't matter what your reaction to change is, it's important that you acknowledge how you feel internally about it. Your emotions and feelings are part of what makes you, you. Listening to them is a crucial step in accepting changes in your life.

Denying how you're feeling or denying that things are changing can cause more stress. Accepting things are changing will allow you to prepare and adapt successfully.

Be the instigator

This can be difficult at the moment as it feels like lots of changes are being imposed on us, but it's important to try not to let change boss you around. It's going to happen, but it can be on your own terms. By understanding how you feel about upcoming change, you can own it and be the agent of it, rather than simply a bystander who gets swept up in it.

Some of this comes with being prepared for what's ahead. Think about what some of the big hurdles might be over the next few months and come up with a plan for dealing with them. Of course, some things are out of your control. Even in these situations, you can take back the initiative by figuring out how you'll rise to meet the challenges.

Useful tip: Come up with a list of positives that may come from the upcoming changes. It will help you understand what you hope to achieve from the new circumstances.

See change as an opportunity

Change may seem like it's going to turn your life upside down, but that doesn't necessarily have to be an entirely bad thing. For example, you may be facing a very different start to university than the one you had planned. It can be an opportunity for you to try new things and make positive changes to your life.

By embracing change and throwing yourself into your new situation, you'll be able to look towards the positives that will come out of it.

Useful tip: Learn to reward yourself for trying new things. Give yourself a treat after every challenging piece of work you complete, or indulge in something you love after trying out a new hobby or society at university.

Look forward and back

When big changes are taking place, they can sometimes take up all of your thinking (and worrying) power. Not only does this distract you from other important things in life, but it can also create a cycle of anxiety.

Try to look past this time and focus on what you want life to be like after it passes and life returns to normal. Imagine yourself thriving after the change happens. Similarly, look back at other times you've overcome changes in your life. They've made you who you are today.

Useful tip: Keep a journal of your thoughts. It can help you think rationally about your worries and gives you a future reference for how to deal with change.

Seek support

It's easy to bottle your emotions up in times of change. You may want to avoid dealing with upcoming situations. However, this isn't always the best strategy. Turn to friends and/or family to help you deal with change. Even though some of the changes at the moment are unprecedented (such as the possibility of starting university online), you'll find that many people have gone through other big changes before and can give advice and support. Even if they just listen to your concerns, it can be enough to help you organise your thoughts.

UK Finance: Scholarships and bursaries



Scholarships and bursaries help students who need financial support pay for the cost of going to university. The terms 'bursary' and 'scholarship' are used interchangeably and each university has its own terminology. Here's a guide to the different types, and how to get them.

What are scholarships and bursaries?

Scholarships and bursaries are the same thing. They may be offered in monetary form paid directly into your bank or as a discount (for example, 40% off your accommodation, or even as vouchers for things like books.) They can be funded by universities, private companies or charities.

How are bursaries and scholarships different from student loans?

Bursaries and scholarships never have to be paid back whereas UK students must start repaying their student loan as soon as their salary exceeds a certain amount (£26,575 per year for UK or EU students who have studied in England).

Am I eligible for a bursary?

Extra student finance comes in various shapes and sizes. Your eligibility could be based on your academic abilities, your household income or, more often, a combination of several criteria.

Here is an explanation of each major type of scholarship and how you can apply:

University bursaries

Needs-based

Almost all UK universities offer bursaries for students from low-income families. This may either be to help with tuition fees or living costs or both.

Qualifying criteria include:

- from a low-income family
- a mature student with existing financial commitments
- a student with children, especially single parents
- a student that was previously in care (a 'care leaver')
- homeless or living in a accommodation for vulnerable people

Merit-based

Universities may also offer merit-based bursaries or scholarships for students who excel in a particular area of academia or university life. It is advisable to search on the university website to gain an idea of what they offer.

The scholarships on offer are not all related to academic performance; there are a vast number of funding opportunities for those who excel in Sport, Drama or Music. For example, The University of Manchester offer a 'SPORT' Scholarship with up to £2,500 per athlete, to 15 student athletes on a UK Sport or Sport England Talent pathway. Another example is Royal Holloway's music scholarships, which are worth up to £1,500 a year.

Charitable and commercial bursaries

It is worth doing some research to find out what is available because, for suitably qualified students, there are significant funding opportunities beyond your university, mainly from charitable trusts.

Such forms of financial support are also available from many commercial companies or government organisations who use financial incentives to recruit graduates:

- Nuffield Foundation offer undergraduate research bursaries in science.
- The Thomas Wall Trust offers grants to those pursuing vocational courses or courses concerned with education and social welfare.
- The Queen Elizabeth Scholarship Trust (QEST) makes awards to craftsmen and women of all ages to help them further their careers.
- The Gen Foundation principally provides grants to students/researchers in biological, chemical, botanical, and food sciences. Exceptional candidates in language, music and art may also be considered.
- The Lloyds Scholars programme, in partnership with Lloyds Banking Group offer financial support and work experience opportunities to undergraduates at specific universities.
- The Army Medical Services Professionally Qualified Officer bursary scheme provides financial support during your medical studies and a place in the Army after you've graduated. It's open to potential Medical, Dental, Veterinary and Nursing officers.

Extra help bursaries

Unlike most other bursaries, the ones listed below are funded by the government.

Disabled Students' Allowances (DSAs)

- DSAs help with the extra essential costs you might have as a direct result of your disability, including a long-term health condition, mental-health condition or specific learning difficulty, such as dyslexia or dyspraxia.
- DSAs can help with the cost of having a person to support you (for the additional support you might need while studying), items of specialist equipment, travel and other study-related costs. It doesn't depend on your household income. How much you'll get depends on your individual needs:
- You may receive up to £5,849 for specialist equipment.
- You may receive up to £23,258 for a non-medical helper allowance.
- You may receive up to £1,954 for general allowance.
- Money is paid either into your bank account or directly to the organisation providing the service or equipment.
- You'll need to download and fill in a form to apply for Disabled Students' Allowances (DSAs).

Parents' Learning Allowance

- This government allowance helps students with dependent children pay for course-related costs such as books and travel. You can be eligible for up to £1,766 a year, depending on household income. The Parents' Learning Allowance is paid on top of other student finance and doesn't have to be paid back.
- You can apply for the Parents' Learning Allowance when you apply for student finance.

Adult Dependants' Grant

- This helps with the extra costs you might face if an adult depends on you financially. To be eligible, the adult dependent must either be your husband, wife, partner/civil partner, or a relative, such as a parent or grandparent.
- You can get up to £3,094 a year depending on your household income.
- To apply you will need to fill in the Adult Dependants' Grant section on your main student finance application - you'll need to give estimates of your household income.

How do I apply for scholarships and bursaries?

How you apply will depend on the body that is awarding your scholarship:

- Applications for government extra help bursaries will usually be submitted with your student loan application.
- Universities will sometimes assess bursary eligibility with your UCAS application or potentially you will have to wait until you have received an offer.
- You will normally have to apply directly to charitable organisations and companies.

Tips for applying

- Start your research early. The application deadlines for some scholarships fall much earlier than the standard UCAS deadlines.
- Be prepared to promote yourself. Applications to scholarships can be incredibly competitive (particularly if they are merit-based.) Certain organisations may require applicants to submit an essay or portfolio of work to assess candidates; take time over this task and make sure to include in your application why you in particular would benefit from this opportunity.
- Double check if the bursary you applied for affects other types of funding. For instance, the Adult Dependants' Grant will affect any income-related benefits and tax credits you might get.
- Ensure you are aware of any strings attached. Many scholarships and bursaries require a level of commitment from students in their chosen field. For example, an Organ Scholar at King's College Cambridge is expected to rehearse for and play at seven services per week, in exchange for the £450 per year financial allowance.

Moving away: the pros and cons



When it comes to higher education, many factors can influence your choice of university, not least its distance from home. For some students, moving away to study is a huge appeal, while others prefer to have family and home comforts close by. There are pros and cons to both, and no right or wrong choice.

The pros

There are many great reasons to consider leaving home to study, and students have a broad range of options to choose from when it comes to finding somewhere to live. Here are some reasons you may want to think about moving away to study:

The independence

For many students, university is the first chance they get to live away from home. It can be a liberating experience (especially after months in lockdown), although some find it daunting at

times. Take a look at our moving away to university guide for guidance on settling in. Cliché as it sounds, it really can be a chance for you to discover and express yourself.

The learning experience

As well as studying for a degree, there are a lot of practical things you have to figure out when you're living away from home – how to wash your clothes, how to cook, how to budget, and how to plan your time. It's a genuine chance to learn some of the essential life skills that will stay with you as you grow.

The friendships

Moving away to university often means a move into halls of residence. Few places give such fantastic opportunities to socialise and create such a sense of togetherness. You've a good chance of meeting some like-minded people who you'll remain friends with throughout university and beyond. Those living at home can still have this experience through meeting people at lectures, seminars and student societies, but those friendships might develop a little more quickly in halls.

The convenience

Even though most of your lectures and seminars will probably be online at the start of the year, it's likely you'll be spending more time in university buildings as the year progresses and social distancing restrictions relax. Most halls of residence are situated close to the main university building, making it easy for you to go to and from your lectures and seminars – particularly handy if you have a few hours free in between them. It's likely that you'll also be fairly close to the student library and bars.

The cons

Living away from home isn't for everyone, and you shouldn't feel pressured into it. Equally, it's important you don't feel obliged to remain at home if you don't want to. It's your choice to make.

The cost

Depending on where you choose to study, tuition fees can be expensive. Add on accommodation and other living costs, and it can really add up. Living at home is often much cheaper and it could mean that you won't need to find part-time work to support yourself, freeing up more time to focus on your grades.

The homesickness

Although some students may be eager to get away from home and have their own space, it's not the same for everyone - family ties and obligations can be hugely important. Many young people moving to university find that they miss the people they're closest to and the home comforts they've grown up with. You may prefer to have that support network around you when faced

with demanding exams and essay deadlines.

The space-sharing

Usually, when you move away to university, you'll need to share at least some of your space with others. If you're in halls of residence, you don't get much of a say as to who these other people will be. Whether it's sharing a bedroom, bathroom, kitchen, or common area, you'll have to respect the property of your flatmates and contribute to the cleaning and maintenance of the shared area. This in itself isn't a bad thing, but it can be difficult if you prefer privacy and your own space.

The responsibility

Learning how to cook, clean and manage a budget are all great learning opportunities, but it can come as a big adjustment when you're also studying towards a degree. Some students prefer to have a more gentle transition into university life, even if it's just for their first year.

Choosing the best option for you

It's important to remember that there's no wrong option here, provided that it's your decision and you're happy with it. Here are some things to keep in mind:

- **Don't let others influence you too much.** Your friends may all be encouraging you to move out, while your family may really want or expect you to stay (or vice versa). Both groups will have their reasons, but make sure you focus on what you want. The other people in your life must respect that.
- **Think about your uni lifestyle.** Are you someone who's mad for partying? Or do you prefer your home comforts and a quiet night in? Don't let student stereotypes influence your decision too much. Focus instead on what you want to get out of the experience and which environment best suits your learning style.
- **Know you have finance options.** According to some reports, disadvantaged students in the UK are over three times more likely to live at home while attending university than the most advantaged students. Sadly, this can mean that their access to the best universities is limited unless they're willing to commute long distances. The cost of living away to study can seem quite daunting and this option might simply not be feasible for you, but it's important to note that many universities offer incentives such as grants, bursaries and other programmes to make it easier for those who would otherwise struggle. Before you decide to write any options off:
 - Get familiar with how tuition fee and maintenance loans work - it might not be as bad as you think. Click on the 'Finance' tab in our UK universities Know-how section and read the guide that applies to you.
 - Get in touch with the universities you're considering applying to to find out whether they offer any incentives that might make it easier for you to move away from home.

Deferred entry: pros and cons



‘Deferred entry’ refers to when a student delays their university place by a year, in order to take a gap year or pause their studies. You can apply for deferred entry when you first send off your UCAS form, or request it after you have received your offers. Here are the pros and cons of deferred entry.

Pros: why you might want to apply for deferred entry

Peace of mind

If a student is planning to take a gap year, but knows exactly which university course they want to study afterwards, they should apply for deferred entry to try to ensure they have a place guaranteed once they get back. This can alleviate a lot of stress during the gap year, since the university application process won’t have to be considered again.

Time to decide

A student might want to apply for deferred entry if they do not yet feel ready to go to university. Deferring a university place by a year can offer precious time to decide whether a course is really for you.

After leaving school, working and travelling, you might decide that you want to change course or not go to university at all. If this is the case, it is possible to contact the university before attending to reject the place you've been offered.

Some students are considering deferring their place this year to wait and see what the university experience looks like with social distancing restrictions in place, or in the hope that they can have a more normal freshers experience next year.

Tip: If you're planning to defer your university place because you're worried about social distancing restrictions, remember that in all likelihood the current situation is temporary and it's very unlikely to remain the same for your whole degree.

School support

Applying for deferred entry allows students to apply to university with the support of their school/college. While a student is at school, teachers can write their reference and assist with their personal statement. If a student waits to apply during their gap year, teachers may either be unwilling or unavailable to help with their application.

Cons: why you might want to give it a miss?

No game plan

It is unwise to take a gap year if you have no clear plan for how you'll spend this time. This is especially important at the moment when gap year work or travel plans may be difficult. It can also be hard to spend so much time without a clear goal, especially if friends move away to university whilst you're still at home.

Unpopular with universities

Most universities welcome deferred entry but if a student has no reason to take a gap year it may seem suspicious on their application. If you're applying to defer your place, it's important to justify your reasons, including explaining how it will benefit your future studies. You need to be prepared to give persuasive reasons for this change.

Certain subjects or universities are less willing to defer places. This is because it can be hard to maintain a sufficient level of knowledge if you are not in full-time education. For example, courses such as Medicine, Mathematics or Natural Sciences often require a concrete reason for deferring entry, such as a year of relevant work experience.