



# Year 13 Information Sharing

## Why have we invited you to this webinar?

- To inform you about arrangements for the forthcoming examination period.
- To reiterate what support is in place from school.
- To further help you understand what 'good' revision looks like.
- To share how we will seek to celebrate after the examinations.
- To provide information about results day.
- To explain how student finance works (for those it is relevant to).



**58** days until the first A Level exam

**30** *school* days until the first A Level exam



**Countdown to A Levels**

# Student Finance and Budgeting

I will now cover the following:

- **Student Loans**
- **Repayment**
- **Budgeting**



University Applicants only

# Tuition Fee Loan

Tuition fee loan is currently capped at  
£9250 per year

All home students can apply for full tuition  
fee loan

Paid directly to the university

Remember – there are no upfront fees for  
university!



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## Student Loans Explained

# Maintenance Loan

The maintenance loan is a contribution to living costs

All home students can apply for base amount, the rest is means tested

Paid into the student's bank account

Paid in at the beginning of each term



## Student Loans Explained

# Maintenance Loan Amount

Location	Not assessed (minimum)	Assessed	Combined amount
Home	£3,597	£4,574	£8,171
London	£7,300	£5,367	£12,667
Away from home	£4,524	£5,182	£9,706



## Student Loans Explained

# Maintenance Loan Amount

Household Income	Maintenance Loan	Tuition Loan	Total
£25,000 or less	£9,706	£9,250	£18,956
£30,000	£9,012	£9,250	£18,262
£35,000	£8,318	£9,250	£17,568
£40,000	£7,623	£9,250	£16,873
£45,000	£6,929	£9,250	£16,179
£50,000	£6,234	£9,250	£15,484
£55,000	£5,540	£9,250	£14,790
£60,000	£4,845	£9,250	£14,095
£63,000 or more	£4,524	£9,250	£13,774



**Student Loans Explained**

# Student Finance Grants

Disabled Students' Allowance

Adult Dependant Grant

Parents' Learning Allowance

Childcare Grant



## Student Loans Explained

# Scholarships and bursaries

Scholarships and bursaries are also available

They can be awarded for a variety of reasons

Not one standard application form

Don't need to be paid back



## Student Loans Explained

# Applying for Student Finance

Part of  
[Get undergraduate student finance: step by step](#)

Apply online at:

[www.gov.uk/apply-online-for-student-finance](http://www.gov.uk/apply-online-for-student-finance)

## Student finance

Contents

- Overview
- [New full-time students](#)
- [Continuing full-time students](#)
- [Part-time students](#)

- Step by step instructions.
- Start the application as early as possible.
- Applications can take up to 6 weeks to be processed.



## How to apply

# The Student Form

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Create an account

## Have you ever applied for student finance before?

Let us know if you've ever applied for student finance from the UK Government. It doesn't matter how long ago you applied, if it was online or using a paper form, or if you applied to us or your local authority.

- Yes, I have applied for student finance before
- No, I haven't applied for student finance before

Continue

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Create an account

## Enter personal details

We'll share your National Insurance number and relevant information with the Department for Work and Pensions so we can check your identity.

Please provide the following information so we can create your account.

Title

Please select

First name(s)

Last name

Gender

Opened on Monday and deadline is at the end of May

They will need National Insurance number, passport and bank details to hand

They don't need a confirmed place to apply so should apply early

They will need a contact email for their supporter(s) - **YOU**



# Student Loans Explained

# The Supporters Form

You should receive an email 24 hours after completing an application

You will need to create your own supporter account

Have household income information ready (P60)

Information is for the PREVIOUS tax year



## Student Loans Explained

# The Repayment System

- Repayments begin from the April after student's graduate.
- Everyone pays 9% of anything earned after £25,000.
- Repayments are based on what is earned and not what is owed.
- After 40 years the loan is written off.
- From last year students began to pay interest based on the Retail Prices Index (so 1.5% currently).



**Repayments**

# Repayment Scale

Salary (before tax)

Income from which 9%  
will be deducted


Approximate  
monthly  
repayment

£27,295	£0	£0
£30,000	£2,705	£20
£35,000	£7,705	£38
£40,000	£12,705	£95
£45,000	£17,705	£132
£50,000	£22,705	£170
£60,000	£32,705	£245



## Repayments

# The Repayment System

**STUDENT LOANS** University of Cumbria 

How much will you pay back each month?

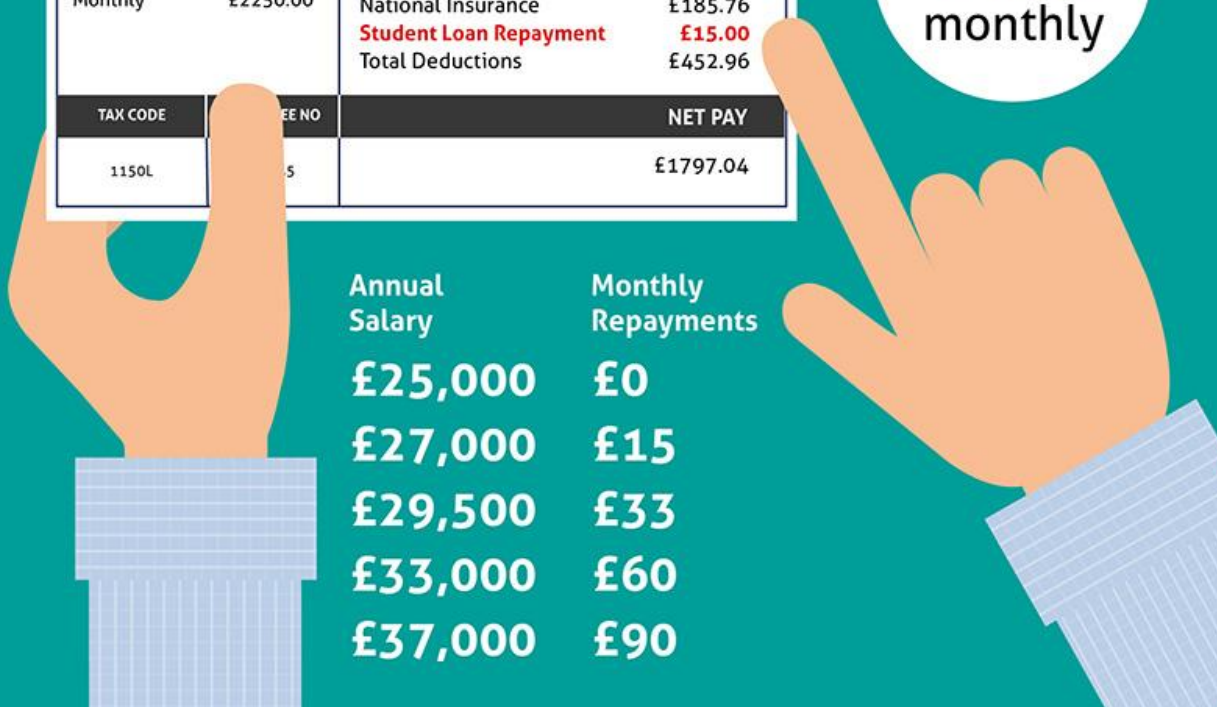
**£27,000**

Pay back **£15.00** monthly

**Employee Payslip**

FULL NAME		John Smith	
NI NUMBER - JT000000F			
PAYMENT	AMOUNT	DEDUCTIONS	
Gross Annual	£27000.00	Income Tax	£252.20
Monthly	£2250.00	National Insurance	£185.76
		<b>Student Loan Repayment</b>	<b>£15.00</b>
		Total Deductions	£452.96
TAX CODE	EE NO	NET PAY	
1150L	S	£1797.04	

Annual Salary	Monthly Repayments
£25,000	£0
£27,000	£15
£29,500	£33
£33,000	£60
£37,000	£90



# Repayments

# UCAS: What Comes Next?

- Students need to reply to offers by 6 May 2026
- They pick one firm (the place they want to go to the most) and one insurance (essentially a backup option)
- Once they have picked, your other offers will no longer be accessible – **so be careful!**
- They will then start to receive correspondence from their chosen uni – including information about accommodation!



**Accepting Offers**

# What might they spend their money on?

Students across the UK spend an average of **£810 each month**, but on what?



## Average Student Spend

# Essentials

- Accommodation
- Food
- Transport
- Books and stationary
- Phone bill
- Toiletries/Household supplies
- Laundry
- Printing
- Contingency



**Essential V Non-Essential**

# Non-Essentials

- Sports membership
- Clothes
- New purchases
- Holidays/Trips
- Socialising
  - Cinema
  - Nights out
  - Meals out



**Essential V Non-Essential**

# Do

- Choose a bank with the best benefits e.g. free railcard
- Get books and equipment second-hand
- Cook in large batches and freeze/cook as a flat
- Pack a lunch to take to university
- Download money saving apps
- Leave time to think before making big purchases



## Top Tips for Budgeting

# Don't

- Cash machines that charge
- Shopping on an empty stomach
- Overspending in the first couple of weeks
- Paying to join too many societies



**Top Tips for Budgeting**

# Supporting You and Your Child



<https://www.moneysavingexpert.com/students/student-budgeting-planner/>

<https://www.savesthestudent.org/money/student-budgeting/student-budgeting.html>

<https://www.youtube.com/watch?v=BCWfWmbpiEQ>

<https://www.youtube.com/@SFEFILM/videos>

<https://www.gov.uk/get-undergraduate-student-loan>

<https://www.ucas.com/money-and-student-life/money/student-finance/student-finance-england>

<https://www.ucas.com/explore/search/scholarships-and-bursaries?query=>



## Further Guidance

# UCAS: What Comes Next?

- Students need to reply to offers by 6 May 2026
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**Accepting Offers**

# What do we do to support Year 13?

- High quality teaching and learning.
- Programme of revision offered by subject teachers.
- CCU time on Monday can be used to provide support.
- Devolved PD time to support supervised study.
- Dedicated Sixth Form Team.
- Careers interviews and post-18 preparation.
- High-Flyers programme.
- RAP interventions and support from these.
- Parent event(s) and contact.
- Use of facilities.



**School**

# Study Leave Arrangements

- Study leave will commence for students from **Monday 11 May**.
- We expect them to still use our school facilities effectively during this window – we will monitor this more frequently over the next few weeks.
- **SOME** staff may ask them to continue to attend – if they do, students must attend those lessons through until May half term.
- We plan on holding a small get together on **Friday 8<sup>th</sup> May**.
- This will take place in the common room and is likely to be the last time the year group will be together as a whole



**School**

# What type of student are you?

Perfectionist

Avoider

Defier

Dreamer



- Agree the balance between work and social life. Share this with your parents and ensure you are being proactive in showing them you have got this.
- You may fall behind, feel demotivated, or overwhelmed. Talk to us and your parents. Let us help you get through the wave.
- Be flexible with your plan if you are not doing 100% of what you expected – even doing 80% of that is likely to be okay at this point.
- Students can sometimes catastrophise. Talk to us. We can help when you are having a wobble.

## Understanding yourself

# Support positive revision habits

Establish regular learning routines at home. You should be doing at least 3 hours a day with 6 at weekend. DO NOT WORRY if you aren't but have a clear plan.

Provide a distraction free space for yourself. Avoid the bedroom! Think about things like dining room table – remove mobiles for the time studying.

Ensure you have basic learning equipment for when revising. Is it all together? Make this as easy as possible.



**Students**

# Effective revision

Application

This will have been practised through exam questions BUT should now be one of the primary forms of revision.

Understanding

This should be done when they have been 'taught' – followed up with revision activities.

Knowledge

This should be done when they have been 'taught' – followed up with retrieval exercises.



**Students**

# Looking after yourself

Sleep hygiene

Diet

Exercise

Mental health



**Students**

# Things to look forward to:

## Leavers!

- Final payments need to be made
- Food choices and dietary requirements – Email!
- Table plans will be sorted after half term

Word of warning (!)



# Celebration

## How will it work?

- Thursday 13 August 8 am
- UCAS and Results released at the same time

We will be in all day to help.

If your child is away, they must send a request, in writing to our exams team.



# Results Day