To Go or Not To Go?
The Hepp Guide to Higher Education
What is higher education?

Higher education is the next educational step after you finish college or sixth form. The most common higher education providers are universities, but did you know that you can also study higher level qualifications at some colleges or through higher/degree apprenticeships?

Higher education may seem a long way away, but it's never too early to think about your future.

Higher education is an opportunity to study a new subject or a subject that interests you in more depth, hopefully leading to a great career. It also gives you a chance to meet new people and have lots of new experiences.

This booklet will give you an insight into what life in higher education is like.

There are currently...

395 higher education providers across the UK

with over 50,000 courses to choose from
Why should I consider higher education?

Reports show that most people are better off in many ways, including financially, by going into higher education.

- You can pursue careers that wouldn’t otherwise be available to you
- Graduates are less likely to be unemployed during their working life
- Without higher-level qualifications, opportunities for high quality training can be limited
- On average graduates earn more, with starting salaries significantly higher

“The vast majority of young people in the future are going to need a route to higher skills if the UK is going to compete globally.”

Neil Carberry, CBI Director of Education and Skills

Changes in the workplace mean that there has been an increase in the demand for employees with a degree. Graduate jobs have evolved, and there are now thousands of new ones that didn’t exist ten years ago. This means that more in-depth and specialist skills are needed in the workplace – and these can be learnt whilst in higher education.

Some examples of jobs that need higher level skills are: Aerospace Engineer, Nurse, Accountant, Solicitor, Computer Programmer, Data Scientist.
Common myths

“I don’t need a degree to get a good job.”

This is partly true. There are other higher-level qualifications available. However, in order to stay competitive in the job market you often need a degree. A degree apprenticeship can be a way of getting the best of both worlds. A significant number of jobs now require a degree and that is likely to increase in the future.

“I could work my way up from the bottom to the top.”

This can be true, as some companies do have internal training and promotion schemes, but this is less common now. In many organisations your progress will be limited by the level of qualification you have. This means that you could be good at your job, but someone with a degree could progress faster than you.

“I can get a job now and go to university later.”

This is true and you can be just as successful. However, there’s a lot to be said for going sooner rather than later. You can take advantage of the social life and step into a higher-level job that bit quicker. It can be more difficult to go to university later – you may have financial or family commitments and finding time to study is often harder. Many mature students wish they had gone to university earlier.

If you’re really feeling unsure then you can apply for a place and defer it (push it back) by a year. A gap year can give you an opportunity to earn or travel, gaining new experiences and helping you work out what you want to do.
What could I earn?

Research has consistently shown that graduates earn significantly more than those without a degree (called the graduate premium). Annual salaries can vary from one job sector to the next – some examples of average graduate starting salaries in the UK are below:

<table>
<thead>
<tr>
<th>Subject studied</th>
<th>Average graduate starting salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Art / Design</td>
<td>£19,000</td>
</tr>
<tr>
<td>Business / Management</td>
<td>£20,000</td>
</tr>
<tr>
<td>Computer Science</td>
<td>£19,000</td>
</tr>
<tr>
<td>Civil Engineering</td>
<td>£24,000</td>
</tr>
<tr>
<td>Teaching</td>
<td>£32,157</td>
</tr>
<tr>
<td>History</td>
<td>£19,000</td>
</tr>
<tr>
<td>Law</td>
<td>£20,000</td>
</tr>
<tr>
<td>Medicine</td>
<td>£33,500</td>
</tr>
<tr>
<td>Nursing</td>
<td>£20,000</td>
</tr>
</tbody>
</table>

Data source: Higher Education Statistics Agency (2020)

How much more do graduates earn than non-graduates?

Data source: Higher Education Statistics Agency (2020)

Statistics from the Department of Education show that the median annual salary for graduates over their lifetime is £34,000. The corresponding figure for non-graduates is only £25,000.

If we assume that graduates enter work at 21 and non-graduates at 18, with both retiring when they turn 65, this amounts to a lifetime earnings gap of £321,000.

The same report also suggests that postgraduates earn on average £8,000 a year more than their undergraduate counterparts.
What else will I gain?

Whatever you choose to study, higher education is a fantastic opportunity to make new friends, try new things and learn skills that will be of benefit to you personally and professionally.

As a student you will improve your skills in:

- **time management**
- **presenting**
- **planning and organisation**
- **budgeting**
- **ICT**
- **team working**
- **research**
- **self-motivation**
- **creativity and using your initiative**

Almost all universities offer opportunities for work experience, including internships and placement years (often called sandwich courses). You may also want to get a part-time job or do some volunteering, which will be very impressive to employers when you finish your studies!
What's stopping me?

The best way to find out what university offers and ask questions about any uncertainties and concerns is by attending open days and talking to staff and current students.

“It doesn’t matter! If you have the ability, you should be applying! There are often bursaries and scholarships available if you’re the first person in your family to go to university.”

“My parents hadn’t been to uni, but they thought I could do it and it would be the best thing for me, so they encouraged me to go for it.”

Jamie, University of Sheffield student

“Nobody in my family has been in higher education.”

“You will have to work hard and life won’t always be easy. But you’ll be studying something that interests you and offers you great future prospects. Like at school, the progression in your learning will happen in manageable steps and there’s a lot of academic support available to students.

You’ll be learning from experts, working with like-minded friends and using cutting-edge facilities, so it shouldn’t be hard to find the self-motivation that’s key to doing well at university.”

“The work will be too difficult.”
Anyone who can achieve the entry requirements (the grades needed) for a higher level course is capable of succeeding on it! A degree is a manageable ‘next step’ after your post-16 courses, so try not to worry too much about that – just get the best grades you can!

Before the course I didn’t consider myself an academic and thought university was something that other people did. However, from day one the support was made available to help me to settle in to the academic side of the course.”

Lee, Sheffield Hallam University student

Don’t worry - there is a lot of help and support available in higher education. The disability support team at your university or college can help you create a support plan tailored to your needs. Depending on your disability or condition, you may be eligible for different forms of support – for example, specialist study skills support, exam adjustments or support to record lectures. Disabled Students’ Allowances (DSA) can provide additional funded support such as specialist computer equipment and help with travel to and from university. There is also a range of support available from student support advisers, academic advisers and wellbeing teams.
How will I learn?

At university you’ll learn in lots of different ways, not just in lessons like at school.

Lectures

Lectures are usually a presentation delivered by an academic teacher to 100+ students in a lecture theatre, and last one or two hours.

Seminars

Seminars are more like the classes you're used to – between 10 and 20 people, in a classroom. Your tutor might teach from the front (like a short lecture), lead a discussion or set tasks.

Tutorials

These can be individual or group sessions, where you meet with your tutor to discuss any upcoming assignments, exams or problems.

Practicals

Many university courses have practical lessons, providing a 'hands-on' approach to learning and requiring you to apply what you have learned in your lectures and seminars. For example, science-based courses will have time in the labs to carry out experiments; for drama courses you will sometimes be in the studios for rehearsals.

Library

At university you’ll have less taught time and more time to study independently. The library is a great place to do this, fully equipped with 100,000s of textbooks as well as computers, printers and the latest technology.
Where will I live?

Accommodation is usually available for all first-year university students. From the second year onwards you might be able to stay on in student accommodation or instead choose to live in a shared house with friends.

There is a variety of accommodation to choose from. The most common are blocks of student flats, usually with individual bedrooms (and sometimes ensuite bathrooms) and shared kitchen and living areas.

Some accommodation is “catered” which means your breakfast and evening meal are included in your rent. Most accommodation will be “self-catered” which means you cook all your meals yourself – or better still, share the cooking with your flatmates.

Living away from home comes with new responsibilities! Whatever accommodation option you choose, you’ll have to learn to budget your money to ensure you can afford everything you need to pay for, e.g. rent, food, travel, socialising.
Examples of courses

Interested in Arts and Humanities?

Traditional courses:

History, Geography, Politics, English Literature, Archaeology, Philosophy, Photography, Fine Art, Graphic Design

Courses you might not know existed:

Curating Studies
American Studies with Film
Humanities: War, Conflict and Modernity
Global Challenges
Liberal Arts
Computer Games Art
Sound, Light and Live Event Technology
Film and Screenwriting
There are over 50,000 courses available in the UK! You can choose a subject that interests you, a career-focused course or study something new. Sometimes you need to have studied specific GCSEs and A-Levels (or equivalent) so take advice and do your research.

Here are some examples of courses available in certain subjects. For more, see www.hepp.ac.uk or search for higher education courses on www.ucas.com

Interested in Science?

Traditional courses:

- Medicine
- Pharmacy
- Dentistry
- Maths
- Forensic Science
- Biology
- Chemistry
- Radiography
- Physics

Courses you might not know existed:

- Marine and Freshwater Biology
- Medicinal Chemistry and Drug Discovery
- Genetics
- Climate Change
- Wildlife Conservation
- Astrophysics
- Global Health and Social Medicine
- Integrated Nutrition and Dietetics
Universities offer lots of sports clubs and societies which are a brilliant way to meet new people and make friends.

You can give something a go for the first time or continue to enjoy existing interests. If you have an idea for a society that doesn't exist then you can always set it up! They range from football and history to baking and coding.

Here are some of our favourites:

- **Harry Potter Society @ Cardiff**
- **The Northern Society @ Bristol**
- **Korean Society @ Southampton**
- **SocieTEA @ Leeds**
- **Table Football Society @ Warwick**
- **Come Dine With Me Society @ Edinburgh**
- **Photographic Society @ Sussex**
- **Knit Like Your Nanna Society @ Sheffield Hallam**
Socialising with your friends

There’s plenty of time to socialise with friends at university. Another great thing about being a student is that you can keep the cost of this down by using various student discounts when shopping and eating out or going to the cinema.

Volunteering

All universities offer volunteering opportunities. This is a fantastic thing to put on your CV and could also help you get a job – for example, if you want to be a teacher, volunteering in a school can greatly improve your chances.

Travel

University students have long holidays, making it easier to go travelling - broadening your horizons and giving you a wide range of life and cultural experiences.

But how about a whole year abroad, at university in Hong Kong, New York or Sydney? Many universities give you the option to spend a year studying somewhere else and then return to complete your degree.

“Living in Spain was the best thing I have ever done! The chance to live abroad is an amazing opportunity and you learn so much more than the language.”

Medina, University of Central Lancashire student
Higher education offers a great opportunity to move away and start living independently.

There are 136 universities and hundreds of other higher education providers in different towns and cities across the UK. If you want to try somewhere completely new or move a long way from home then you can.

However, if you would rather stay at, or close to, home then that's also possible. You may have less independence and the amount of maintenance loan you receive will be lower, but then so are your costs.

If you study close to home then you can still move into student accommodation, for all the years of your course or just some.

“Don’t be afraid to go away from home – it's fun and you get independence! You don’t even have to go far away from home.”

Ikra, University of Huddersfield student
Location, location, location

For students in our region, here are 12 places you can study within daily travelling distance.

- Barnsley College Higher Education
  www.barnsley.ac.uk/higher-education

- Doncaster College University Centre
  www.don.ac.uk/university-centre

- Dearne Valley College
  www.dearne-coll.ac.uk/higher-education

- National College for High Speed Rail (Doncaster Campus)
  www.nchsr.ac.uk

- University Centre Rotherham
  ucr.rotherham.ac.uk

- The Advanced Manufacturing Research Centre (AMRC)
  www.amrc.co.uk

- The Sheffield College
  www.sheffcol.ac.uk

- North Notts College
  www.nnc.ac.uk/higher-education

- Chesterfield College
  www.chesterfield.ac.uk/university-level
Higher education at college

You don’t have to go to university to study higher education.

Many colleges also provide degree-level qualifications, including undergraduate degrees, foundation degrees, higher national certificates and higher national diplomas. Even though your study takes place at a college, your course is validated by a university. The main differences with studying at college rather than university are:

- Classes are smaller, which can have both academic and pastoral benefits as your tutors will be more accessible and involved
- Colleges themselves are smaller than universities, so can feel less overwhelming
- If you’ve already studied further education at the same college then the transition is easier
- Both entry requirements (the grades needed) and tuition fees can be lower
- Colleges are often more local than a university, which makes it easier to stay at home, if that’s your preference

“At first, I was anxious about the idea of staying at college because I felt it was time to become an ‘adult’ and gain independence…but it was a fantastic choice! Classes became more relaxed, even though I was studying at the same institution.”

Nick, Sheffield College student
Below you can find a breakdown of different qualifications and their levels. Qualifications that are level 4 and above are called **higher level qualifications**.

<table>
<thead>
<tr>
<th>Level</th>
<th>Equivalent educational level</th>
<th>Apprenticeships</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Five GCSE passes at grade 9 to 4</td>
<td>Intermediate</td>
</tr>
<tr>
<td>3</td>
<td>Two A Level passes, Level 3 diploma, International Baccalaureate, Access to Higher Education Diploma</td>
<td>Advanced</td>
</tr>
<tr>
<td>4</td>
<td>Foundation degree, Higher National Certificate</td>
<td>Higher</td>
</tr>
<tr>
<td>5</td>
<td>Foundation degree, Higher National Diploma</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Bachelor's degree</td>
<td>Degree</td>
</tr>
<tr>
<td>7</td>
<td>Master's degree</td>
<td></td>
</tr>
</tbody>
</table>
Degree apprenticeships

What are degree apprenticeships?

Degree apprenticeships are a fast-growing alternative to just studying a degree at university. They combine the full-time paid work and on-the-job practical training of an apprenticeship with part-time higher-level study.

To get a degree apprenticeship you have to apply for an advertised position, just like any job. Your employer will pay you a wage and arrange your training provision, both on-the-job and at a higher education provider. Your tuition fees are co-funded by the government and your employer.

The main benefits

- You are employed and paid a wage throughout the course
- You gain a full degree without needing to pay tuition fees
- You get a head start in your chosen profession

How the part-time higher-level study is delivered depends on your training provider:

- Distance learning – where the modules are online and the work is done in your own time
- Blended learning – where the study is a mix of online and face-to-face
- Block learning – where you attend your training provider for perhaps one day every week or for a whole week four times a year

An apprenticeship can take between three and six years to complete, depending on the course and level.
Finding a degree apprenticeship and the entry requirements

Degree apprenticeships are advertised on normal recruitment websites, as well as through UCAS and Gov.uk. Competition can be tough as there are only a limited number of opportunities available and they are often open to people who have already left school as well. However, more degree apprenticeships are being developed each year as demand for them keeps growing.

Like a standard degree, the entry requirements vary depending on the employer and the course provider, so make sure you do your research.

What could I be earning?

Vacancies shown on rate my apprenticeship & gov.uk search, January 2022.

- Savills, Apprentice Surveyor: £17,000
- Vodaphone, Apprentice Software Engineer: £21,500
- Jaguar Land Rover, various, starting salaries from: £20,000
- Manchester Airport, Digital Marketing Degree Apprentice: £17,000
- Morrisons, Chartered Manager: £20,000

https://www.apprenticeships.gov.uk
Let’s talk money

What do I pay for?

There are two main things that you pay for in higher education: **learning** and **living**.

That might sound scary, but don’t worry, there are several sources of funding to help you.

Student Finance England is the government organisation who lend students the money to help pay for their higher education study. This is called a student loan. Most UK citizens are entitled to help if they are studying for their first degree or higher-level qualification in the UK.

Student loans are split into two parts:

**Tuition fee loans**

Tuition fees cover things like lecturers’ wages and facilities such as libraries, labs and equipment. For most first-time students the loan will cover the full cost of tuition fees and is paid directly to the university or college.

**Living cost (maintenance) loans**

Living costs will take up most of your money, but how you choose to live will impact on how much you spend.

This loan helps you cover the cost of your accommodation, travel, food and basic essentials such as toothpaste and washing powder. Although these aren’t much fun to buy, they are necessary!
What could I get?

Your tuition fee loan is not means tested so all eligible students can receive this regardless of household income. How much Maintenance (living costs) loan you might be eligible for is based on your household income.

If you are under 25 years of age at the start of your course, it is likely that how much maintenance loan you receive will be based on parental income. If you are over 25 years of age at the start of your course, you will be classed as an independent student. This means that student finance won’t take your parents income into consideration. However, if you live with a partner, they will take this into account instead.

Whether you choose to live at home or away from home and if you study inside or outside of London will also affect the amount of money you receive in each year of study.

**Maintenance Loans in England 2021/22***

<table>
<thead>
<tr>
<th>Household income</th>
<th>Living at home rate</th>
<th>Away from home (outside London) rate</th>
<th>Away from home (London) rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>£25,000 or less</td>
<td>£7,987</td>
<td>£9,488</td>
<td>£12,382</td>
</tr>
<tr>
<td>£30,000</td>
<td>£7,315</td>
<td>£8,809</td>
<td>£11,692</td>
</tr>
<tr>
<td>£35,000</td>
<td>£6,642</td>
<td>£8,130</td>
<td>£11,001</td>
</tr>
<tr>
<td>£40,000</td>
<td>£5,969</td>
<td>£7,450</td>
<td>£10,311</td>
</tr>
<tr>
<td>£45,000</td>
<td>£5,296</td>
<td>£6,771</td>
<td>£9,620</td>
</tr>
<tr>
<td>£50,000</td>
<td>£4,623</td>
<td>£6,092</td>
<td>£8,929</td>
</tr>
<tr>
<td>£55,000</td>
<td>£3,950</td>
<td>£5,412</td>
<td>£8,239</td>
</tr>
<tr>
<td>£58,220</td>
<td>£3,516</td>
<td>£4,974</td>
<td>£7,794</td>
</tr>
<tr>
<td>£60,000</td>
<td>£3,516</td>
<td>£4,733</td>
<td>£7,548</td>
</tr>
</tbody>
</table>

*21/22 academic year figures*
Bursaries and scholarships

Now for everyone's favourite bit. This is money that is yours to keep and you do not have to pay back – yes, **free money!**

Bursaries and scholarships are given to some students by their university/college or by different charities, based on a variety of reasons, for example if you are:

- from a low income household
- the first in your family to attend university
- especially talented in a particular subject
- a care leaver
- a refugee/asylum seeker
- estranged (not supported by) your family

Every higher education institution is different so it's important to do your research and ask your chosen provider what you might be eligible for. Make sure you get all the help you're entitled to.

Go to [https://www.ucas.com/finance](https://www.ucas.com/finance) for more information.

**Hardship funds**

Most universities have some funding which students facing unexpected hardship can apply for. All students can apply but priority is given to students in certain groups, such as those with children and/or disabilities.
Payback time!

So you’ve learnt a lot, had new experiences and met some amazing people – but now you’re starting your career, it might be time to pay back your student loans.

However, you don’t pay back anything until you earn above £27,295* and then you will pay 9% of what you earn over that amount.

For example: If you earn £28,295* then you earn £1,000 over the threshold and you will pay back 9% of this: 9% of £1,000 = £90 a year or £7.50 a month.

<table>
<thead>
<tr>
<th>Your income per year</th>
<th>Monthly repayments</th>
</tr>
</thead>
<tbody>
<tr>
<td>£27,295*</td>
<td>No repayments</td>
</tr>
<tr>
<td>£30,000</td>
<td>£20</td>
</tr>
<tr>
<td>£40,000</td>
<td>£95</td>
</tr>
<tr>
<td>£50,000</td>
<td>£170</td>
</tr>
<tr>
<td>£60,000</td>
<td>£245</td>
</tr>
</tbody>
</table>

What you repay is linked to what you earn, not what you owe. If you never earn over £27,295*, you never pay anything back. Loans are written off after 30 years (current timescale, may be subject to change).

Just like any kind of borrowing, interest is added on the money you owe, but it does not have an effect on how much you pay each month.

For more information on student finance please visit [https://www.gov.uk/student-finance](https://www.gov.uk/student-finance)

*Figures correct for 21/22 academic year
Is it worth the cost?

Higher education is structured so that it is designed to be affordable. Think of your student loan as a graduate contribution, rather than a debt. Just like tax, the amount you pay is calculated on the amount you earn, not on what you borrowed, and is taken from your wages before they are paid to you. Student loan repayments won’t affect your credit rating as they are deducted from your income.

For some people, higher education will be the best, or only, path to the career they want. For other people, it might not be. There can be many other benefits to having a university/college experience as well as gaining a degree-level qualification.

Although it’s important to make the choice that’s right for you, make sure you keep your aspirations as high as possible (e.g. with entry requirements). Some employers will take into consideration the course you study and where.

It’s essential that you do your own research about courses, universities and colleges, careers, extra financial help, etc. as well as speak to careers advisers, teachers, family and friends.

Only you can ultimately decide whether it’s best for you to go or not to go!
Useful websites

- www.hepp.ac.uk
- www.ucas.com
- www.discoveruni.org.uk
- www.gov.uk/student-finance
- nationalcareers.service.gov.uk
- www.apprenticeships.gov.uk

...And each higher education institution’s website will contain lots of helpful information too. See pages 16 and 17 for details of your local higher education providers.
The Higher Education Progression Partnership (Hepp) works across South Yorkshire, North East Derbyshire and Bassetlaw. Our mission is to ensure that every young person knows that higher education exists and could be an option for them.

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