

A blue and yellow tassel is shown against a blue background. The tassel is attached to a black graduation cap, which is partially visible on the left side of the image. The tassel itself is made of many strands of blue and yellow cord, hanging down from the cap. The background is a solid, vibrant blue.

Which?

The parents' guide to university

Everything you
need to support
your child with their
university choices

Helping you guide your child on what to study and how to get there

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www.which.co.uk/university

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*Careers adviser,
Haringey Sixth Form College*

"I'm extremely impressed with your parents' booklet and I've used Which? University a great deal over the past couple of months whilst helping my daughter choose her A-level courses."
*Parent and library manager,
South Molton Community College*

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Which? University

Welcome

With soaring tuition fees and countless options to choose from, it's more important than ever for prospective students to make informed decisions about higher education.

As a parent - and whether they like it or not! - you're likely to be one of the most important and trusted sources of information and advice to your son or daughter along the way.

This guide is designed to help give you the tools to guide and support your child through the decision-making and application maze.

We cover everything from finding the right subject and degree course, how you can help with university choices and applications, to what you need to know about financial support, exam results and preparing for them to fly the nest.

We hope this guide helps you and your child to discover their path to a bright future.

Kelly Fenn

Which? University Editor

Which? University is a website designed to help students make more informed decisions about their higher education choices. It's free, independent, takes no advertising and features more than 30,000 degree courses and 280 universities and colleges to search and compare. We bring together all the official facts and stats and combine it with the unbiased, expert analysis you'd expect from Which?.

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GCSEs, A-levels and early decisions

The decisions your child makes early on can have an impact on what - and where - they end up studying for their degree. Some extra thought at this stage could really pay off later down the line



Do GCSEs matter?

In a nutshell, yes. Most university courses have GCSE entry requirements alongside specified A-level (or other advanced qualification) grades.

The good news is that most require English and maths GCSEs, which are compulsory subjects. But if your child has a specific course in mind, they may be required to study specific A-level subjects. Work it back and you'll realise how important GCSE choices are - they'll need the GCSE in

order to take the A-level, and then meet the university course requirements. Of course, it all depends on what your child wants to do in the future, but their GCSE grades could:

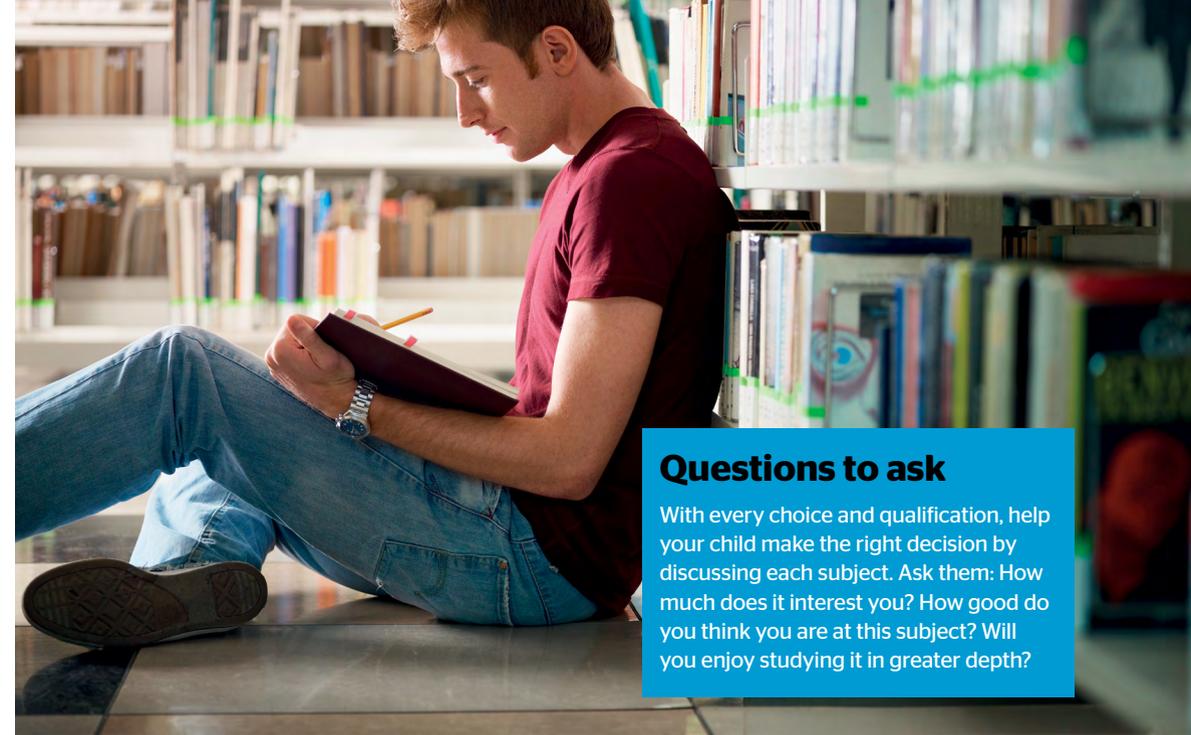
- determine the sixth forms open to them
- determine the qualifications they take next
- be used to assess if they're suitable for a uni course
- limit the universities they can apply to
- affect their future career.

Smart GCSE choices

- if they're considering doing a science-related degree, they should choose at least double award (core and additional) science
- if they're undecided about the university course they want to apply for, ensure they've chosen a good mix of GCSE subjects
- encourage your child to choose optional subjects they think they'll be good at and will find interesting
- discourage them from choosing subjects because they want to be with a best friend or a favourite teacher



Look at our list of degree subjects to find out the A-levels that universities often require for each one: www.which.co.uk/alevelchoices
Where do certain A-level choices take students? Find out by using our A-level explorer tool: www.which.co.uk/alevelexplorer



Questions to ask

With every choice and qualification, help your child make the right decision by discussing each subject. Ask them: How much does it interest you? How good do you think you are at this subject? Will you enjoy studying it in greater depth?

- if they already have a particular university course or subject in mind, take a look at the entry requirements for specific courses and work back from there
- your child may have the option of taking non-GCSE courses, such as BTEC First Certificates - these may provide extra back-up in their personal statement but are unlikely to be make-or-break for their university offers.

Choosing A-level options...

... When they know what degree they're aiming for: As with GCSEs, if your child has an idea of what they want to study they can look at the entry requirements specified by universities that appeal to them. Look at a handful of different courses to make sure they're

ticking all the boxes with their subject choices. Remember that they won't be able to apply to certain courses without having taken some specific A-levels.

... When they're still undecided about university:

It's not unusual for young people to be unsure about their future at this stage, so try not to worry! Encourage them to keep their options open by selecting a smart mix of commonly asked-for subjects in university entry requirements. These are known as 'facilitating' subjects and include: the sciences; English; geography; history; maths; and languages. And if they have a talent for art, design or music, taking the relevant A-levels will help them to pursue these subjects further.

What about BTECs?

Ninety-five per cent of universities and colleges in the UK accept BTEC students, including many competitive universities. BTEC students achieving good grades can be just as sought after as students with good A-level results, and can often be better prepared in terms of the independent studying that's required at degree level, due to the portfolio-based nature of BTEC courses. But it's important to research each course - not every BTEC is acceptable for every university or course, so students should always check individual websites. **Note: wherever we refer to A-levels, we're also covering equivalent advanced-level qualifications such as BTECs, Highers or the International Baccalaureate (IB).**

Choosing the right course and university

Deciding what, and where, to study is one of the most important stages in your child's degree journey. But, with thousands of courses at around 300 universities, it can be a daunting task for your child to narrow their options down

What course to study?

Help your son or daughter to understand what really matters and they'll have a better chance of picking a course they'll stick at and enjoy. Start by asking these questions:

■ What's the 'best' university for my child?

One that offers a course they'll enjoy, in a study environment that inspires and encourages them, in an area they like, and with people they like living with. That may sound like a lot to get right, but if a certain university doesn't tick one of these boxes, it probably shouldn't make their shortlist.

■ Is it only worth going to a prestigious uni?

When it comes to long-term prospects, different universities have different strengths. The older, more well-known universities (many of which belong to the 'Russell Group', a band of universities with a reputation for academic achievement) are good for those who want

to work for a big-name company, are interested in a career in research, or as an academic.

■ **Should we think beyond these?** Yes. The newer universities are often strong on work experience opportunities, with good links to industry. Other universities may have a good reputation with employers within a certain field.

■ **Will courses vary much between universities?** Yes, and it's worth looking closely at course content as similar-sounding courses can cover very different areas. There will be core, compulsory, modules as well as optional ones to choose from - how many modules sound appealing to your child? Degrees are also assessed in lots of different ways - coursework, exams, practicals, presentations and group work - so try to find the course that best plays to your child's preferred learning style.

■ How important is location?

It's a key factor in how much they'll enjoy the overall experience. If they're looking for buzzing nightlife and end up on a sleepy self-contained campus (or vice versa), they may not get the experience they're after. Attend open days to get a feel for what the area has to offer. Affordability is also a factor - would living at home be a cost-effective alternative to living independently? How would they (and you!) feel about this option?

■ **Are there other options to consider?** Your child doesn't have to take the traditional route in order to get a degree. Maybe they'd benefit from taking a gap year and applying next year with more life experience under their belt? Or, they could look at studying abroad or distance learning as well as foundation degrees and sponsored degrees - options which allow them to be more flexible while still working towards a degree.



Find the course that's right for you

Start exploring 30,000 undergraduate courses on Which? University using our unique one-step course finder, which allows you to search and filter on the things most important to your child - from entry grades to location. www.which.co.uk/coursesearch

University research tools

Your child will spend at least three years at university, so research is key. Luckily, there's lots you can do to help

League tables

The main league tables are *The Guardian*, *The Times* and *The Sunday Times* and the *Complete University Guide*. Each uses different criteria and weighting, but all include student satisfaction scores, entry grades and graduate prospects. Some also include student-to-staff ratios and research quality. For a truly rounded view, use league table rankings as one of, rather than the only, source of information when researching universities. Just because a uni is at the top of a league table doesn't necessarily mean it's the best one for your child. Equally,

one towards the bottom doesn't have to be wrong. Also, be aware that league tables don't always tell you the full story. Certain university courses are well regarded by employers in specific career areas, even though the institution may not feature at the top of the tables.

Checklist: what to look for in league tables

- **Where is the data coming from?** Data from outside agencies should be neutral, while student feedback may be influenced by personal feelings.
- **How up-to-date is the information?** Some

assessments may be several years old and even annual surveys won't always mirror the most recent changes, because of publication dates.

■ **What's missing?** *The Guardian's* league table leans towards the student experience, *The Times* more towards facts and figures. Some complex cross-referencing may be required to get a fuller picture.

■ **University versus subject:** Along with an overall university ranking, you'll also find ratings for different subject areas. These can be a more useful assessment of what each course can offer.

Open days

An open day is your child's best opportunity to uncover what they really want to know about courses and universities; the stuff you won't find in a prospectus. It's also the only way to get a 'feel' for what it's like to study there.

This is a part of the process where you can be of real help. Accompanying your child gives them moral support as well as a second opinion - but allow them to take the lead when asking questions.

The course should always be at the top of your child's list of things to find out about at an open day.

Top 10 questions to ask about the course

- 1 What will the course content actually cover?
- 2 How much teaching time is scheduled each week?
- 3 What size are the tutorial and seminar groups?
- 4 What assessment methods are used: exams? Practicals?

- 5 Are there opportunities to broaden your understanding of the subject?
- 6 What's the split between lectures, tutorials and self-directed study?
- 7 What are the department facilities like?
- 8 What about taking a joint or combined course?
- 9 What kind of work placements are on offer?
- 10 What qualifications and grades do they accept?

Of course, open days are also a great opportunity to get a proper sense of the area and its surroundings, too.

Encourage your child to make a list of questions to ask current students - about life on campus, the best (and worst) halls of residence, typical living costs and expenses and (of course!) what the local nightlife is like.

Before you leave, get prepared by printing off a campus map and booking up taster sessions and lectures.

Your online toolkit

Head to Which? University ...
www.which.co.uk/university

Our free website is designed to help students make more informed decisions about their higher education choices. As you would expect from Which?, it offers clear and impartial information and advice about universities, and takes no advertising.

At a glance:

- explore and compare more than 30,000 full- and part-time courses and almost 300 universities and colleges
- a one-step course search that lets you personalise results by predicted grades, subject, location and extra-curricular interests
- practical advice written by careers experts and students to help you and your child with applications, choices and more.

More useful websites:

- **Ucas:** where the application process happens www.ucas.com
- **Student Finance:** handy step-by-step guides www.gov.uk/studentfinance
- **University websites:** use these to really dig into course and module detail.

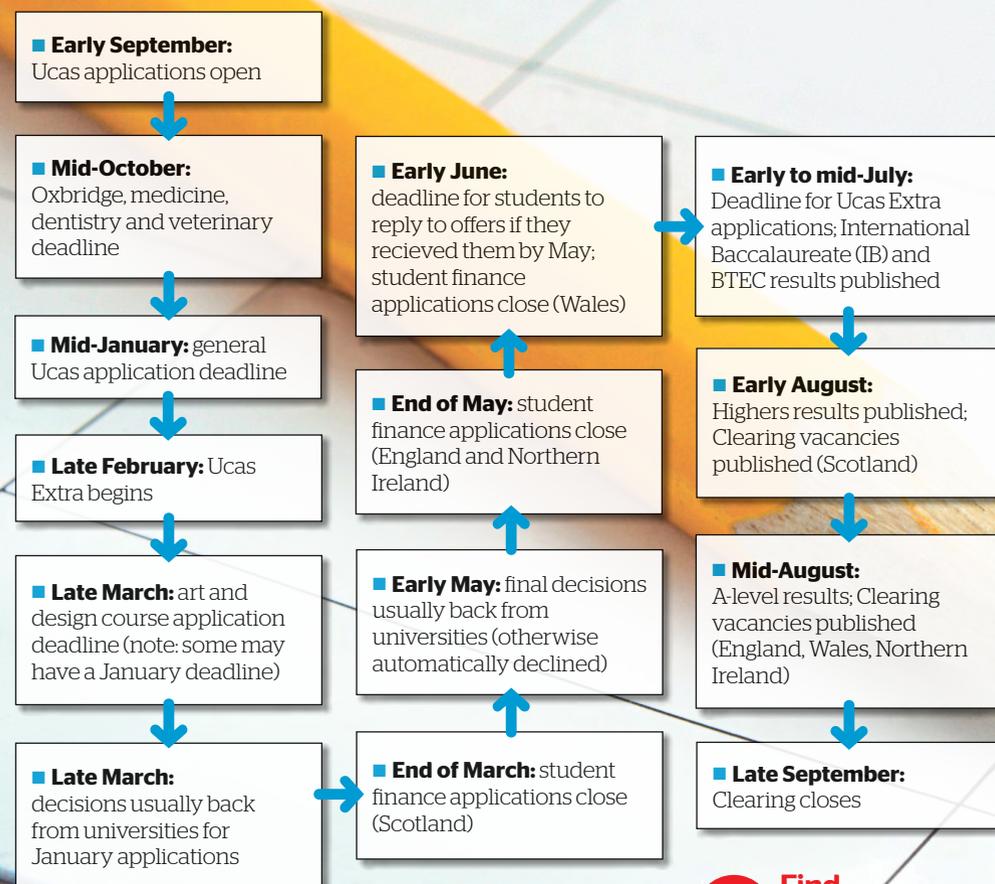
Which? University

Open day questions checklists

Don't leave home without printing off one of these: our handy open day checklists of questions to ask, tailored to the subject area your child is interested in. www.which.co.uk/opensdays

Application deadlines and key dates ...

If your child isn't organised, all that tricky decision-making and application writing could be a wasted effort. That's where some gentle nudging from you comes in



Find out more
 For all deadlines and the dates for this year's application cycle, head to www.which.co.uk/deadline

When to get involved

Year 12

January

Discuss extra-curricular experiences, encouraging them to be proactive about building this up with volunteering, work experience or a part-time job.

June

Once exams are out of the way, devise a long list of course ideas, researching different options and attending university open days.

July / August

Encourage your child to get drafting their personal statement. Together, make notes and discuss any gaps your child could improve on before application deadline approaches.

Year 13

September - November

Ucas application season. Urge your son or daughter to discuss their course choice ideas (see tips on pages 6 and 7 if they're struggling to decide) and to seek advice from teachers and a careers adviser. Keep checking in regularly with your son and daughter to see how their personal statement is progressing.

December

With the deadline fast approaching, check your child has finalised their choices and got their personal statement in order. Can you help with final checks and proofreading before it's submitted?

January - March

University offers should now start to come in, but if your child hasn't heard back yet, there's no need to panic - universities have until May to respond and some will be quicker than others! Interviews and entry test invites may also arrive - see www.which.co.uk/university-interview and www.which.co.uk/entry-test for tips to help

your child prepare. This will also be a chance to visit the university if you haven't already made it to an open day.

If your son or daughter is applying to a creative course, how is their portfolio of work coming along?

April - May

Decision time: has your child received and replied to their offers? Talk to your son or daughter about their preferences around where to study - have these changed at all? Have they settled on their firm and insurance offers? Aim to have a back-up plan if things don't turn out how they hope. Make sure they're on top of their student accommodation application, too - halls of residence are usually allocated on a first come, first served basis (see page 20).

May - June

Exam season: time to make sure your son or daughter is best prepared to get those grades.

Mid-August

Results: if your child is going through Clearing, they only get one chance to make an impression. Some universities may just ask for grades but others may give them a grilling (see page 19).

Parent emails - direct to your inbox

Stay informed with free, tailored emails for you - sent at timely points in the academic calendar, ahead of key decisions your son or daughter will be making. Sign up at www.which.co.uk/parent-email

How you can help with personal statements

The Ucas personal statement is a crucial part of the university application process. It's also something that you can get involved in by offering encouragement, feedback and a fresh pair of eyes

Four ways that you can help

1 Getting started This is often the hardest part, so get it down on paper together any way you can. Try using mind-maps, spider diagrams, bullet point notes, or just scribble things down in a long stream of consciousness, which your child can edit later.

2 Encouragement It's up to your child to get their personal statement written, but some positive encouragement will help them stay motivated.

3 Proofreading Help your son or daughter pay attention to the little things that make a big difference:
■ check for spelling and

grammar - and avoid txtspk
■ break up the text and use paragraphs
■ avoid using 'I' at the start of every sentence.

4 Guide them on how to improve it Make sure they aren't trying to cram in every skill and experience they've built up (see page 15 for more)
-remember that less is more.



We've spoken to admissions tutors to find out what they want to read in personal statements - and what they'd rather was left out:

- www.which.co.uk/personal-statement-do
- www.which.co.uk/personal-statement-dont



Show, don't tell

This is one of the most important parts of writing a good personal statement. If your child can reflect critically on their experience, achievements and knowledge, they'll get the attention of admissions tutors.

For example:

- how did they develop the customer care skills that made them employee of the month?
- how has basketball improved their teamwork, leadership or communication skills?
- what is it that they admire about Cervantes' novels or Katherine Dunham's choreography?

With each example they use to demonstrate their experience, apply the 'ABC' test:

Action: explaining what they have done, achieved, read or experienced

Benefit: reflecting on what they have learned or gained from it

Course relevance: why does this make them a good applicant for their chosen course?

Parents share their tips ...

'We did a big brainstorm together around all of her interests and ambitions. I think she found that very useful as she has a tendency to downplay her own achievements!' *Jo*

'I tried to help out with proofreading at the various draft stages - and there were a fair few of those! Even little things like picking up on spelling errors and inaccuracies can help.' *Lynne*

Some useful final checks

Relevance to the course:

Your child's suitability to the course should form the backbone of their personal statement, so ensure they've gathered examples from their experience that specifically relate to course criteria (see pages 14-15 for more).

Imagine you're the admissions tutor:

Does it read well and make sense, does your son or daughter's true personality come through - and the ultimate test: would you

want this student in your seminar group?

Language and tone:

If your child wouldn't say something in a day-to-day discussion, don't let it slip into their statement. Encourage them to steer clear of overblown phrases such as

'fuelled my desire' or 'I was enthralled by' and always question if they are showing, rather than just telling (see box above for tips). Avoid clichés like 'from a young age' or 'I've always been fascinated by', and sweeping statements such as 'my achievements are vast'.

"It's tough for students to get going with their statement. I encourage them to focus on their enthusiasm for the course and show how well they meet the entry criteria."

Alan Bullock, author,
Creating your Ucas personal statement



Help your child stand out from the crowd

There's a lot more to a university or job application than academic achievements. Admissions tutors and employers want to see how applicants have built up skills and experience outside of their studies, too

Work experience and internships

Before uni: Work experience looks great on personal statements but only if your child can reflect on what they learnt from it and how it's relevant to the course they're applying to. That doesn't mean it has to be in a relevant industry or blue chip firm - at this stage, gaining some workplace experience is more important. Using a work experience example to answer the all-important question 'why should we give you a place on this course?' is bound to impress.

At uni: According to the Association of Graduate Recruiters, an average of 45% of placements or internships lead to a graduate job, although interns typically have to re-apply and 60% of employers have the same selection process for graduates as they do for interns. Getting some professional experience, ideally

relevant to your child's chosen industry, will be looked upon favourably by employers and help them decide if a particular career is right for them.

Part-time work

Before uni: Even a Saturday job in a shop can demonstrate potential to admissions tutors. Encourage your child to be specific and describe a situation they've dealt with. How did they handle the situation? What did they learn?

Get them to keep it relevant to the course and describe how the skills link to their degree work. If they've developed strong communication skills as a result of interacting with customers, they should mention how they would put them to good use when presenting ideas in seminars, for example.

At uni: A part-time job, even one behind a bar or in a shop, can equip them with

transferable skills, show that they can juggle it with their studies - and help to cover living costs.

Volunteering

Before uni: Doing voluntary work at a younger age shows that a candidate has drive. It is often a good way of building up communication and interaction skills, too, so help your child reflect on these in their personal statement.

At uni: Volunteering could give your son or daughter the opportunity to gain more hands-on experience of a particular role than they would in a part-time job, or even in work experience. Many smaller charities are willing to give students more responsibility as they don't have the funds for lots of paid staff.

Clubs and hobbies

Before uni: Talking about other interests or hobbies helps inject some personality into their statement. Before it goes in, they should ask themselves 'so what?'. Less can sometimes be more - only include an example if it's relevant.

At uni: The key words here are moderation and motivation. They should be picky and avoid the temptation to sign up to everything at Freshers' Week. It's far better to actively contribute to one or two clubs, societies or initiatives so they have something more meaningful to put on their CV and job applications.

Key points for your child

- Draw upon how each experience helped them to learn, and how it's relevant to what they're applying for. Working in a supermarket can do this just as well as a high-flying internship.
- Make sure everything in their application is relevant - if it doesn't add anything, leave it out, no matter how much they enjoyed it.
- The more experience gained in a relevant industry during university, the better their chances of getting employed in that area.
- Voluntary work is a great way of taking on responsibility in a chosen field and often provides more opportunities to do so than in a commercial environment.

How to pay for university

Student fees aren't cheap, but there are still ways of financing a degree without breaking the bank. Here's what you need to know when it comes to loans, grants and covering the financial costs of university

What about the rest of the UK?

We're mainly referring to English students here - fees and loans differ elsewhere in the UK. If you live in:

- **Scotland** and go to a Scottish university, you won't pay tuition fees
- **Northern Ireland** and go to an NI uni, you'll pay £3,925 in tuition fees
- **Wales** you'll pay £3,900 in fees and get a tuition fee grant to cover the rest.

Loans and fees explained

UK universities and colleges which are deemed to offer a "high quality of teaching" can charge full-time English students a maximum of £9,250 a year in tuition fees. For many courses it's less - the average is around £8,500.

This doesn't need to be paid upfront. Students can take out a tuition fee loan to cover the cost, which they pay back after they've graduated.

The second element of the loan is the maintenance loan, designed to help students with living costs, such as accommodation, food, travel, clothes and going out. The exact amount they can borrow depends on a number of factors, including where they study and your household income. You'll need to declare this information to be eligible for the maximum amount of support.

Repaying loans

- Loan repayments aren't based on how much your child borrowed, but on how much they earn.
- If, after leaving university, they're not working or earning less than £21,000 per year, they don't have to pay anything back.
- If they do earn more than £21,000, they'll repay an amount based on what they're earning over that threshold.
- Welsh repayment works in the

same way, while Scottish and Northern Irish students start to pay back when they earn more than £17,495 a year.

- Once your child starts repaying their loan it will be automatically collected through PAYE, making it almost impossible for them to fall behind on repayments.

Should you help out with student loans?

Your child might not end up having to pay back their full loan - after 30 years, any outstanding debt owed is written off. It's therefore not always worth helping your child pay back their loan early.

For the same reason, along with the more favourable interest rates, it's also not advisable to take out a loan yourself to cover the cost of tuition fees. This will almost always be a more expensive option in the long run than your son or daughter taking out a student loan.

Extra help available

Scholarships and bursaries: Offered based on academic abilities, means tested or for other reasons - for example, if you have a disability. Universities often contact students who are eligible, but you can also look in to charities and your local council for further options.

Fee waivers: Universities offer

some students a reduction in the amount of their tuition fees. Each university sets their own criteria about who is eligible, but it is usually based on household income.

Fee waivers: These reduce the amount of a student's tuition fees, either by themselves, or in a broader package of support with a bursary.

Hardship funds: Also known as Discretionary Funds, Financial Contingency Funds and support funds, these are designed to help students having financial problems.

Government benefits and allowances: Students on a low income, who have children or a disability, may also be eligible for extra support from the government. Details are available on Gov.uk.

Top tips

- Look at individual university websites to find details of financial help offered.

- Search for charitable trusts offering funding to students at grants-search.turn2us.org.uk/
- Remember that in many cases, you won't need to actively look for funding. If you've consented to share your household income, universities and colleges will be passed details from the Student Loans Company and will contact you.



Fees and loans tables: for a detailed breakdown of how much you'll pay and how much is available go to www.which.co.uk/studentfinance



Making and finalising choices – and results

Your child can choose up to five courses to apply for through Ucas, before deciding which offers will be their first and back-up choices. After that, you're in for a nervous wait until results day

Top tips for making the right choices

Your child should try to select a mix of ambitious, on-target and safe course choices, based on their predicted grades. Dig into the detail of each course, as there may be subject-specific or GCSE entry requirements to meet.

Pick five course choices based on places your child would realistically be happy to go to – not two or three they like and a couple of 'filler' courses they haven't properly researched.

Remember, you don't know which universities will go on to make offers; there are no guarantees that their favourites will come back with the positive news they want, particularly for very competitive courses.

Finalising their first and insurance places

Depending on when your child applies, they will receive decisions from universities between March and July. They now need to decide which offers they'd like to make their firm and insurance acceptances.

This is an important decision, and one that you can help them get right. The insurance choice should normally have lower entry requirements than the firm one – though many applicants choose insurance choices with conditions equal to or even

harder than those for their first choice. It's a risky strategy – if they miss their grades, they won't have a reserve offer.

However, it is important that their insurance choice is somewhere they want to go, because they'll be committed to this course if they don't get the grades for their first choice. Before your child posts their responses to universities, sit down to discuss their options. Bear in mind that they don't have to include an insurance option, either.

What to expect on results day

The first thing that results day will bring is a lot of emotions – for you and your child! The good news is that, whatever grades your son or daughter gets, they still have options, so make sure you're all aware of the different paths available.

1 They got their predicted grades: Brilliant! They should now get a confirmation letter in the post from their firm choice.

2 They just missed their predicted grades: Disappointing, but they may still get an offer from their firm choice – or have their insurance choice as a back-up.

3 Their grades are much lower than predicted: It's upsetting if they now have no offers, but they can use Clearing to find a different place.

4 Their grades are much higher than predicted:

A nice surprise! Do they still want to accept their firm choice or apply for a different course with their higher grades? They can do this using the Ucas Adjustment process.

If there's any doubt over their place, encourage your son or daughter to phone the relevant university department to speak to someone directly at this busy time.

There's always another option: to decide not to go. Perhaps your child wants to reconsider their options, build up some more work experience, retake their exams or defer their place for a year?

A gap year could offer your child some valuable time out to get themselves into a stronger position to apply next year.

Questions to ask

When your son or daughter is making their acceptances, ask them: Why are you selecting this university and course? Will you be happy to go to your insurance university? Is your insurance choice offering a decent back-up plan?

A quick guide to Clearing

If your child missed their grades, don't panic – 52,110 students found a university place through Clearing in 2016. Here's how:

- Look at the Ucas website – all places are listed here.
- If they find a course they like (and meet the requirements), they – and definitely not you! – should call the university department to secure a place.
- Before calling, pull together all the information they need such as their Ucas number and exam results.
- Help your son or daughter make a good impression. Preparation before the call is key – researching the course and university and why it appeals to them, being prepared to explain what makes them a strong candidate (revisiting the personal statement can be helpful here) and why they didn't get the grades they were expecting.
- During the call they need to get names, emails and direct phone numbers in case they need to follow up. If they get an offer, make sure they do all the necessary Ucas Track administration as soon as possible. Miss a deadline, and they'll miss out on a place.





Finding university accommodation

The next big decision? Choosing where they're going to live

Student accommodation - what's on offer?

If your child has their heart set on university halls they'll need to do their research and apply early - it's not always guaranteed that everyone will be allocated a place. Do encourage them to think about the alternatives - they can be an equally fun and safe environment to live in.

■ **University halls:** The traditional option for first-year students, these are managed by the university and offer a good stepping stone from living at home to living independently. There's a huge range of types, sizes and locations, so ask the right questions (right) to help your child find the right one.

■ **Private student halls:** A second option in some areas is a room in a purpose-built student living complex. The set-up is similar to university halls, but it's

owned by a private company. Factor in what bills are included, what facilities are on site and how far they are from campus.

■ **Private accommodation:** A good option for mature students and those who missed out on halls because they applied late or through Clearing, but it can be a big leap from living at home.

■ **Staying at home:** It can work out well for students to continue living at home - as long as you're happy for them to stay! They may need to make more effort to socialise, but they'll save money and avoid the hassle of moving.

Questions to ask about university halls

Try and see one or two halls of residence on an open day - you'll probably be taken to the best on offer, but it's a great time to do some fact-finding.

Consider:

- Is a place in halls guaranteed? What accommodation is available off-campus?
- Would a place still be guaranteed if the uni is your child's insurance choice?
- What does it cost - and what's included in that cost?
- Do students have to move in and out each term?
- Are they catered or self-catered?
- How big are the rooms - are some bigger than others?
- How quiet are they?
- Can you put stuff on the walls?
- How secure is it?
- What happens in years two and three?
- How far will you have to travel to get into uni and around town?
- Can you bring a car?
- How close is it to your lecture halls, town etc?

Preparing for university

The university and course are decided - now it's countdown to your child flying the nest. There's plenty you can do now to get them prepared for life away from home

Budgeting and money matters

Their tuition fees

These cover all the things a university should reasonably provide to enable students to complete a degree course:

- access to lectures, seminars and tutorials
- academic facilities including the university library
- shared PC facilities
- university support services, such as careers guidance and welfare support
- Student Union membership
- admin costs.

But there are likely to be other academic costs not be covered by tuition fees that will need to be factored in, such as:

- books
- equipment
- printing
- field trips
- computer.

More on what the fees do and don't include: www.which.co.uk/tuition-fees



Living costs

Your child will need to budget for everything else separately out of their maintenance loan. Accommodation takes up a big chunk of a student budget, so find out what's included in the cost before making decisions - some include catering or are closer to campus, saving money on food and travel, for example.

List all the other day-to-day living costs with your son or daughter so they can see what else they need to pay for. These include food, toiletries, clothing, travel, entertainment and bills (see box, right).

Student jobs: paying tax

If your child has a job they may need to pay Income Tax and National Insurance, depending on how much they earn - they won't need to pay these if their annual earnings don't exceed their personal allowance. Their employer usually takes these from their wages through Pay As You Earn (PAYE).

Student bank accounts

Banks are keen to attract students with accounts tailored to their borrowing needs. What your child gets depends on the bank but many offer:

- a free overdraft facility of up to £3,000
- a debit card (such as Visa, Solo or Electron)
- an optional credit card
- an incentive for joining, such as a student railcard or discount on mobile broadband.

Coping with the change

Now that the pressure of exams has eased, get your child involved in some of the household jobs they'll need to do when they're away. Encourage them to do all their own laundry, and buy any gadgets like irons well ahead so they can start using them. If cooking isn't their thing, get them to help prepare some of the family meals, like Jo did with her daughter Bee: "I've

tried to encourage her to be more independent and to learn useful skills. She's started planning and cooking one family meal a week to get used to the idea of doing it for herself," she says. Try to prepare yourself, too. It can be a big shock when your child leaves home, so think about what you'd like to do with your extra time - and try to enjoy the fact that you can now take up a new hobby or spend more time with friends!

Student bills

■ **Council tax:** If everyone living in your son or daughter's household is a full-time student they don't have to pay Council tax. If someone in their household isn't a full-time student, they'll get a Council tax bill, but they'll qualify for a discount.

■ **TV Licence:** Students need a TV Licence if they watch or record television programmes as they're being shown on TV - on any device. They also need one if they download or watch BBC programmes on iPlayer - live, catch up or on demand. Halls of residence generally have a licence covering communal areas but not individual rooms.

■ **Utility bills:** If your child is moving into private accommodation, utility bills may not be included, so make sure they're aware of gas, electricity and water bills.

■ **Phone and internet:** Probably a priority for your child! Many universities offer a free wireless connection in halls, so be sure to ask.

■ **Insurance:** If their personal belongings aren't covered under your household insurance it may be worth getting them a separate policy.



Packing and preparing

Top five student must-haves

Kettle: How are they expected to do all that studying without a constant supply of tea and coffee? And they'll need to offer new friends a cuppa when they drop in.

Consider: Asda George Home GPK101W, £12 - cheap, quiet, boils quickly and has a good limescale filter (in case it doesn't get cleaned very often).



Toaster: Cheese on toast, beans on toast... If they can cook nothing else, you can rest easy when they have a toaster.

Consider: Next 2 Slot Toaster, £22 - comes in a choice of colours with defrost and reheat functions.



Laptop: They can probably get by with university computers, especially if they live on campus in the first year, but having their own definitely makes life easier.

Consider: Asus E200, £180 - lightweight enough to take to lectures, with exceptional battery life.



Printer: Again, their university will have printers, but printing costs quickly mount up, so it could be more cost-effective to invest in one.

Consider: Canon Pixma MG3650, £45 - an all-in-one wi-fi printer, scanner and copier that's ideal for basic print jobs and cheap to run, saving on ink costs.



Tablet: More bag-friendly than a laptop, a tablet is a good option for on-the-go note-taking in lectures or at the library.

Consider: Samsung Galaxy Tab S2 8, £300 - stunning display screen and over 14 hours of video playback on a fully-charged battery... all-night viewing starts here.



'Access to an interest-free overdraft, if they need it, can prove useful for students. When comparing student accounts, we'd suggest looking into the overdraft facility on offer over and above any enticing freebies.'

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