



Higher Education Guide for Cambridgeshire Care Leavers



**Cambridgeshire's Virtual School
Service**



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Help from the Government

Student Finance

Applications for student finance are completed online at www.gov.uk/studentfinance. This will ask you to create an online account.

You will need the following items to complete your application: your passport or birth certificate, your bank details, your NI number, and the details of your chosen or current course. **Don't forget that you need to print off the declaration form, sign it and post this to student finance.** The first time you apply you will also need a letter from your Social Worker/Personal Adviser confirming that you have been in care.

As a Care Leaver you will be entitled to the full maintenance loan which is paid in three annual instalments – September, January and April of each year.

Remember that you will need to **re-apply for your student finance annually** so save the login details of your student finance account. This needs to be done in the spring term.

DWP Benefits

Once you start on your degree course you will generally not have an entitlement to benefits, including Housing Benefit. You can claim Housing Benefit if you are in receipt of DLA (Disability Living Allowance) or if you are a parent.

Disabled Student Allowance (DSA)

Disabled student allowance covers the extra costs you have because of a mental health problem, long term illness or any other disability. How much you get depends on your individual needs and not on your income. You can apply for DSA when you apply for student finance online and will need to supply supporting evidence such as a letter from a GP, a dyslexia assessment or similar.

Once you have applied you will be asked by Student Finance to arrange a “needs assessment” with the University. This will determine the nature of the help you need such as specialist IT equipment or a non-medical helper. This process typically takes around 6 weeks so you should try and arrange your assessment as quickly as possible or you may find that your first assignments are due in before you have support in place. Usually the DSA will be paid directly to the organisation providing you with the service or the equipment. You don't generally receive cash but may be offered support like printing credits. You will have to pay the first £200 towards the cost of any computer equipment.

Help from the University

Bursaries

Many universities offer bursaries or scholarships to Care Leavers. These typically involve money off the cost of student accommodation, but can be a direct cash payment. These are usually applied for at the start of the academic year although you may not receive them until the summer term. If you haven't done so already look at <http://propel.org.uk> to see what your university offers and how to apply.

Hardship Funds

If you get into financial difficulties or need to pay for specialist equipment for your course then you can apply to the university's Hardship Fund for support. They may be able to help you out with a small grant – typically £50-£300. Applications from Care leavers are likely to be considered favourably but Hardship Funds often get used up before the end of the academic year so apply as soon as you think you need to.

Student Bank Accounts

Once you have confirmation of your university place you can convert your existing bank account to a student account or open a new student account. These often come with a “freebie” such as a rail, coach or NUS Extra card. But the main reason for getting a student account is that you will get an interest-free overdraft. The amount of overdraft varies from bank to bank but is typically £500 - £1000 in the first year and then increasing in subsequent years. Use of the overdraft is optional – only use it if you need to. You should be able to convert a student account into a graduate account once you finish and this will mean that your overdraft continues to be interest-free for a period of time. Ideally use your overdraft to help with cash flow. **Remember the bank are NOT giving you a £1,000, this is a debt that will need to be paid back eventually.**

Help from the County Council

Higher Education Bursary

As a Care Leaver we will pay you a higher education bursary of £2250 a year. We typically pay this as 10 monthly instalments of £285 directly into your bank account. However there is some flexibility in how this is paid, for example this money could be front loaded (usually £600 as an initial payment) and can be used to secure your accommodation. Possibly it could be paid directly to your landlord. You will need to discuss with your social worker/personal adviser what would be best for you.

Many young people have found that it is a good plan to use their money from student finance to pay for their accommodation and use the higher education bursary as day to day spending money.

Summer Accommodation Money

If you are live independently we will give you £600 towards the cost of your summer accommodation. If you are Staying Put with your former foster carers then they will get money from us instead and you will be expected to pay the young person's Staying Put contribution (as per your licence) for the weeks you are there.

The majority of university students would look for employment over the summer period to supplement their income and we would expect you to try and find paid work to cover the rest of your accommodation and living costs.

Household items to take to University

You can have up to £250 from your Setting Up Home Allowance to buy small items ready for university such as bedding, towels, plates, cups and cooking equipment. You can have this as Love to Shop vouchers if you want to get your own things or, if it is more convenient for you, then your Social worker or Personal Adviser can get the items for you. If you have not had one previously we can also provide you with a small TV and we will purchase an initial 1 year TV licence.

If it would be useful to have a cycle to get between your accommodation and lecture halls etc. we can provide one for you. We can purchase a new bike up to £150 in price including lights and a helmet. For health and safety reasons we cannot reimburse the cost of a second-hand bike.

You will probably already have had a council laptop computer. But if you haven't or if the current laptop will not be sufficient for your course needs, your social worker or personal adviser can request a laptop for you.

Budget Summary

Income

Student Maintenance Loan	.....
Amount depends on nature of course/location. Degrees such as nursing with long terms receive more. Students in London receive London weighting.	
University Care Leaver Bursary	.....
Cambridgeshire H E Bursary	.....
Setting Up Home Allowance for essentials	.....
Overdraft	.....
Other (savings/earnings)	.....
Total	.....

Outgoings

Room deposit	.....
Total rent for the year	.....
Course books/photocopying etc.	.....
“Freshers”/social events	.....
Food, toiletries, Laundry	.....
Phone contract	.....
Travel	.....
Summer accommodation costs	.....
Total	.....

Accommodation



Halls of Residence

Accommodation is going to be by far your biggest expense as a university student. Most first year students chose to live in self-catering halls of residence. These are typically single bed rooms with (tiny) en-suite bathroom and shared kitchen facilities. Typically these are divided into small flats of 8-10 people. Hopefully you will have had a chance to have a look at the halls of residence of your chosen university before you start there and generally you are asked to pick 2/3 accommodations in order of preference. Some accommodations are in student villages some distance away from the teaching facilities. These often have a good social scene and free/cheap bus transport to the university but check this out!

Almost all universities will prioritise care leavers for accommodation in the first year. Anglia Ruskin, our local university, offers accommodation to all Care Leavers even if they have been living locally prior to starting their course. You need to check the length of the contract i.e. does it include Christmas and Easter breaks, and when does it finish in the summer? Most universities will offer accommodation to Care Leavers over the summer vacation but this might mean moving to a different accommodation block. Remember that if you choose to stay for extra weeks you will have to pay for these.

Once you have been offered a place in hall you will have to pay a deposit to secure your room (usually around £300). This can be paid as an advance from your Higher Education Bursary. Contact your social worker or Personal Adviser for advice on how this could be done.

Unite Foundation

The Unite union provides student accommodation in 24 UK cities. They offer “scholarships” to cover free accommodation for three years of undergraduate study for Care Leavers and/or those living in Foyers. There are only a limited number of free accommodation places available in each city so getting a scholarship is competitive. To check if any of your chosen universities are on list visit <http://www.unitestudents.com>



Staying Put

If you choose to study at a local university you may have the option to do Staying Put with your former foster carers and commute into University. As a care leaver you will still be entitled to the full maintenance loan in this scenario. You will be expected to pay your staying put providers £68.66 weekly (i.e. £34.33 + £34.33 to cover rent, meals and bills) in years 1 and 2 and £75 a week in year 3. CCC will pay your staying put providers the remainder of the Staying Put Allowance. You will not be able to claim housing benefit.

Shared Houses

Most second and third years go into shared student houses and there are usually university approved landlords that you can go through to find a property. It is quite typical to start looking for student houses in the Spring Term of year 1 ready for the following September. You are likely to be asked for a deposit to secure the house (often around £200-£300 per person) and

may have to pay a fee to the letting agency (around £50). Discuss with your social worker or Personal Adviser what would be the best way to pay this. Unfortunately social care is not able to be a rent guarantor. If you are being asked to provide a rent guarantor please contact the designated care leaver contact and/or the accommodation office for your university to discuss your options.

You need to check out what is included in the rent and how much the bills are likely to be for gas, electricity, water and internet. Student properties are exempt from council tax but you may need to apply for the exemption. You need to discuss with your house mates how bills will be divided up between you all. Unfortunately some of our care leavers have found themselves left with the responsibility for paying utility bills after others have moved out in the summer.

As an alternative universities will look favourably upon care leavers who wish to stay in halls for years 2 and 3.

Moving

Let your social worker or Personal Adviser know well in advance when you plan to move either initially to university or between accommodations. Your worker may be able to assist you with the move or alternatively we have an approved “man with a van” who has moved many of our young people. The cost of this can come from your Setting Up Home Allowance.

Settling In, Budgeting and Part-Time Work

Practical things you need to do

There will be quite a few things that you will need to do as you start university so it might be useful to make a list and tick things off as you get them done. It is important that you cancel any benefits, including housing benefit promptly to avoid an overpayment and being asked to pay monies back.

Many universities have an online induction programme to complete before you start your course and this will tell you what you need to bring along when you enrol such as a passport and photos for your student ID card.

If you haven't done so already it would be a good idea to make contact with the named contact for Care leavers at your university as they will be able to signpost you to other relevant sources of support. Look at <http://propel.org.uk> for details of what is on offer at your university.

You will need to register with a GP (and ideally a dentist) once you have moved. Some universities have their own GP practices on campus, others will advise you on local surgeries that register students. Don't rely on a university health drop-in type service. Fresher's Flu is a real thing! It is all too common for first-years to get ill, as young people from all over the country mix and bring together their viruses.

It would be useful to have a think about how you might tell people about your background and about being in care. In the same way that you may have been advised to have a "script" to use when you were at school. Everyone will be trying to get to know others in the first few weeks and everyone will be asking each other lots of questions. Some of those whom you meet in fresher's week will go on to be the people you will end up spending a lot of time with over the next 3 years, so it is best to start off being honest.

Think about any sports clubs or societies that you might be interested in joining. There will be a Fresher's Fair where you can find out more and sign up. Joining student societies will be fun, widen the circle of people that you know and give you something else to put on your CV. Sadly social care will not be able to help you fund any such activities.

Support

Your social worker or personal adviser will still be in regular contact for both emotional and practical support. Your worker will want to come and see you at university to make sure that you are settling in and that all is going okay. However it may be possible to have some of your regular statutory visits over the phone. The post 18 worker for the Virtual School is also available for ongoing academic and careers support and may also be in touch to see how things are going (contact details below).

Emotional Well Being

Universities generally have high quality support services for students and are keen to look after the emotional well-being of all their students. Because of this it may actually be easier and quicker to access counselling through a university service than it is through a GP. If you think that you might benefit from some counselling then you should be able to refer yourself via student support services.

Budgeting

A lot of students struggle with managing their money especially in their first year. For most young people it will be the first time that they have received large lump sums of money due to the way that student finance is paid in 3 instalments. However while student maintenance may seem like a lot of money, in reality **you will be on a tight budget!** As mentioned above it may be a good idea to pay for your accommodation at the start of each term as soon as the loan comes in and use the monthly HE bursary for your day to day expenditure.

Try to work out what is a realistic weekly budget for you and stick to it. For example, if you know that you will end up going out two nights a week include the cost of drinks, club entry and taxis in your budget. Food will be a big expenditure, it is more expensive than most people think it will be to feed yourself! Other things you will need to include will be phone bill, laundry, toiletries and any transport costs.

Search online for money-off vouchers and look out for student money-off deals. These are offered by well-known high street retailers e.g. New Look, Superdrug and often by local businesses such as cafes or hairdressers in student areas. Use university catering facilities as these are usually subsidised - and try to avoid too many takeaways. A pizza from the local supermarket is likely to be half the cost of a takeaway one! Think about things that you don't really need to be spending your money on – for example do you really have time to watch Netflix?

If you are struggling to manage financially then don't ignore the problem, talk to your social worker/personal adviser and get advice from the university's Money Advice service. Unfortunately some of your fellow students will claim that they have "no money" but in reality will be bailed out by parents and won't have to use any of their own money to live on in the holidays.

Part-Time Employment

Many students have part-time jobs and these provide not only extra money but additional skills and experiences to put on your CV. Ideally try to find part-time work that relates to what you want to do long term. Most universities have employment bureaus to help students find work in the local area. One option could be to work for the Students Union or for the university itself as a student ambassador. If you plan to stay over the summer period it is worth checking out what opportunities there may be within the university such as

cleaning halls or looking after overseas language students. Locally Anglia Ruskin provide free accommodation for those working full-time for the university over the summer period.

However don't be tempted to work too many hours as all degree courses require a large amount of independent study, plus you are likely to have to get together with others from your course to prepare group reports or presentations. Generally working between 12 - 16 hours weekly (maximum in term time) is advised. Any more than this is likely to affect your studies. Top universities such as Oxbridge or London School of Economics actively discourage students from taking part-time work in term time and one of the chief reasons for students dropping out is getting behind with their studies due to working.

You can obviously work longer hours in the holidays and we would advise you to try and gain paid employment over the long summer break. However don't fall into the trap of working such long hours over the holidays that you end up coming back to university for a rest.

If the career area that you intend to go into long term is competitive then you are likely to need relevant work experience. For example volunteering at an animal sanctuary or a Member of Parliament's constituency office; or completing unpaid work in a legal firm or media company. You may need to prioritise this over earning money as such volunteering looks good on your CV. Get advice from your course tutors and don't leave this until your final year.

Studying

Course Structures

University courses are structured on a 'two semesters per year' model. This means that you will study one set of modules up until Jan/Feb and then a second set from Feb through to May/June. You will have assignments, presentations (either individually or in groups) and for most courses formal exams to complete in each semester. There is usually a limited choice of modules in a foundation year or year one and increasing choice in the next two years.

One of the biggest differences between sixth form/college and university is the amount of self-study that you will have to do. Looking at your timetable you may think that you will have loads of free time but this is deceptive. It is really important that you keep on top of the work load as it becomes difficult to complete work once your lectures and tutorials have moved on to other topics.

Another big difference is that **deadlines for handing in work are fixed**. An assignment that is handed in 30 mins after the deadline is still late and your mark will be capped at the 40% pass mark. Be aware that the online submission system may be busy or the queue at the photocopier long if you do leave handing in work till the last minute. Nor will it be sufficient to tell your lecturer that you were ill. There will be a formal system for requesting mitigating circumstances. For example, you will need to supply a doctor's sick note or a supporting letter from student support services.



However universities want students to achieve their qualifications and there are usually opportunities to resubmit pieces of course work or re take exams if you don't pass the first time round. (Re-takes are often capped at the 40% pass mark). For many degrees your marks in a foundation year or year one don't count towards your final degree class. **However you will always need to achieve sufficient credits/passes in order to proceed onto the next year of study.**

Study Support

It can be difficult to get one-to-one time with your lecturers, especially for first year students when there are large numbers of students in each lecture or seminar. However universities provide comprehensive study support services via a drop in or booked slot system. This is where a lot of your tuition fee is going so don't be afraid to use these services, even if you didn't have extra help in school. For example, you can get support with referencing, structuring an essay or lab report and revision skills. It is quite common to receive disappointing marks for your first assignments as it can be difficult to know precisely what you were expected to do. Some young people have difficulty organising their time and end up missing lecturers and seminars in order to complete assignments. Getting some advice and support in these circumstances can be very helpful. Anecdotally many of the students using study support services go on to achieve top degrees.

What to do if you don't pass enough to go on to next year

If you don't gain enough credits to go onto the next year of your course, or just scrape through, then you will need to discuss your options with the student support service as soon as possible. It may be possible for you to re-do a semester or the entire year, have a second attempt at retakes, take a break from your studies or swap to a slightly different course.

Should you decide that you don't want to continue with your degree, the university can provide you with careers guidance to discuss alternative options. You can also seek advice from the Virtual School post-18 worker.

Look at –

www.thestudentroom.co.uk

www.notgoingtouni.co.uk

Summary of Student Support

Check out the support that is available at your university. All institutions will offer the following sources of support but services will have their own names

Study skills support

Services for students with Additional Needs

Emotional well-being/counselling

Money/debt advice

Employment bureau

Careers advice

Residential/halls support workers

Accommodation advice

Moving On and Post-Graduate Study

Your 3 or 4 years at university will pass very quickly and you will need to start preparing for your next step. It would be a good idea to discuss with your personal adviser where you may want to live once you finish your degree so that they can help you identify suitable accommodation options. Many of our graduates rent rooms in a shared house.

Unless you are doing a degree such as nursing, where you will pretty much have a job lined up, you will need to start looking for job opportunities well before you finish. We would recommend that you get advice from the University Careers Service. These often have advisers who specialise in certain degree subjects who can talk to you about the kinds of jobs graduates go into from your course. You can also get some advice from the Virtual School post-18 worker. One thing you will need to do is to update your CV.

It is quite common for graduates to start off in jobs that don't require a degree to build up their skills and experience.

Repaying your student loan

You do not have to start repaying your student loan until your earnings are over the repayment earnings threshold. This is currently £25,000 pa. This money is taken from your salary automatically and is on a sliding scale - the more you earn the more you will pay back. If you would like more information on how much you will repay, when and how you will make repayments and how much interest will be charged ask the Virtual School post-18 worker for a copy of the booklet from the student loan company:

'Understanding your student loan repayment'

Your graduation

Your personal adviser/social worker would be happy to attend your graduation ceremony; in fact they will be flattered to be asked! Some young people in the past have not gone to their graduation ceremony because they didn't want to be the only person there without family but we don't want you to miss out.

We can cover the cost of your gown hire and a standard set of graduation photos from your Setting Up Home Allowance. Ask your worker about this.

Post-graduate Study

Requests for financial support for postgraduate study are considered on an individual basis. If you are interested in taking a Master's degree you should discuss this with the Virtual School post 18 worker who will be able to advise you on funding options. Although the government provide funding through Student Finance this generally only covers the course fees for a Masters.

Our policy requires care leavers to write a letter outlining why they want to undertake the Masters and how they think it will help them in their long term career. You will be expected to explore bursaries, scholarships and other

sources of external funding and to make a financial contribution from part time/holiday jobs.

You will be asked to produce a fairly detailed breakdown of your expected expenditure for the Masters course -covering

- Tuition fees**
- Accommodation**
- Travel e.g. to placements**
- Daily living expenditure such as food, laundry, toiletries**
- Books/materials**

The virtual School post-18 worker will be available to assist you with making this request.



We hope you have found this guide useful.

Contact details for the Virtual School post-18 worker are:

Rebecca McCallum

Rebecca.mccallum@cambridgeshire.gov.uk

Telephone numbers: 01480 379429 or 07879 661161