



Which?

The parents' guide to university

Everything you need to support your child with their university choices

Which? works for you

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

Start exploring 30,000 undergraduate courses from UCAS, in-depth profiles of universities and colleges and practical advice from careers experts.

www.which.co.uk/university

Don't just take our word for it...

'It is a great website, and I'm already recommending it to parents, staff and students'. Careers adviser, the Godolphin School

'This is a fantastic site, and would really benefit any student considering applying to university.' Study centre manager, Alexandra Park School

'You are one of the best if not the top resources I use with my students - and my students think you are great too!' Careers adviser, Haringey Sixth Form Centre.

Which? University newsletters for you.

Stay ahead with our free, tailored emails for parents sent at timely points in the academic calendar. Sign up at

www.which.co.uk/parent-email

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

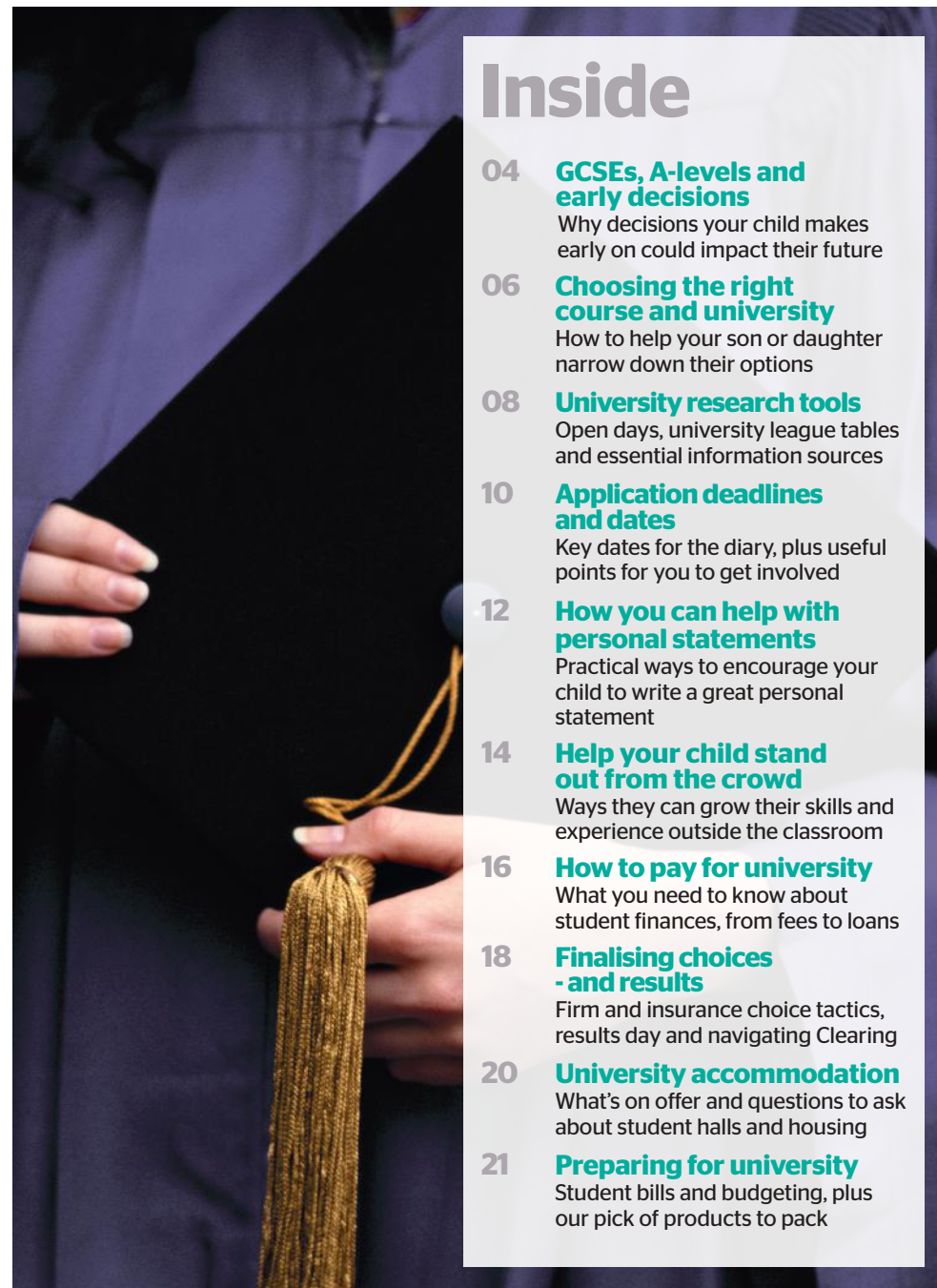


Which? University is a website designed to help students make more informed decisions about their higher education choices. It's free, independent, takes no advertising and features more than 30,000 degree courses and 280 universities and colleges to search and compare. We bring together all the official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

© Which? Ltd 2013 This guide has been produced for general information and interest only. Which? makes every effort to ensure that the information in the guide is correct, but we cannot guarantee that it is 100% free of inaccuracies, errors and omissions. The guide may not be reproduced, stored in a retrieval system, transmitted in any form or otherwise made available to third parties without the written permission of Richard Headland, Acting Head of Print, Which?. Commercial use of the guide is not permitted.

Inside

- 04 GCSEs, A-levels and early decisions**
Why decisions your child makes early on could impact their future
- 06 Choosing the right course and university**
How to help your son or daughter narrow down their options
- 08 University research tools**
Open days, university league tables and essential information sources
- 10 Application deadlines and dates**
Key dates for the diary, plus useful points for you to get involved
- 12 How you can help with personal statements**
Practical ways to encourage your child to write a great personal statement
- 14 Help your child stand out from the crowd**
Ways they can grow their skills and experience outside the classroom
- 16 How to pay for university**
What you need to know about student finances, from fees to loans
- 18 Finalising choices - and results**
Firm and insurance choice tactics, results day and navigating Clearing
- 20 University accommodation**
What's on offer and questions to ask about student halls and housing
- 21 Preparing for university**
Student bills and budgeting, plus our pick of products to pack



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 anyway. 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 – because they'll need the GCSE in order to take the A-level, to 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

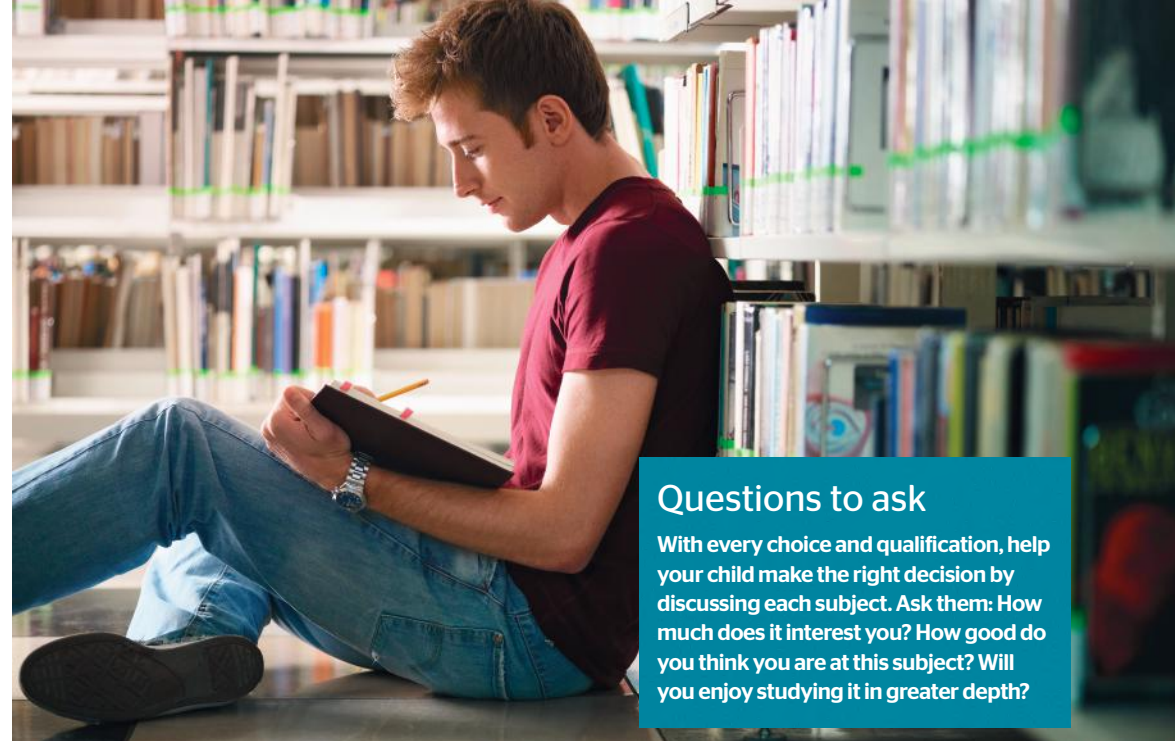
- be used to assess if they're suitable for a uni course
- limit the universities they can apply to
- affect their future career.

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



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



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?

choosing subjects because they want to be with a best friend or a favourite teacher

■ 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: biology; chemistry; English; geography; history; maths; modern and classical languages and physics.

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.

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 do you think of subjects you've already studied?

Maybe they're a bookworm who enjoys studying English - could this subject interest them for another three years? With each subject, also discuss what careers it could lead to and whether they interest your child.

Have you got any career aspirations?

Perhaps they really enjoyed a stint of work experience in an HR department, or they're attracted to architecture. Explore each idea and find out if you need to study a certain subject to enter that career. What sort of work experience might your child need to build up to maximise their chances of getting on to a course and beyond?

What about an entirely new subject?

Studying at degree level opens up all sorts of new subjects that your child won't have encountered before so look at what these involve by researching online and talking to a careers adviser.

What university?

Once they know what to study, the next stage is to work out where to apply.

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 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 with industry. Other universities may have a good reputation with particular 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 academic strengths.

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 where they could be located. 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 part-time study or distance learning - both 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/course

University research tools

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

League tables

The main league tables are *The Guardian*, *The Times*, *The Sunday Times* and the *Complete University Guide*. Each uses different criteria and weighting, but all include student satisfaction scores, student-to-staff ratios, graduate prospects and entry grades.

For a truly rounded view, use league table rankings as one of, rather than the, 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, and

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 really 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 them to open days gives them moral support as well as a second opinion and someone to probe a bit deeper.

The course should be at the top of your 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 What demands will it make on students?
- 6 What's the split between lectures, tutorials and self-directed study?
- 7 What are the department facilities like?
- 8 What sort of specialist facilities are available?
- 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 280 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

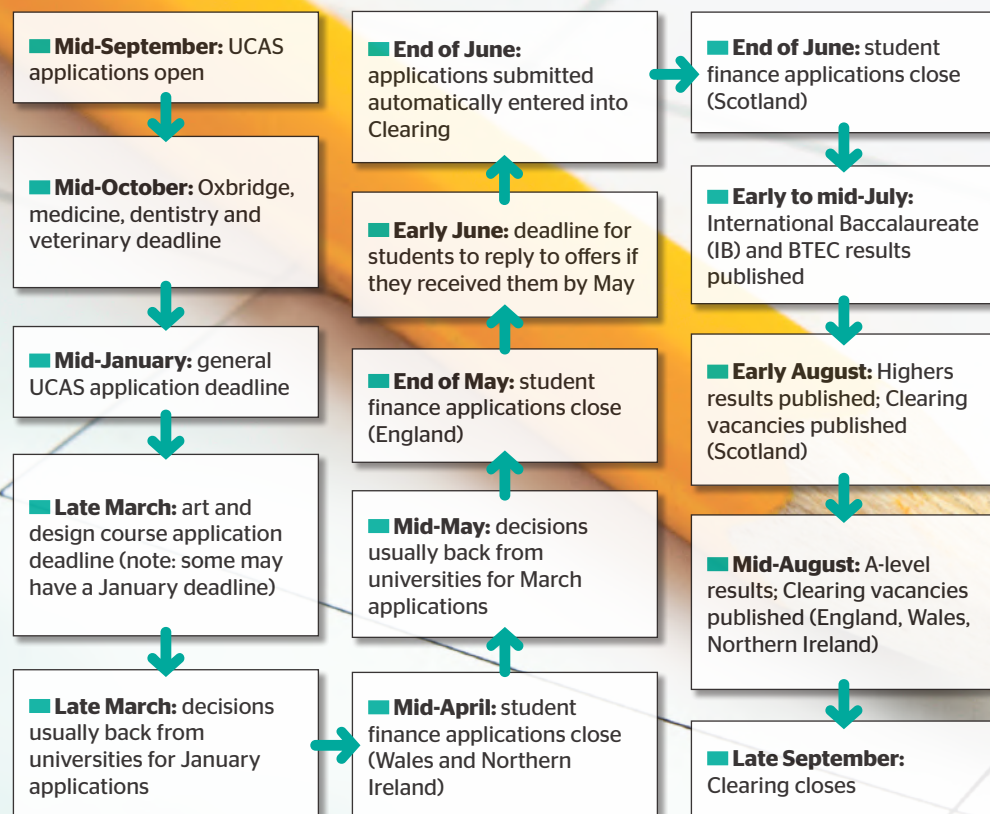
www.which.co.uk/university

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 you child is interested in. www.which.co.uk/open-days

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



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 AS-level 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 for them 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/uni-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 son or daughter 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 a part 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 cut back later on.

2 Encouragement Once they've started thinking about what to say it's up to them to get it 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.

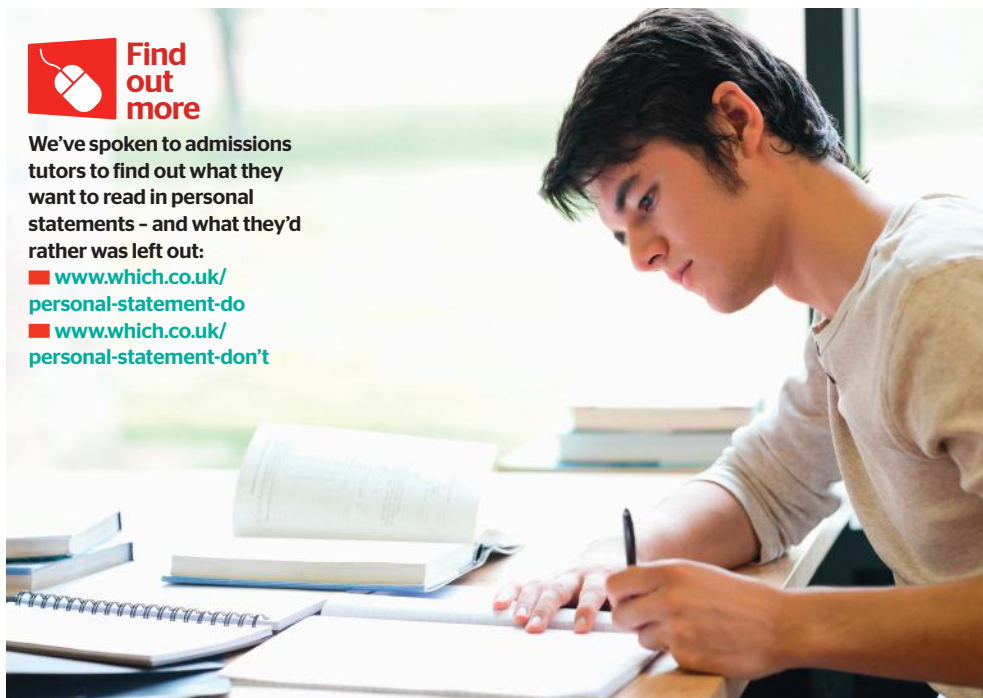
4 Guide them on how to improve it Make sure they aren't trying to cram in every skill and experience they've built up (see page 15 for more) - remember that less is more.



Find out 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-don't



Show, don't tell

This is one of the most important parts of writing a good personal statement. If your son or daughter 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 did, 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, just over 30% of all placements or internship programmes lead to a graduate job. Getting some professional experience, ideally relevant to an industry they'd like to get into, 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 still demonstrate potential to admissions tutors. Encourage them 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, term-time job, even one behind a bar or in a shop, can still 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 anything and 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 have gone up 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 £3,465 in tuition fees
- **Wales** you'll pay £3,465 in fees and get a tuition fee grant to cover the rest.

Loans and fees explained

Universities and colleges in the UK can now charge full-time English students a maximum of £9,000 a year in tuition fees, though for many courses it's less.

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 in order to be eligible for the maximum amount of support.

How the new system works

Today's students may pay back less each month than those under the old system – and your son or daughter might not end up having to pay it all back.

After 30 years, any outstanding debt still 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.

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, whilst Scottish and Northern Irish students start to pay back when they earn more than £15,575 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.

Extra help available

Maintenance grant: If your household income is below £42,611 a year, you could also receive a non-repayable maintenance grant. This is awarded as part of your student loan assessment.

Scholarships and bursaries:

Offered on the basis of academic abilities, means tested or offered for other reasons – for example, if you have a disability.

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 the Access to Learning Fund, Financial Contingency Funds and support funds, these are designed to help students having financial problems, either while they're at university or when they're applying.

Top tips

- look at individual university websites to look for details of financial help offered
- search for charitable trusts

offering funding to students at www.family-action.org.uk ■ in many cases, remember that you won't actually 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.



Find out more

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/student-finance



Making and finalising choices - and results

Top tips for making the right choices

Try to select a mix of ambitious, on-target and safe course choices, based on your child's 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 actually, realistically, be happy to go to - not two or three they like and a couple of 'filler' courses they've not properly researched.

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

Some courses have a history of accepting lower grades than they ask for. Where this information is available, we include it on course profile pages on Which? University - see the 'most popular subjects students studied' section.

www.which.co.uk/university-course-search

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 your child doesn't have to include an insurance option, either.

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?



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

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?

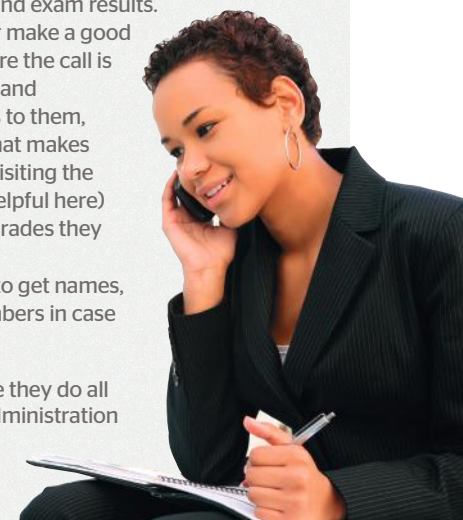
A gap year could offer your son or daughter some valuable time out to get themselves into a stronger position to apply next year.

A quick guide to Clearing

If your child missed their grades, don't panic - 52,570 students found a university place through Clearing in 2012. 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 avoid the hassle of moving and relocating and can save on living costs.

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?

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



'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.* Which? Money

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 offer 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

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 (though you don't need a licence to watch programmes on a catch-up service such as BBC iPlayer). 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.



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!

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: Philips Energy Efficient HD4644 from £25 - it can boil as little as a single cup of water, perfect for long nights studying alone!



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

Consider: Breville VTT210 from £20 for fast, even toasting on everything from bread to crumpets.



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: HP Pavilion G6-2251SA from £350 - a great price for an average-weight laptop with generous memory.



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 MP230, from £35 - an all-in-one printer, scanner and copier that's ideal for basic printing jobs.



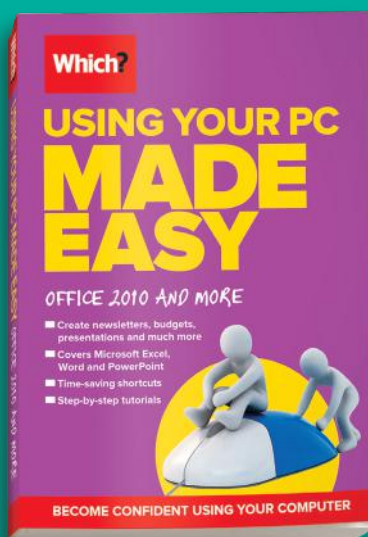
Iron: Ok, they may beg to differ on this one being essential, but if their course includes work placements or they're getting a part-time job it's essential they look smart.

Consider: Asda 2200W Purple Ceramic Soleplate Iron, £14 - does a great job of removing deep creases for a bargain price.

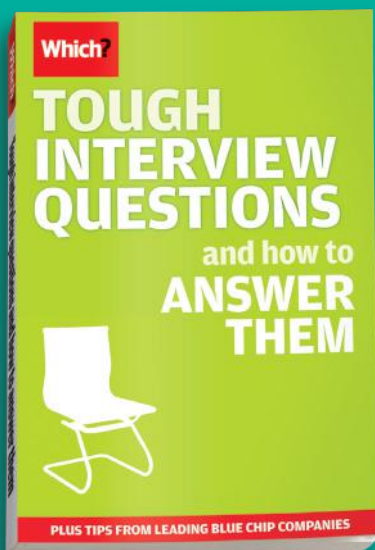




RRP £10.99 each,
224 pages



RRP £10.99 each,
224 pages



RRP £8.99 each,
256 pages

To order these books from Which? at a discount of £2 off the RRP, please go to **www.which.co.uk/books** and enter discount code **ACQ6**

Offer available while stocks last