

Mature Students' Guide

Higher education is for everyone – regardless of age. Every year thousands of adults take the opportunity to develop themselves, and their careers, through higher education. They make up around a quarter of all full-time undergraduate applicants.



Education is for life

There is no typical mature student

Mature students are defined as any student aged 21 or over at the start of their studies. Just over a half are aged between 21 and 24, 38 per cent between 25 and 39, and 10 per cent are over 40 when they commence their courses.

What are the benefits?

There are many different reasons to enrol on a higher education course. This might include the desire to start a new career or develop an existing one, to turn an interest into something more, or to take a 'second chance' and open a new chapter in life. As a mature student you may be worried about how you'll cope with the demands of academic work – particularly if you've been out of education for a few years. However, there's lots of support available to help you make the most of your time at university or college.

Higher education offers excellent opportunities including:

- learning new skills
- gaining improved job prospects
- professional progression
- new life experience

How will I fit in?

Mature students are welcomed at universities and colleges up and down the country. They make a positive difference to the intellectual and cultural lives of their course providers, bringing fresh insight, questioning minds, experience of life and work, and a passionate commitment to study.

- While higher education can be demanding, particularly for those with different commitments, mature students often find that course providers value their enthusiasm, skills and experience.
- For that reason, providers often offer flexibility in terms of admissions criteria and the types of learning programme they offer.
- Support is also available from specialist staff and mature students' unions and other informal networks.



Case study videos

Here are case studies from four mature students who have gone through the application process and are currently studying.



Amanda



Ged



Alan

What qualifications do I need?

When applying for university or college, you'll need to provide evidence of your ability (and experience) to study at an appropriate level. Employment history will work in your favour and qualifications taken several years ago will still be taken into account. However, some universities don't insist on traditional qualifications and they'll consider Open University credits, access course credits and professional qualifications.

Access courses

If you've been out of formal education for some time, or you left school with few qualifications, an Access to Higher Education (HE) course could help prepare you for your return to study – or help you achieve the entry qualifications for your chosen course. They are one or two year programmes which can be taken in a variety of subjects and are designed specifically for adults seeking progress to higher education.

Visit the Access to HE website (www.accesstohe.ac.uk) or the Scottish Wider Access Programme website (www.scottishwideraccess.org).

If you take out an Advanced Learning Loan to study an Access to Higher Education Diploma course, it will be written off once you complete a subsequent Higher Education course.

Accreditation of Prior Learning

Accreditation of Prior Learning (APL) is used in further and higher education for the purpose of:

- entry onto a course or programme
- advanced standing on a course or programme
- credit against some of the outcomes of a course or programme that will count towards an award

Essentially it's credit awarded for wider learning – such as self-directed study, work experience, or other forms of training. Arrangements for APL will vary between universities, colleges, and courses.

Contact your chosen universities and colleges first to discuss whether APL is acceptable and what evidence they will need.

Get in touch

It's always worth making direct contact with the admissions tutors for the courses you're interested in, before making a formal application, to ask what qualifications they're looking for. The entry requirements for mature students may differ from those advertised to school leavers so it's advisable to contact the university or college and discuss your suitability and options.



Choosing your course

Selecting the right course is the first important choice you face in your HE journey. The courses on offer are as varied as those who study them. Having a clear idea of the value you'll get from your course will help you focus on what's right for you. Even if you're unsure what to study, researching what's on offer can really help inform your decision.

Our search tool (search.ucas.com) should be your first port of call when choosing courses. It will allow you to get an in-depth overview of the courses available.

The screenshot shows the UCAS Search tool interface. At the top left is the UCAS logo and the text 'Search tool'. Below this is a green 'Search courses' section with a dropdown menu for 'Where do you normally live?*', radio buttons for 'Clearing 2015', '2015', and '2016', and a note: '*This helps us to show courses that are available to you. Click here for more info'. There are three input fields: 'Course: Enter a course title', 'Provider: Enter a university, college or conservatoire', and 'Location: Enter a country, county, city or town', followed by a 'Search >' button. To the right is a red 'Don't know what to study?' section with the text 'Need help finding courses? Browse subjects and find out what's available.' and a 'Browse >' button. Below the search tool is a 'UCAS Search tool' section with text: 'Use our new search to find undergraduate courses and courses at conservatoires. We'll be adding all our other courses soon – until then, click the links below.' and a list: '• Postgraduate courses', '• Postgraduate teacher training courses', '• Foundation degrees'. To the right of this are several promotional banners: 'Start university this September', 'Develop the skills to succeed in a professional sector' (BPP University), 'OR BY VISITING OUR CLEARING WEBSITE', 'We have a place at Anglia Ruskin University for you' (01245 68 68 68), 'University of Cumbria CLEARING PLACES AVAILABLE' (0908 178 7373), 'LIVERPOOL JOHN MOORES UNIVERSITY' (For latest course vacancies call: 0500 564 565), 'Brunel University London', and 'University of St Mark & St John Places still available'. At the bottom right is the UCAS logo. At the bottom of the page are links for 'Terms and conditions', 'UCAS.com', and 'Contact us', and a copyright notice: '© UCAS, Rosehill, New Barn Lane, Chalfont, Gloucestershire, GL52 3LZ. Company registration 2839815'.

What to study

Whatever your aims, making the right course choice is critical in ensuring you make the most of your higher education experience. There are thousands of different options available. Research and preparation are vital.

Types of qualification

There are numerous higher education qualifications you can study for:

- An honours degree, which takes three years to complete full-time.
- A foundation degree, a vocationally focused qualification combining academic and work-based learning. These usually take two years full-time.
- Higher National Diplomas and Higher National Certificates (HNDs and HNCs), vocational qualifications offered across a wide array of subjects – from engineering to art and design. An HND normally takes two years full-time, while an HNC takes one.
- A Certificate of Higher Education (CertHE) or Diploma of Higher Education (DipHE) – the first and second year of a degree.

Foundation degrees, HNDs and HNCs can also provide the basis for progression to a full honours degree.

Narrowing your search

Before searching for courses consider:

- what you want to achieve
- what interests and engages you
- when you want to study and for how long
- what type of qualification you want

The quality of courses

It's important to research the quality of the course you're considering. Luckily, there are some good resources available, such as our search tool (search.ucas.com) and Unistats (unistats.direct.gov.uk), which allow you to search and compare data on different courses – helping you to make more informed decisions about what and where to study.

There's also the Higher Education Statistics Agency (HESA) (www.hesa.ac.uk) website for more in-depth data.

If you have a particular career in mind, you might want to approach a prospective employer to find out what course they like their employees to have. Some courses are accredited by professional organisations.

You might also want to check league tables that rank course providers – but check the sources as some are biased. Have a look at The Guardian, The Times or The Complete University Guide.



Where to study

Choosing the right university or college can make all the difference. There are many different kinds of college and university, each with their own distinctive mission, character and student profile.

Here are some things to consider.

Open days

You will find it useful to attend university or college open days. They'll give you an opportunity to look at the academic facilities, the accommodation and the students' union, and to ask questions. It also gives you a chance to meet and chat to current students. Applying without having set foot on campus is not a good idea, so take every opportunity to visit places that interest you.

We provide information on when and where they are on our website www.ucas.com/open-days.

Stay closer to home

Increasingly, higher education courses are also available in further education colleges – good news for mature students who want to stay close to home, or save travel or relocation expenses.

Accommodation

Accommodation costs can vary considerably – depending on where, how and who you live with. Many course providers have halls of residence, with or without catering provided. Some are single-sex and others mixed.

An increasing number of universities and colleges make some specific housing provision for mature students and their spouses and/or children.

You should make early contact with the course provider's accommodation office, particularly if you need family accommodation.

Childcare facilities

If you're going to need childcare support, contact the student services office of your chosen university or college at an early stage.

Find out:

- what provision is available
- how much it will cost
- if it will give you sufficient time to study

Facilities vary considerably and there is often competition for places. It is therefore a good idea to apply early for nursery or crèche places. For advice on provision and help with childcare costs, look at the parent information on the Family and Childcare Trust website: www.familyandchildcaretrust.org/parentinformation.

Full-time or part-time?

A significant number of mature students opt for part-time study. For some, this is primarily to fit around work or family commitments, while others feel more comfortable with this mode of study.

- www.ucas.com gives you more information about the types, lengths and levels of courses on offer.
- The admissions teams at each university and college can also advise you on studying part-time.
- Alternatively the e-learning provide a flexible approach to studying for a qualification.



Funding your studies – what's available?

Higher education is a major investment in your future. Once you've decided what and where to study you'll want to consider how to fund your studies. Be realistic – but don't let money concerns put you off.

Applications for student finance open at different times depending on the organisation – but as a rule of thumb it's best to apply as soon as possible so that the money's all in place at the start of term.

Maintenance loans and grants

Maintenance loans are paid to help with living costs, such as food, accommodation and travel. The amount available depends on where you study; as it costs more to live in London the maintenance loan on offer is more than elsewhere in the UK.

Non-repayable maintenance grants may also be available depending on your household income. They reduce the size of the maintenance loan you're entitled to, and so reduce the amount you have to repay after graduation.

Other grants

Extra support for students with a disability and for those with children and dependants may also be available, for example, Parents' Learning Allowance, Childcare Grant and Adult Dependants' Grant and the Disabled Students Allowances (DSAs).

Tuition fee loans

There are no age limits on eligibility for tuition fee loans and government maintenance grants, so mature students can apply – provided you're studying for a first degree.

Universities and colleges can charge up to £9,000 a year for tuition fees to full-time UK and EU students. This amount is set by the governments in each country and can vary depending on whether you study in or outside your home country. Tuition fee loans are available to cover the cost of tuition fees and are paid directly to the university or college. Check the UCAS search tool for the fees charged by individual universities and colleges (search.ucas.com).

Scholarships and bursaries

Many universities and colleges offer scholarships or bursaries. Check out their individual websites or 'Scholarship Search' online: www.scholarship-search.org.uk.



Repaying after graduation

The tuition fee and maintenance loans are added together to make 'the Student Loan'.

Repayment will only start in the April after the July you graduate and once you are earning over the repayment threshold.

Repayments are linked to what you earn, not what you owe. If your income drops below the repayment threshold then repayments will stop and will restart only if income rises above the repayment threshold. For example, if you decide to take a career break or go on maternity leave or are unemployed, payments will be suspended. However, interest to the loan will still be applied. If you move overseas, the payback threshold is adjusted according to cost of living in that country.

Any Student Loan remaining after a 30-year period (35 years in Scotland) will be written off. There is no penalty for early repayments.

We have made all reasonable efforts to ensure that the information in this publication about student finance was correct at time of publication. We will not accept any liability for errors, omissions or changes to information since publication. The outcome of Scotland's referendum and a UK election could affect student finance arrangements for UK students.

Where to apply?

Who you apply to depends on where you live. If you're living in:

England apply to Student Finance England:
www.gov.uk/student-finance

Wales apply to Student Finance Wales:
www.studentfinancewales.co.uk

Northern Ireland apply to Student Finance Northern Ireland:
www.studentfinancenir.co.uk

Scotland apply to the Student Awards Agency for Scotland:
www.saas.gov.uk

Student finance resources

Find out more about the different forms of support and help available from the student finance section of the website:

www.ucas.com/studentfinance




Coping with financial difficulty

Finance is an issue for all students, regardless of age. It can be particularly difficult for mature students, who are often faced with a range of competing commitments. Mature students who drop out of their studies report financial hardship as one of the main reasons for not completing their courses.

What about getting a part-time job?

It's important to get the right work/study balance and most universities recommend not working more than 15 hours a week and that the job fits around lecture timetables. Having said that, some universities and colleges are keen to employ students and may have a job shop on campus to help students find work in the local area.



'Money was of particular concern for me as I was going to have to give up work but still financially support my family. My university put me in contact with their student support office for financial advice and their adviser took me through everything. We worked out what financial help I would be eligible for, what my budget would be and then looked at whether or not it would be enough to cover my mortgage and bills.'

Tracy Rose, 34, studying Physics and Cosmology at Loughborough University

How to apply

If you're looking to apply for a full-time UK course, you'll need to apply through UCAS, but part-time students apply direct to each university or college.

UCAS application deadlines

There are three main undergraduate deadlines:

- **15 October at 18:00 (UK time)** for the University of Oxford, University of Cambridge or most courses in medicine, veterinary medicine/science and dentistry
- **15 January at 18:00 (UK time)** for the majority of courses
- **24 March at 18:00 (UK time)** for some art and design courses

If you miss your deadline, many universities and colleges will still look at your application if they have vacancies left on the course you apply for, but there are no guarantees. Late applications can be sent up to 18:00 on 30 June.

If you apply after 30 June, you use our service called Clearing.

Applying

1. Register for Apply, our online application service (www.ucas.com/apply).
2. Login and complete the application – includes filling in your personal details; adding up to five courses; entering your qualifications and employment history; writing a personal statement and obtaining a reference (see below).
3. Check Track while you wait for university and college decisions.
4. Reply to interview invitations.
5. Reply to offers – using our Track service when you've received all your decisions.
6. Your place will be confirmed, subject to you meeting any offer conditions.

For full information on the process visit www.ucas.com/apply.



The personal statement is a written piece of work about yourself which persuades the universities and colleges to accept you on their course. It can take a long time to devise, so leave yourself plenty of time to draft what you want to say. Here are some things to do and avoid:

- Do be enthusiastic – demonstrate a clear interest in your chosen subject and provide evidence, where possible, explaining why you've decided to study the course.
- Do give the relevant skills and experience you've acquired along the way if you're applying with 'non-traditional' qualifications. This might include things like time management, organisation, communication and so on.
- Do include why you want to study at higher education level and what your ambitions are when you finish your course.
- Do reference any voluntary work you've done – if it supports your application.
- Do create a list of your ideas before attempting to write the whole personal statement.
- Do check university and college websites, as they usually tell you the criteria and qualities that they want their students to demonstrate.
- Do use your best English and don't let spelling and grammatical errors spoil your statement (don't rely on a spellchecker).
- Don't say too much about things that are not relevant – if you are starting to lose focus, take a break and come back to your statement when you feel more focused.
- Don't lie – if you exaggerate you may get caught out if you are called to interview and asked questions about your personal statement.
- Don't leave it until the last minute – your statement will seem rushed and important information could be left out.

The reference

The process varies depending on whether you're applying through a school, college or centre registered with UCAS, or whether you're applying as an individual.

If you're applying through a school, college or centre, you pay your application fee and your school, college or centre will arrange for the reference to be included and sent to us.

If you're applying as an individual, you will need to ask a teacher, adviser or professional who knows you if they'd be happy to write the reference for you. You then add their details to the reference page in Apply and we'll email them with a link and password so they can log in to Apply and add their reference online. Once the reference is complete, you pay the application fee and send your application to us.

Our website contains details with advice for referees on what to include.

Tracking your application

After you've sent your application to us, we'll send you a Welcome email with your Personal ID which will enable you to log in to our online system, Track, to see how your application is progressing. We will also notify you by email if there are any changes, such as an offer from a university. Our website has details of the types of offers a university or college can make and the types of replies you will need to make: www.ucas.com/tracking-your-application.

Clearing

You can use our Clearing service if you

- apply after 30 June
- didn't receive any offers (or none you wanted to accept)
- your exam results didn't meet the conditions of your offers

It involves you identifying courses with vacancies and contacting the course providers directly to see if they will offer you a place. A specific Clearing vacancy search is available on our website during August and September. Find out more at www.ucas.com/clearing.



Preparing to study

There's no doubt though that higher education is challenging and you need to be prepared for the demands of academic life. However, the university or college that takes you on will have every confidence in your abilities, and each course provider will offer some form of support for mature students in their first year of study.

Take time to settle in

Give yourself time to settle in and adapt to student life, as well as to find ways of balancing these new commitments with the demands of, for example, running a home, working or raising a family. Where you need to update your skills you will find the university or college offers programmes to support you. Check what's on offer with your chosen university or college's student support team.

Mutual support

When you arrive there may be a welcome event for mature students. They're a great opportunity to meet others who are going through the same experiences as you. You may not always find your course easy, and life as a mature student will have its challenges, but you will have the benefit of studying with others who have similar interests and are encountering the same problems. They will be there to provide mutual support when the going gets tough, and will value the support you can provide too.

'My university's Academic Support Centre offers these great workshops that I found most helpful, the one about time management was really good for me. It helped me to design a timetable and find the right balance between home and school life.'

Ingrid Anderson, 34, studying Law at UWE



Resources

More information is available at www.ucas.com/maturestudents. We've also got several other online resources:

- Facebook: www.facebook.com/ucasonline
- Twitter: www.twitter.com/ucas_online
- Pinterest: www.pinterest.com/ucas
- Instagram: www.instagram.com/ucas_online
- Google+: plus.google.com/+ucasonlineofficial

And of course, if you need help with your application, please just call us on **0371 468 0 468** – calls cost 9p per minute from a BT landline, plus network extras. Calls from other networks may vary and from mobiles will cost considerably more or, if calling from outside the UK, use **+44 330 3330 230**.

