



Getting into University

A “dummies” guide for parents written by a parent

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Getting into university –

A “dummies” guide for parents written by a parent

If you don't know your UCAS from your SAAS, this guide is for you. Having navigated the university application process twice because my son received no offers in his first year of applying, I wanted to share everything I learned along the way to help other parents whose sons and daughters are considering going to university.

I won't lie; S6 is a rollercoaster of a year, not just for the students but for us parents as well. There are significant financial implications for parents to consider, along with the reality that your child may be leaving home and could study anywhere from Exeter to Aberdeen! Moreover, there is a wealth of new information, jargon, and deadlines to navigate, as well as the emotional fallout of your son or daughter going through this process – so hold on tight!

I have written the guide in 5 main sections:

The research (Page 4)—It is essential that your son/daughter thoroughly researches the universities and their courses using all available resources before making any decisions.

The process for applying to university (Page 12)—This section covers how your son/daughter applies to go to university, how they find out if they have a place, and what to do if they don't get any offers.

The money (Page 21) – This section tells you all you need to know about university tuition fees, student loans, who pays what, how much money your son/daughter is entitled to borrow and how that is paid back after graduation. Also, the cost of university accommodation and how students can save money.

Off to uni at last (page 34) – Some guidance on what they need to take to university and some information and advice on Fresher's Week and how they are taught at uni.

Gap years (page 39) – What I learned from having a son take an unexpected gap year!

Before I go any further, you need to know a couple of things. First, you need to know who the organisation UCAS is. UCAS stands for the University and College Admissions Service. It is the central body that processes all university and college applications across the UK, including those from international students wishing to study in the UK. Your son or daughter will apply online to UCAS with their university course choices, and the school will then send their completed form to UCAS after adding predicted grades for their prelims and references.

Secondly, UCAS has very strict deadlines. James Gillespie's school deadline for receiving completed UCAS applications from your son/daughter is around the middle of November. This allows the school sufficient time to finalise all students' applications before sending them off well before the UCAS final deadline of **January 13, 2027**. This deadline applies to the majority of students starting university in **autumn 2027**.

However, the deadline for **Cambridge/Oxford/medicine/dentistry & veterinary** courses is always three months earlier, on the **15th of October 2026**. If your son/daughter wants to study **music** at a Conservatoire, the deadline is **1st October 2026**. The earlier deadlines are due to early applicants having interviews and tests, and, for musicians, auditions. As parents, be aware that early applicants must send their completed UCAS application to the school well before 15th October to allow the school time to finalise your son/daughter's application.

So, what happens next once your son/daughter decides they want to go to university?

The research

Before your son or daughter can even consider applying to UCAS, there is much research to be done before the deadlines. The prospect of this research can be overwhelming, especially if they are unsure what they want to study, where they want to study, or where to start! Their research helps them decide not only which course they would like to study but also which university they would like to attend and, ultimately, what career they would like to pursue beyond the next three to four years.

At this stage, it's perhaps worth mentioning that your son/daughter needs to start researching courses and potential universities as soon as possible, as the research will take much longer than they think.

If your son or daughter doesn't have a clue where to start their research, send them this article from The Student Room website to get them thinking, and also this one from the Government's website, Discover Uni

<https://www.theuniguide.co.uk/advice/choosing-a-course/help-i-dont-know-what-course-to-choose-what-do-i-do>

<https://discoveruni.gov.uk/how-do-i-choose-course/>

Your son/daughter might not be showing much interest in going to university right now, or they may have a habit of leaving things to the last minute. This lack of enthusiasm is hard for a parent, as it's a fine line between encouraging them to start thinking about uni courses and their future and becoming a nagging parent! However, you might want to remind them that they will be taking prelims in January, so they don't want to be researching university courses, rushing through their UCAS application, and studying all at once. The sooner they start researching, the better.

Research resources:

To help point your son/daughter in the right direction, here are various online resources to help them get started researching universities and their courses:

Chat GPT/Claude/Gemini

AI tools such as ChatGPT, Claude and Gemini can be useful for researching and comparing courses, generating questions to ask at university open days, and understanding the UCAS admissions process. However, as with all things AI, your son or daughter should always verify information using official university and UCAS sources. Students should not submit any AI-generated content as their own work in their UCAS application, as doing so carries a high risk of rejection by the universities they apply to.

University websites:

Check out individual university websites and search for 'undergraduate courses'. Your son or daughter will be an undergraduate when they start university. If they graduate and return to university to pursue a master's degree, they will then be considered postgraduates.

The Uni Guide

<https://www.theuniguide.co.uk/>

This is a university guide hosted by The Student Room, an online community website for students. It is an excellent resource for potential university students, offering a beneficial course and university search tool, subject guides, and relevant advice articles.

UCAS

<https://www.ucas.com/> *app is also available*

As mentioned earlier, UCAS is the central organisation that processes all university applications; however, their website offers many helpful articles for students and parents, including a degree search tool, subject guides, and city guides. Your son/daughter can also create their own **UCAS Hub** page to help them save and centralise all their research, including a handy personal statement builder tool. Please encourage them to use UCAS Hub for their research; it is excellent! The UCAS website is a great go-to resource to support your son or daughter through the entire UCAS process. Down the line, their Hub will also show whether they have any offers.

UCAS also hosts a yearly Discovery Day exhibition, which will take place on **22nd September 2026**, at **The Royal Highland Centre (9.30 to 3pm)**. Get your son/daughter to book a place. Here, they can chat with universities and colleges about their courses and university life, speak with employers and apprenticeship providers about what an apprenticeship entails, discuss their future with qualified careers advisers, and attend talks. Use this link to book a place.

<https://www.ucas.com/events/ucas-discovery-edinburgh-2026-471396>

Discover Uni

<https://discoveruni.gov.uk/>

The official government website for UK higher education course data. This website enables your son or daughter to search for and compare information on individual undergraduate courses across the UK that interest them. For example, they can find student satisfaction rates for their chosen courses, dropout rates, how much students earn after graduating from a university course, and much more.

Student Information Scotland

Another government website, specifically designed for Scottish students, provides information on student finance, applying for funding, student loans, and student life. There is also a parents' section.

<https://www.studentinformation.gov.scot/>

Whatuni

<https://www.whatuni.com/> *app is also available.*

Another valuable research resource. This website compares stats of up to 5 courses side by side. Your son/daughter can find out the dropout rates of a course, the average graduate salaries, and employment rates, and they can also read reviews of courses from students. Plus, it contains the results of the Whatuni Student Choice Awards for 2026.

The Complete University Guide

<https://www.thecompleteuniversityguide.co.uk/>

This website provides course information and advice for prospective students on various topics.

Parent's Guides

There are also specific guides for parents from various websites; here are some links:

<https://www.ucas.com/discover/advice-for-parents-guardians-and-carers/parent-guardian-and-carer-guide>

Save the Student website

<https://www.savethestudent.org/student-finance/parents-guide-tips-university.html>

Many universities also have their own parent guides, so be sure to search for them on each university's website. The Universities of Cambridge and Oxford both also have their own parents' guides/information:

The University of Cambridge Parent's information

<https://www.undergraduate.study.cam.ac.uk/parents>

The University of Oxford's Families Guide

<https://www.ox.ac.uk/admissions/undergraduate/applying-to-oxford/familysupporters>

Admission Statistics

It is helpful to know how many offers are made and accepted for each course at a university, as it lets your son or daughter know how competitive the course is and how many people are on it. However, not all universities publish their undergraduate admission statistics; the only one in Scotland that does is the University of Edinburgh, which shows the split between Scotland, England, Wales, Northern Ireland, and the rest of the world.

Currently, the university is showing the admission stats for 2024 and 2025.

<https://www.ed.ac.uk/student-recruitment/admissions-advice/admissions-statistics>

If you look at the stats (scroll down to the bottom of the link above), you'll see that there are many more offers made than places accepted. This is because students apply to UCAS, selecting up to five universities in the hope of receiving several offers. In practice, universities send out more offers than they have available spaces, knowing that some offers will be declined in favour of other universities.

What is worth drawing your attention to in the statistics is that the offer rate percentages for each degree for Scottish students applying to the University of Edinburgh can sometimes be lower than those for English, Welsh, Irish, or overseas students. I suspect that this is the case elsewhere in Scotland. Reduced offer rates are a negative consequence of free university tuition. The Scottish Government limits the number of places available to Scottish students studying in Scotland according to its tuition fees budget. This results in greater competition among Scottish students for university places.

If you wish to view admission statistics for other universities in Scotland, please get in touch with the university directly or submit a Freedom of Information request to the Scottish Information Commissioner. ChatGPT may also be able to retrieve previous public FOI requests relevant to your admission statistics query.

Email : enquires@foi.scot

The Times/The Sunday Times and The Guardian

Both these newspapers offer valuable research information on universities and their courses. They are best known for their league tables, which are updated and published each year. The Guardian's league tables tend to prioritise student experience, while The Times focuses more on facts and figures; therefore, it is beneficial to examine both to gain a comprehensive view.

The league tables can be a helpful tool for your son or daughter in making an informed choice about where to study. The tables can also be ranked by subject, so your son/daughter can see where the university course for their favoured subject is ranked compared to other universities in Scotland and the UK. Every year in September, The

Sunday Times announces its universities of the year. The University of Strathclyde has been named Scottish University of the Year for 2026, succeeding the University of St Andrews, which held the title in 2025. The overall UK University of the Year for 2026 is the University of Durham, preceded by the London School of Economics, which held the title in 2025. Before that, the University of St Andrews held the title in 2024.

Here is a link to The Times' Good University Guide.

<https://www.thetimes.co.uk/article/good-university-guide-in-full-tp6dzs7wn>

Note: *You need to be a Times subscriber to view this guide online, but you can buy their excellent book from Amazon, which is updated and published annually.*

The Times/Sunday Times University Guidebook 2027

<https://www.amazon.co.uk/Times-Good-University-Guide-2027/dp/000878972X>

Towards the end of September each year, **The Sunday Times Good University Guide** is published as an informative supplement in The Sunday Times. This is the guide that all universities want to excel in. It contains all the new and updated league tables. Don't miss it!

Note: *Don't be confused by another online organisation called The Times Higher Education; they have no affiliation with The Times newspaper. Their league tables will be helpful to your son or daughter if they are considering studying abroad, as they also include worldwide university rankings.*

<https://www.timeshighereducation.com/world-university-rankings>

The Guardian's university guide

<https://www.theguardian.com/education/universityguide>

You can access the Guardian's guide without a subscription 😊

The two newspapers use different criteria for creating their league tables, which results in some differences between them. However, they generally reach similar conclusions. It's important to remember that these tables are just one of many research tools your son or daughter can use. They should keep an open mind and gather information from various sources to determine which course or university best suits them.

When choosing a university, it's essential to consider not only the course but also the overall student experience. Encourage your son or daughter to research universities that offer an enjoyable student life. They will be studying for three years in England and Wales or four years in Scotland, as Scottish university degrees typically include an extra Honours year as part of their undergraduate studies.

Open Days

Once your son or daughter has narrowed down what they would like to study and where, based on their research, the next step is to visit the universities. Every university has open days for potential undergraduates and their parents each year. Universities usually have 2 or 3 each year, and their websites list the upcoming dates. The open days are generally from June to October, although St Andrews has one in April. Some dates are during the week, and some are on Saturdays. James Gillespie's usually allows S6 students to take time off to attend open days during the week.

Your son or daughter might want to attend the open days alone or with friends, or they may prefer that you accompany them. Many parents attend open days, and from a parent's perspective, you can learn a lot and get a general sense of the university and what it offers; you can listen to presentations on subjects your son or daughter is interested in studying.

You can also see the university's student accommodation and explore the town or the surrounding area near the university. If your son or daughter receives several offers, your opinions of the universities may help them narrow their choices.

Your son or daughter should sign up online for the open days they wish to visit, as numbers can sometimes be limited. To do this, they need to visit each university's website and search for open days to sign up.

Top tip: Try to arrive early rather than late; the open days, especially on weekends, *get very busy*. Also, *some universities offer free accommodation if you are travelling further afield, so if applicable, you can check that out*.

Upon your arrival at the open days, you will be greeted by students who will hand you a timetable of events and a map showing the locations of all the facilities. Students typically lead walking tours of the university. At city universities, buses are usually provided to transport you between campuses or to show you student accommodation if it is not on the main campus.

There are usually sessions specifically for parents, and sometimes sessions on the UCAS process; each university is different. Your son or daughter can also speak directly with academic staff about the courses, and sometimes with students on the course your son or daughter is interested in. You can also attend presentations on the more popular degree courses, which are repeated throughout the day.

There will also be an opportunity to speak with admissions staff if your son or daughter has questions about their grades or subject choices, and whether they meet the requirements for their desired course. Queue early for this one; it's very popular. Additionally, they can ask what the university is looking for in potential students for a specific course, which may help them write their personal statement.

Here is a link from **The Uni Guide** website for great questions to ask at an open day

<https://www.theuniguide.co.uk/advice/open-days/top-questions-to-ask-at-a-university-open-day>

If your son or daughter cannot attend the open days, check the university websites, as most will offer small tours, usually run by students, throughout the year. The university website may provide virtual tours, although nothing beats visiting the university in person.

I recommend that they attend the open days, as I guarantee your son or daughter will know which university is their favourite after attending!

Russell Group universities

When you or your son or daughter research universities, you will likely come across the term Russell Group. So, what is the Russell Group? According to its website, it comprises of 24 research-intensive, world-class universities. They are also regarded as the best universities in the UK. So, what sets them apart from other universities in the UK is the level of research they conduct.

The only 2 Russell Group universities in Scotland are the **University of Edinburgh** and the **University of Glasgow**. The other 22 are the universities of **Oxford, Cambridge, Durham, Newcastle, York, Manchester, Birmingham, Leeds, Liverpool, Exeter, Bristol, Cardiff, Nottingham, Sheffield, Southampton, Warwick, University College London, Queen Mary University of London, London School of Economics and Political Science, University College London, Imperial College London, & Queens University Belfast**.

What difference does it make if your son or daughter applies to a Russell Group university? In a nutshell, it will be more challenging to gain admission, as there is increased competition

for places and higher entry requirements, often straight As. These universities aim to admit the brightest undergraduates. It could also impact your son or daughter's job prospects, as graduates from Russell Group universities tend to earn more. Please refer to this website for information on expected graduate salaries, which details the average salary by sector.

<https://www.graduate-jobs.com/booklet/graduate-salary-salaries>

However, should you always assume that a Russell Group university will be better for your son/daughter? According to the 2026 Sunday Times Good University Guide, among the 130 UK universities, the University of Edinburgh currently ranks 129th for teaching quality, 119th for student experience, 11th for research quality, and 33rd for graduate prospects. The University of Strathclyde, which is not a member of the Russell Group, ranks 11th overall and 36th for teaching quality, 19th for student experience, 30th for research quality, and 20th for graduate prospects. It is probably not what most parents would expect.

The University of St Andrews also does not appear in the above list because it isn't a member of the Russell Group. However, St Andrews consistently ranks in the top three on almost every league table, usually alongside Cambridge and Oxford. This year, it was voted 7th for quality of teaching and 4th for student experience, having been 1st for student experience in 2025. In 2023, St Andrews was the first university to surpass Cambridge and Oxford at the top of the overall academic rankings. This year, it ranks 2nd overall behind LSE.

In summary, there are many other factors beyond whether a university is part of the Russell Group. It's best if you, especially your son or daughter, do thorough, varied research into universities and individual courses rather than rely on preconceived opinions about which university and course are best for them. After their research, they will probably have a strong gut instinct about the right course for them and where they will be happiest studying.

[Matching exam results with courses](#)

When researching courses, one of the first things your son or daughter should consider is the entry qualifications and requirements for each course. The most reliable source of this information is the universities' official websites. Unlike students from England, Wales, and Northern Ireland, who do not know their A-level results when applying to university, Scottish students do know their Higher results at the time of application. **Your son/daughter's Higher results determine which course they can optimistically apply for with the hope of being offered a place**

The entry qualifications usually follow a similar format, stating a typical offer, the minimum entry requirements based on S5 Higher results, and what they are looking for when S5 and S6 exam results are combined.

[Unconditional and Conditional Offers](#)

It is worth noting at this point that universities make two types of offers: conditional and unconditional.

Every student (and parent) hopes for an **unconditional offer**, as it means your son or daughter has a guaranteed place based solely on their S5 Higher results 😊 In most cases, even if they fail all their S6 exams, they will still have a place. Obviously, it's harder for your son or daughter to stay motivated to study in S6 with an unconditional offer, but a word of warning: sometimes university doesn't work out as they hoped, and they might need good S6 results to reapply the following year to another university or to do something else in the future.

The other type of offer is the more common **conditional offer**; this means your son or daughter has a place if they achieve the S6 exam grades specified in the university's offer. For example, the university might specify that your son or daughter needs 2 Bs in their S6 results, or 2 As and a B, to secure a place. Conditional offers can vary significantly

depending on the grades achieved in S5, the exams taken in S6, and the course and university they are applying to. Some conditional offers can be quite demanding. Among my son's friends, offers ranged from one B at Higher to 4 As at Advanced Higher. The problem with a conditional offer is that your son or daughter will not know whether they have been accepted into the course they want until the SQA releases the exam results in August; it's a very long wait.

Making sense of entry requirements.

To help you understand entry requirements, here are the actual entry requirements for an undergraduate economics degree at The University of Glasgow for 2027 entry, taken from the university's website.

Summary of Entry Requirements for Economics

SQA Higher Entry Requirements (by the end of S6)

- AAABB is the minimum requirement from S5 to be reviewed for an S6 offer
- Offers are not guaranteed to applicants who meet the minimum from S5
- Typically, offers will be made at AAAAAA by the end of S6. B at Advanced Higher is equivalent to A at Higher
- Additional requirements: Higher English and Higher Mathematics at AA (AB may be considered).

To break this down, The University of Glasgow is **ideally** looking to make offers to students who have achieved 4 or 5 As at Higher in S5 and are projected to attain at least 1 or 2 Bs at Advanced Higher, thus fulfilling their requirement of 6 As by the conclusion of S6 (see the 3rd bullet point above * to help you understand this) Alternatively, they may consider making an offer to students who will have obtained 6As at Higher by the end of S6.

If students have 3As and 2Bs from their S5 Higher results, they will be considered for an offer, but there is no guarantee of an offer. Students must also have or be sitting Higher English and Mathematics, and achieve AA or AB, which may be considered. If they apply with S5 exam results around the minimum of 3 As, 2 Bs, they will be considered for an offer. However, the university will review all applications, giving priority to those with higher grades, and offer conditional places to the best of the remaining candidates.

A conditional offer always reflects the grades required to meet a university's entry requirements; for studying Economics at Glasgow, this is 6As. For example, if they achieve 4As at Higher in S5, their conditional offer, depending on the exams they are sitting in S6, will be 2As at Higher or 2Bs at Advanced Higher. If they achieve the exam results in their conditional offer and have told UCAS that Glasgow is their first-choice university, they have a guaranteed place.

If your son or daughter does not meet the minimum entry requirements, should they still apply? They can, but their chances of receiving an offer will be lower. Before applying, it is worth speaking to admissions staff at an open day or contacting the university's admissions department for advice.

For comparison, the entry requirements for studying economics at the University of Aberdeen are as follows. The requirements are much lower, mainly because Aberdeen is not a Russell Group university, Glasgow is.

SQA Highers

Standard : BBBB

As you can see from the two examples above, there is quite a difference; this is why the Higher results are so crucial, as they determine which universities your son or daughter can optimistically apply to.

Note: Even if your son or daughter has achieved the required top qualifications, this does not automatically guarantee an offer, as other factors are also taken into consideration. These can include a high number of students applying for the same course with higher grades than them, a high number of students applying for a low number of places on a particular course, the country they live in, the country in the UK the university is in, the school they go to, the quality of their personal statement, questions, and, if they are early applicants, test result scores, interviews & auditions if these apply to their course, and finally their school reference. All of these elements can influence the chances of receiving an offer.

Widening Participation Pre-entry Programmes

Since 2020, Scottish universities have made their entry requirements for students eligible for widening participation pre-entry programmes more transparent. If your son or daughter is eligible, lower entry requirements will apply. To qualify, they must meet at least one of the following criteria:

- Live in a priority Scottish postcode area
- Have current or previous experience of living in care or being estranged from family support
- Be entitled to free school meals
- In some cases, neither parent attended university

For instance, for the economics degree at Glasgow University, eligible students who meet the widening participation criteria by the end of S6 now have reduced entry requirements of AB BBB or AA BB at Higher level, down from 6As. This includes the need for English and Maths, with a minimum of AB B from S5 exam results.

Summer schools are also available for qualifying students for these programmes at the University of Glasgow, Edinburgh and St Andrews. Attendance at these summer schools can help with their application and prepare them for life at university. Please check the universities' websites, Leaps and The Sutton Schools' websites for more information and eligibility requirements. Students need to apply early for these summer schools as they are very popular.

<https://leapsonline.org/> **Lothian Equal Access Program for Schools (LEAPS)**

<https://summerschools.suttontrust.com/> **The Sutton Trust deadline is in March**

What are UCAS points?

As part of your sons/daughters' research, they should know about the UCAS point system. UCAS devised this point system to help universities compare applicants' different exam qualifications. This allows them, for example, to compare 5 Highers and 2 Advanced Highers from a Scottish student against 3 A-levels from an English student.

UCAS provides a calculator to help students total their points. Points are allocated for specified exams and grades, then totalled. Not all universities use this system, but your son or daughter will likely encounter it when conducting their research, so it's helpful to calculate their basic UCAS point total from their S5 results.

<https://www.ucas.com/ucas/tariff-calculator>

Advanced Highers: How Do They Fit In?

So, what if your child takes Advanced Highers in S6? Here's how they fit in:

Universities usually consider a B in Advanced Higher to be equivalent to an A at Higher, and a C in Advanced Higher to be equivalent to a B at Higher, and so on. Interestingly, I found that Advanced Highers have a slightly higher UCAS point score than English A-levels, which suggests that universities view Advanced Highers as more challenging!

Bearing this in mind, you may also wonder what happens when your son or daughter takes the same subject at both Higher and Advanced Higher. Are they counted twice by universities? The answer is generally no. For example, if your son or daughter receives a B in History Higher and a B in Advanced History Higher, the university takes the higher of the two grades after converting the Advanced Higher grade to a Higher grade. In this case, the Advanced Higher B becomes an A at Higher grade, so the A is the grade the university counts. However, I discovered one anomaly: The University of Glasgow counts both Higher and Advanced Higher results in the same subject, making the cumulative 6As in the previous example easier to achieve when they combine their S5 & S6 results!

If your son/daughter is unsure about the required grades for their desired university course, speak to the admissions staff during the open days or contact the university's admissions department by phone. What grades are needed can be very confusing for both parents and students since every university has different grading requirements.

The process for applying to university

Finally, the research is over, and your son or daughter knows what they want to study and where ☺. The next step is to apply through UCAS. UCAS stands for the University and College Admissions Service and is pronounced YOU-CAS for short. UCAS is the central hub that processes university and college applications for UK and international students who wish to study in the UK.

The first thing to do as a parent is to sign up for the UCAS Parents' newsletter, which will keep you informed about key dates and advice.

<https://www.ucas.com/parents-signup>

Also, check out the UCAS parents/guardians' page for lots of helpful advice.

<https://www.ucas.com/discover/advice-for-parents-guardians-and-carers>

James Gillespie's will work closely with your son or daughter to support them through the UCAS process. The school is responsible for submitting their final application to UCAS. Your son or daughter can start their online UCAS application at the beginning of S6 in June and save any information they add as they progress.

Personal Statement

A key part of the UCAS process is the personal statement, which your son or daughter must write to explain to the university why they deserve a place in their chosen degree program. The personal statement consists of three questions. Each question must have a minimum of 350 characters, but the total for all three questions cannot exceed 4000 characters. FYI, 4000 characters is approximately the length of an A4 page.

These are the three questions:

1. **Why do you want to study this course or subject?**
2. **How have your qualifications and studies helped you to prepare for this course or subject?**
3. **What else have you done to prepare outside of education, and why are these experiences useful?**

It was last year that UCAS introduced these three questions. Previously, the personal statement was a blank page, but UCAS switched to a three-question format to help students provide more focused answers and alleviate the fear of the dreaded blank page and uncertainty about where to start. For more information, please click on this link on the UCAS website.

<https://www.ucas.com/applying/applying-to-university/writing-your-personal-statement/the-new-personal-statement-for-2026>

For further support with the personal statement questions, please refer to this link for subject-specific personal statement guides. Please also read the information on how AI can and cannot be used. If AI is used at all, it must be declared.

<https://www.ucas.com/applying/applying-university/writing-your-personal-statement/2026-personal-statement-guides>

<https://www.ucas.com/ai-tools-guide> **Please read this guide on using AI**

James Gillespie's will assign a teacher or mentor to support your son or daughter with their UCAS application and personal statement. The UCAS website offers excellent advice on writing personal statements, including videos from admissions staff at various universities explaining what they look for and what they do not. I will warn you: these questions are not easy for a teenager to answer, and they may cause a lot of stress and delay!

<https://www.ucas.com/ucas/16-18-choices/search-and-apply/how-write-ucas-progress-personal-statement>

<https://www.theparentsguideto.co.uk/post/ucas-personal-statements> really helpful mindmap!

The Studential website contains over 2000 actual personal statements for inspiration! The website also indicates which universities the student applied to and whether they received an offer. Please note that many factors are considered when a university makes an offer; it is not based solely on the answers to the personal statement. *NB: These personal statements are presented as a single statement rather than being divided into the new three-question format; however, they remain a useful source of inspiration!*

https://www.studential.com/university/applying/UCAS-application-guide/personal-statement-examples/top-rated#google_vignette

Writing personal statement questions is a crucial part of the process, as it helps your son or daughter focus on the degree subject they are applying for. It also helps them see whether they want to study their chosen subject for the next 3 or 4 years, as it is not easy to answer the questions about a subject they show little interest in. In the absence of interviews for most university applications, the personal statement is what separates your son or daughter from the next student with the exact same grades; it's their one chance to convey their achievements, interests, passions, and suitability for the course they want to pursue.

NB: If students are tempted to use a personal statement question example from the internet or incorporate parts of another person's answers, UCAS runs all the personal statements it receives through software to check whether they match any other statements in its database or are similar. For the same reason, I would be cautious about using ChatGPT or a similar AI app to help write the personal statement questions, as you don't know where the app is pulling the information from. However, there are instances where you can use ChatGPT to assist; please refer to the link below for guidance. UCAS will inform the universities your son or daughter has applied to if it suspects plagiarism or the use of AI.

<https://www.ucas.com/applying/applying-university/writing-your-personal-statement/guide-using-ai-and-chatgpt-your-personal-statement>

Your son or daughter can apply to up to five universities or courses through UCAS, but they must use the same answers to the personal statement questions for all their choices. This means that even if your son or daughter were equally happy pursuing degrees in mechanical engineering or philosophy, they would likely face difficulties applying to both and risk rejection. However, your son or daughter could apply for similar degrees, even at the same university, as long as their answers to the personal statement questions work for all. If this situation applies to them, the school can provide guidance and support.

It's worth noting that each university cannot see where else your son or daughter has applied. However, if your son or daughter has applied for two different degrees at the same university within the same faculty, the university may consider both applications, which is fine if the personal statement answers suit both courses. If their personal statement responses do not align with their degree choices, they risk being rejected.

<https://www.theuniguide.co.uk/advice/ucas-application/is-it-a-good-or-bad-idea-to-apply-for-more-than-one-course-at-the-same-university>

Finally, this is what UCAS says universities look for in a student's application. Remember, UCAS is just the go-between; the universities decide who receives an offer.

- **Qualifications.**
- **Content of written personal statement answers displaying a passion for the subject area, while demonstrating motivation, enthusiasm, and the skills and experiences that will enable you to succeed at university.**
- **Quality and content of the reference.**
- **Knowledge of and commitment to the subject discipline.**
- **Good attitude to learning and personal development.**
- **Ability to articulate yourself fluently and accurately in writing – it is a sign of what's to come for tutors.**

Here are some tips on writing a personal statement from a university admissions tutor. It follows the previous one-page format, but it still offers some excellent advice.

<https://www.thecompleteuniversityguide.co.uk/student-advice/applying-to-uni/tips-for-writing-your-personal-statement>

Completing the UCAS online application form

The online UCAS application form is lengthy, with numerous dropdowns and opportunities for errors, so it's advisable to double-check the final form before submitting it to the school. As mentioned earlier, your son or daughter can apply to a maximum of five universities or courses (only four of the five can be for medicine, dentistry, or veterinary studies). The course codes are listed in brackets on the university website, following the degree name. The personal statement questions also need to be pasted into the form, ensuring the answers meet the guidelines of a minimum of 350 characters per question and a maximum of 4000 characters overall, including spaces, which is approximately an A4 page.

Top Tip - In Word, if you click on the 'Word Number Total' at the bottom left of the screen, you can view the total number of characters, including spaces.

Ideally, your son or daughter should choose five university or course options sensibly: one safe bet with lower entry requirements, one ambitious option, and three achievable ones. If they aim too high for all five choices, they risk not having any offers to choose from. They should also only list universities they would consider attending.

Additionally, if a university specifies certain exams as part of its requirements and they don't have them, this can be one way admission staff use to reject applicants. If your son/daughter needs a specific Higher as stated in the course requirements and didn't sit it in S5, they should phone or email the university's admissions department for advice, then check with the school, as they could still sit the required Higher in S6. Timing is everything, so it's helpful for your son/daughter to start researching courses as soon as possible so if they need to, they can adjust their timetable early enough in S6 to suit their UCAS application.

Applying to UCAS is not free; when your son or daughter completes the UCAS form, a £34.50 fee applies. However, fee waivers are available for students who, for example, receive free meals. Further costs may arise if your child needs to attend interviews or auditions elsewhere in the UK (e.g. Cambridge/Oxford, medicine, dentistry, conservatoire auditions, etc.) or they need to take compulsory tests such as the UCAT, BMAT, and LNAT, etc. that apply to degrees such as medicine, dentistry, and law. Financial assistance is available to cover these costs for eligible students; the school will provide advice and support.

There are also varying fees if your son/daughter applies to a Conservatoire (Music, drama), they apply through a different website called **UCAS Conservatoire**.

If your son or daughter has any queries about their UCAS application and the school cannot assist, UCAS has an excellent helpline - **0371 468 0468 (8.30-6pm Mon to Fri)**. On their UCAS application, your son or daughter can nominate someone to act on their behalf. If they do not want to call you, as the nominated parent/guardian can call UCAS on their behalf.

Once your son/daughter is satisfied that the information they have entered in UCAS is correct and that they are happy with the unis/courses they have chosen and their personal statement answers are as good as they will ever be; they can now submit their completed application to their assigned teacher or mentor at the school. The school then does its bit, adding references and S6 exam predictions. Finally, the school sends off their application to UCAS. As I mentioned earlier, although the main UCAS deadline is 6 pm on 13th January 2027 for non-early applicants, the school application deadline is much earlier to allow the school's teachers enough time to finalise all applications. After the Christmas holidays, the teachers will also be getting stuck into prelims, as will your son/daughter!

The waiting!

So, the research is complete, decisions have been made, the dreaded personal statement answers have been written, and the application has finally been sent to UCAS. Now, your son or daughter must wait to hear if they receive any offers.

This waiting period is tough for your son or daughter and for parents, mainly because students don't know when they will hear. Waiting for exam results is bad enough, but at least all students receive their results on the same day; not so with university offers!

Every university will do things differently; as a result, no two admissions departments will have the same processes, leading to widely varying timescales.

Some universities issue offers as they receive applications; others wait until all applications are in by the 13th January deadline before their respective admissions departments begin reviewing them. Furthermore, there may be different timescales even within the same university, so the admissions process for the engineering faculty might be more efficient than that of the social science faculty. Additionally, applications are processed in various batches, including those from Scottish students, students from the rest of the UK, overseas students, mature students, students applying from college, deferred students, and students reapplying after an unsuccessful attempt the previous year. Even within these groups, they may be further divided into smaller batches.

Considering all that, it's feasible that your son or daughter could hear from one of their universities soon after submitting their application, then face a 3–4-month gap before hearing from any of their other universities. Alternatively, they may not hear from any of their universities for months, then receive two offers on the same day, as happened to my son. There is no rhyme or reason to any of it, and I guarantee it will cause much frustration for your son or daughter, especially once their friends start hearing from universities and receiving offers, and they haven't. I guarantee they will be checking their email on their phone constantly! No names are mentioned, but some universities are renowned for taking their sweet time to send out offers!

Your son/daughter should have heard from all their universities by the beginning of April, but the UCAS official deadline is around the middle of May. My son heard from his last uni on the 26th of April,

As a general rule, I have observed that students with higher grades who meet and exceed the typical offer entry qualifications tend to hear sooner. If your son/daughter is applying with the minimum qualifications required for that degree, they are more likely to hear at the end of the process, as they are probably in a later batch of applications.

Finding out offers on the UCAS Hub

Your son or daughter can check if they have an offer through their UCAS Hub, which they set up via their UCAS account.

When a university wants to offer your son or daughter a place, it informs UCAS, which sends an email to your son or daughter telling them to check their Hub, as there has been an update to their application. The email does not include the offer, so they may want to note their UCAS Hub details if they are out and about when the email arrives, so they can check it on their phone.

Once they check their Hub, they will see which university made the offer and whether it is unconditional or conditional (see P9 for the definition of offers).

If they are unlucky, their UCAS Hub informs them that their application was unsuccessful, full, or declined. It does not explain why your son or daughter was rejected. The rejection is easier to take if it was a course or uni they were not that fussed about, but it's tough when it is the course or uni they wanted. As a parent, there is not much you can say, as you are as upset and mystified as they are about why they didn't get an offer. As I mentioned at the beginning of this guide, it's a rollercoaster; your son or daughter can go from sheer joy to misery based on the contents of their UCAS Hub.

Offer Holder's Day

Once they receive an offer of a place, the university usually contacts them directly by email, congratulating them and informing them of the next Offer Holder's day/Applicant Days. These are similar to open days, but they are only available to students who have received an offer from that university.

Offer Holder Days allow your son or daughter to return to the university again to explore the campus further. They listen to lectures on their chosen subject, meet faculty staff, talk to existing students and meet students joining them on the same course in the Autumn. They can also look at the accommodation choices. Offer Holder Days are very helpful if your son or daughter is undecided between a couple of universities, they are also exciting to attend once they have confirmed their choice. They differ from open days in that they are generally less crowded, and university staff are keen to showcase their university, as they understand that many students receive multiple offers.

Replying to offers

Once your son or daughter has received responses from all the universities they applied to, there are two important actions they must take in their UCAS account Hub:

1. They must choose a **Firm** choice university (first choice) and an **Insurance** choice (second choice). **NB:** *If they received an unconditional offer for their first choice uni, then obviously, an insurance choice is not necessary*
2. If they received all their offers by 31st March 2027, they need to confirm this information in their Hub before 5th May 2027. If they receive an offer after this, but before May 13th, the deadline will be extended to June 2nd to allow them time to consider their university choices for their firm and insurance options. - Their personal reply by date can be found on their Hub within UCAS
3. Your son/daughter cannot confirm their chosen university choices until they have heard from **ALL** the universities to which they applied. If they are not bothered about their last outstanding choice, they can decline their application from that university on their Hub and then proceed to confirm their firm and insurance choices. When choosing between firm and insurance choices, the insurance option should, in theory, be the easier choice. They don't want to be left with no offers because they chose two harder-to-achieve conditionals for their firm and insurance choices. In the UK, 53,500 students applied for courses through Clearing last year, with as many as 5,000 not meeting the grades required in their conditional offers for both their firm and insurance choices.

Important points about Firm and Insurance University Choices!

Choosing your firm and insurance choices is a huge decision; please ensure your son/daughter has thoroughly thought through their firm and insurance choices before entering them in their UCAS Hub, since it will not be possible to change them in most cases. However, if they change their mind about their firm and insurance choices after entering them into their Hub, they can modify them under certain circumstances. Click the link over , which explains the few situations in which this might be possible.

They can also decline both their places and take their chances with Extra or Clearing, but their course choices will be severely limited in Scotland.

<https://www.ucas.com/undergraduate/after-you-apply/types-offer/replying-your-ucas-undergraduate-offers#changed-your-mind>

Didn't get any offers? UCAS Extra (available 25 February to 1 July 2027)

If your son/daughter didn't get any offers, UCAS Extra is a service that allows your son/daughter to apply for another course from those courses left over. If they are eligible for Extra, they will see a button that says "Add an extra choice" when they sign in to their UCAS Hub. They can use the search tool to find any available degrees that interest them.

Extra is available between 25 February and 1 July 2027, and your son or daughter can apply for only one course through Extra at a time. If they decide to apply for a degree different from their original choice, they may need to contact the university admissions team. This is because their current personal statement may not be relevant, and they might have to write new answers. Sadly, there will be fewer choices on offer, but one of my son's friends secured a university place through Extra, so it's worth checking out. Here is a link on the UCAS website that explains how Extra works.

<https://www.ucas.com/ucas/undergraduate/apply-and-track/track-your-application/extra-choices>

Exam result day! (3rd August 2027)

Finally, the agonising wait is over! Today is the day your son/daughter finds out their QS (was SQA) exam results for their S6 exams, and if they have conditional offers, whether it's their Firm or Insurance choice university, they are going to. As a parent, you may wish to be there on this day to share their jubilation or to support them if they don't get the desired results.

Top Tip- *It might be worth your son/daughter checking their UCAS Hub after midnight as it can sometimes update before QS sends out their results by email/text/post.*

If they narrowly missed a conditional offer, i.e., the university asked for an A and they received a B, advise them to remain calm and check their UCAS Hub, as the university may still have accepted them; this is quite common. However, your son/daughter may have to wait until A-level results day before they find out if they have a place; this is around a week later (12 Aug). This would definitely be the case if they applied to an English university. The university usually emails them to keep them informed about what is happening.

If your son/daughter didn't meet the conditions of their firm or insurance choice, they will automatically be eligible for Clearing and may pick up a course through it, so all is not lost! They can also call Skill Development Scotland, which offers an exam results helpline for students; call 0808 100 8000.

UCAS Clearing (available 2nd July 2027)

UCAS Clearing is similar to Extra because it helps students without offers find a degree course. Clearing is used by students when exam results are released in August, mainly by those who didn't meet their conditional offers. However, students who didn't receive any offers before the exam results are also eligible for Clearing. These students can also use UCAS Extra until the end of June; they don't have to wait for Clearing to open.

If your son or daughter finds themselves without any offers, they are not alone; each year, around 55,000 students in the UK are eligible to use the Clearing system to find a place at university when their grades do not meet their conditional offers, or they didn't receive any offers.

In summary, Clearing effectively opens when Extra closes and remains open from the beginning of July to the end of September each year.

If your son/daughter is interested in a Clearing course. In that case, they must contact the university's admissions department as soon as possible, which will then review their application and personal statement in UCAS. Your son or daughter may need to participate in a brief telephone interview, and their UCAS Hub will usually be updated within 24 hours if they are successful. This is often a swift process, as universities want to fill any remaining places as quickly as possible. Therefore, your son or daughter must act quickly to ensure they secure the Clearing place they want. Make sure they ask what accommodation is available!

TIP: If your son/daughter is not hopeful they will get the exam results needed for their conditional offer, they can start looking at Clearing spaces after 2nd July and make a shortlist to get a head start on exam results day.

[Looking for a course in Clearing? Learn how Clearing works & find a new place \(ucas.com\)](#)

UCAS Parent's Guide to Clearing

[Clearing guide for parents | Undergraduate, Conservatoires | UCAS](#)

Clearing Plus

To help students navigate Clearing more efficiently, UCAS introduced Clearing Plus, making it easier to find a suitable course than by random searching. Once Clearing opens and your son or daughter signs in to their UCAS Hub, they will see a list of university courses with spaces for which they are personally matched via an algorithm. The matches consider their qualifications, original university choices and courses, what universities are looking for, and what previous Clearing students have been successfully matched with. The site also provides all the contact details for each university course. This process saves a lot of time; remember, Clearing spaces are on a first-come, first-served basis.

[What is Clearing Plus? - The Uni Guide](#)

TOP TIP: If your son or daughter gets a place through Clearing, you need to arrange accommodation with the university's accommodation services urgently. Unfortunately, depending on the university, places may be running out at this stage, so you may need to consider private halls near their campus. The university will do its best to help.

Clearing in Scotland- what you need to know!

Although Clearing sounds great in theory, it offers very little choice to Scottish students wishing to study in Scotland. This is mainly because the Scottish Government caps the number of free tuition places for Scottish students in line with its budget. Once each university has handed out its full allocation of free tuition places, there are, in many cases, very few spaces left over for Extra and Clearing (Extra comes before Clearing). What is frustrating is that there might be places available on the same course your son/daughter wants in Scotland, but the Clearing places will only be open to students from elsewhere in the UK.

Why is this so? Three reasons, I think: Firstly, the free tuition places are all taken. Secondly, the number of Scottish students wishing to attend university in Scotland is increasing each year, but the number of free tuition places is not keeping pace with this rise. Currently, 94% of Scottish students apply to study in Scotland due to the offer of free tuition. Additionally, for financial reasons, students from elsewhere in the UK pay substantial tuition fees (up to £9,790 per annum) to study at Scottish universities; by comparison, Scottish universities receive only £1,820 per annum per student from the Scottish Government. This figure has

been frozen since 2009/10; if it had kept up with inflation, each university in Scotland would receive around £ 3,000 per Scottish student per year!

Please read - things to consider in Clearing.

If your son/daughter finds themselves in Clearing. They should consider courses in Clearing outside Scotland, as universities in the rest of the UK do not restrict the number of places they can offer, since tuition fees are not free. This means there will be many more choices available to them. FYI, the universities of Newcastle, Durham, and York are all Russell Group universities and are all on the direct LNER east coastline to Edinburgh. It takes the same time to travel to York by train as it does to Aberdeen.

If your son or daughter attends a university in the rest of the UK, they must be willing to repay the fees once they have graduated and secured a job; see p 25 for more information on repaying fees. It may surprise you to learn that repaying tuition fees is not as expensive as you think! Alternatively, your son or daughter can take a gap year and reapply the following year. See p39 for more information on gap years.

When your son/daughter exceeds their expected exam results)

Some students will perform worse than their predicted grades in their S6 exams. Some may do far better than expected when they originally applied for their courses. If your son or daughter has met and exceeded the conditions of their Firm offer, they can, if they wish, enter Clearing to see if they can trade up and secure a place from someone who didn't meet their conditional offer. However, this means rejecting their existing offer before they can officially enter Clearing, so they must do their research first and be confident of a place before releasing their existing offer!

Please refer to this link for further guidance in this instance.

<https://www.whatuni.com/university-clearing/exceeder-student/>

Money

Congratulations! Your son or daughter has secured a place at university, which is fantastic news. However, covering the costs of attending university can come as quite a shock for parents, often sneaking up on you as it doesn't seem long ago that they started high school!

So, what does going to university actually cost, and who is responsible for paying these expenses? In the following section, I will explain what the Scottish Government covers, what the student will need to repay in the future, and what costs parents can contribute to, if they are able.

After reading this section, I recommend discussing finances with your son/daughter. This will help them understand their financial situation going forward and clarify who will be responsible for which expenses.

University tuition fees and living cost loans – Please read

All students in the UK are eligible for government financial support to help cover some of the costs of attending university. This support is devolved, meaning that students from any part of the UK can attend any university within the UK. However, they must apply annually for funding through their respective government agency. For example, in Scotland, this is the Student Award Agency Scotland (SAAS).

Since the financial support system is devolved, each UK country can establish its own policies regarding tuition fees, living-cost loans, free bursaries, and repayment terms.

It's crucial to read this entire chapter thoroughly, as both parents and students need a solid understanding of how the “money” works for them going forward. I've seen parents make rushed financial decisions based on assumptions about how all this works, or worry unnecessarily about money due to a lack of understanding of how their child will finance university. Just as you would research the process of buying a house, take the time to familiarise yourself with these processes. This will all be new to you. Rest assured, though, the government has created a system that enables all students, regardless of financial background, to access financial support to attend university and repay any loans without being financially crippled. Students only start repaying loans once they are in employment and earning over the government financial threshold, which for this year is £33795.

Tuition Fees

All universities charge tuition fees to students each year to cover their ongoing costs. The Scottish Government pays the tuition fees for students from Scotland attending a Scottish university, making Scotland the only devolved country in the UK to do so. For Scottish students studying in Scotland, the tuition fee the universities receive is £1,820 per year.

Your son or daughter will need to apply to SAAS (the Student Awards Agency Scotland) each year, and SAAS will pay the £1,820 tuition fee directly to their university. For comparison, the tuition fee for students from England is £9,790. Therefore, if an English student attends The University of Edinburgh, they will pay £9,790 in tuition fees each year to Edinburgh Uni. This amount is provided as a student loan by Student Finance England.

If a Scottish student attends Imperial College London, for example, they will also pay £9,790 in tuition fees, which will be loaned to them by SAAS. While the term “loan” may sound scary, it's important to understand that the repayment amount isn't as financially daunting as it might seem. Please don't assume you know how this all works, as student loan repayments don't work like regular loans, such as a mortgage or car loan. As I mentioned above, repayments begin only once your son or daughter graduates, starts working, and earns above the government-set threshold, which this year is £33795. See P25 for more information on this.

There are some exceptional universities in the rest of the UK, so please don't influence your son or daughter's choices without fully understanding how loans are repaid.

If your son or daughter wants to study elsewhere in the UK, you can, if you wish, self-fund by paying the fees directly to their university. If you are considering this, please again read the section on repaying loans (p25). To make an informed decision, you need to know all the facts!

You may have already clocked that Scottish universities face a tuition fee shortfall for Scottish students, as they receive only £1,820 per student each year, compared with the £9,790 tuition fee paid by students from other parts of the UK. To make up for this shortfall, Scottish universities rely heavily on tuition fees from students from elsewhere in the UK, who pay £9,790, and from international students, who pay significantly more, to bridge the financial gap required to run the universities. The Scottish £1820 tuition fee amount has not been increased by the government since 2009! If this amount had kept pace with inflation, it would currently be around £ 3,000 per Scottish student.

Bursary and student living cost loan

In Scotland, all students can apply to SAAS for a living cost loan each year to help with university living costs, regardless of their parents' income. The amount granted depends on your total household income.

If your total household income is more than £34000 each year, your son/daughter is entitled to the minimum loan amount of £6000* per year. Since this is a loan, the money is repaid in the future after they graduate and have a job (see P25). If your household income is less than £ 34,000 per year, your son/daughter can borrow an extra £ 1,000 per year, bringing their total living cost loan to £ 7,000 per annum.

In addition, if your household income is less than £ 34,000, your son/daughter will receive a bursary each year (ranging from £500 to £ 2,000), which varies according to your household income; this bursary does not need to be repaid, as it's free.*

In addition to the existing living loan, the Scottish Government is providing new and current students with an additional Special Support Loan of £2,400 this year to help with the rising cost of living and student accommodation. This was also paid to students last year.

To summarise, bursaries are free and do not need to be repaid; however, cost-of-living loans (including the £2,400 special support loan) do need to be repaid after graduation (see P25).

SAAS generally pays the fees for standard undergraduate degrees and issues loans for up to 5 years via the Scottish Loans Company (SLC). Other courses, such as medicine and dentistry, may differ; please check the SAAS guide for further information (see the link below).

Although most students take out the SAAS cost-of-living loan each year, doing so is not compulsory. If you wish, you can self-fund your son /daughter through university. There is also an option for your son or daughter to specify borrowing less than their available loan amount. However, before you decide to self-fund them, please again read the section on repaying loans (P25) to make an informed financial decision with all the facts.

Household income	Bursary (free)	Living Cost Loan	Total each year
£0 - £20999	£2000	£7000 +£2400	£11400
£21000-£23999	£1125	£7000 +£2400	£10525
£24000-£33999	£500	£7000 +£2400	£9900
£34000 and above	£0	£6000 +£2400	£8400

In addition to the above bursaries and loans offered by SAAS, your son or daughter may also be eligible to apply for additional funding directly from universities or other

organisations. This funding includes free bursaries, scholarships, grants and other financial contributions and awards for eligible students. Please refer to the university websites and the link below for additional information. Millions of pounds in bursaries and scholarships go unclaimed each year, so it is financially well worth the time spent researching and applying. This additional funding is not just for students from lower-income households; there are all sorts of financial awards available, such as those for academic excellence and excellence in sport. So please do your research, this is free money!

<https://www.thecompleteuniversityguide.co.uk/student-advice/finance/university-bursaries-and-scholarships>

Is the Living Cost loan from SAAS interest-free?

It's important to understand that SAAS loans are not interest-free. However, the interest on the amount owed is tied to inflation. Specifically, the interest rate is determined by the lower of the Retail Price Index (RPI) and the Bank of England interest rate plus 1%.

This setup means that the amount your son or daughter will repay is expected to be about the same in real terms as the original loan amount. You can think of it like this: if they buy a trolley full of groceries today, that same trolley will cost roughly the same in real terms in the future, taking into account inflation, salary increases, and other factors. Essentially, there is no "real" cost to your son or daughter's student loan.

The government provides significant subsidies for student loans, which makes them a more affordable option compared to commercial loans with typical interest rates. Currently, the interest rate for SAAS loans is 3.2%. However, it's important to note that the interest charged on the loan does not affect the monthly payments your son or daughter must make, as these loans do not operate like regular loans. See P? for more information

Here is a link to the informative Student Finance Guide from SAAS

https://www.saas.gov.uk/forms/funding_guide.pdf

This is a helpful article from The Complete University Guide on student finance for Scottish students.

<https://www.thecompleteuniversityguide.co.uk/student-advice/finance/university-tuition-fees-and-financial-support-in-scotland>

How to apply for a Living Cost loan through SAAS?

As with tuition fees, your son/daughter needs to apply for the living cost loan (and bursary, if applicable) every year through the SAAS website. Each year, they must do this before 30 June 2026 to ensure the necessary funds and fees are in place for the start of the first semester. Please note that to apply to SAAS for funding/fees, your son/daughter must know their National Insurance number.

If your son or daughter has conditional offers, they should put down their firm choice of university when applying to SAAS. Should they end up attending their insurance choice university instead or a university from Clearing, they must inform SAAS as soon as possible of the change, since their loan will only be deposited into their bank account and their fees paid to the university when their university confirms their attendance on the course to SAAS.

NB: If you earn more than £34000 a year in your household, you are not required to provide evidence of earnings.

<https://www.saas.gov.uk/forms> Here is a link to the SAAS application form

When is the Living Cost loan paid?

Once your son or daughter has applied to SAAS for their tuition fees and or loan, SAAS will email them to check their online account, where they will find a copy of their Award Notice. The Award Notice confirms the following information:

- 1) Confirmation that the tuition fees will be paid to their firm-choice university.
- 2) If they are entitled to a free bursary, provide details of the amounts awarded to them and when they will receive the payments.
- 3) Finally, they will receive confirmation of their total living cost loan amount and an email advising them that The Scottish Loan Company will contact them separately by post with their payment schedule. This is sent out within 14 days of their course start date.

Students have the option to receive their cost-of-living loan either over a period of 9 months which covers the time they are at university or evenly spread across 12 months. This option is only available to those studying in Scotland, if they are studying in the rest of the UK see red para below.

The Scottish Loan Company (SLC) issues payments from the Student Awards Agency for Scotland (SAAS) on the 7th of each month, which occurs from September to May or to August if taking the payments over a year. If students opt to receive their SAAS payment over 9 months, they will also receive a double first payment at the beginning of the first semester. This can help cover any initial expenses they may incur when starting university, including costs associated with Freshers' Week.

If your household income is greater than £34000 your son/daughter is entitled to the basic loan amount of £6,000 plus the extra £2,400, and if they choose to have their SAAS paid over 9 months, they receive £1,680 in September and then £840 from October to May.

if your household income is less than £34000, in addition to the £7,000 loan, your son/daughter is also entitled to a free bursary, as outlined in the summary table on the next page. This will also be paid monthly.

If they choose to have their SAAS paid over 12 months, they do not receive the double monthly amount in September; instead, they receive £700 per month if they are on the lowest SAAS amount. Students who receive a free bursary will receive £825, £877, or £950, depending on your household income (see table over the page).

Students from Scotland who study in England, Wales, or Northern Ireland receive the same maintenance loan or bursary as those attending a Scottish university, but they are paid in three lump sums, one at the start of each semester. They have no choice over how they are paid, as payments must align with those for students in the rest of the UK. Receiving lump-sum payments can be challenging for some students to manage, so be aware that they may run out of funds before the end of the semester!

Please note that the above start dates may vary if your son or daughter studies elsewhere in the UK. Universities in the rest of the UK usually start later in the year than the Scottish universities, in October rather than September.

SAAS summary table – NB Students studying elsewhere in the UK receive a payment at the beginning of each semester/term – 3 in total – see the red paragraph on the previous page

Household income	Bursary/ grant (free)	Total maintenance Loan, including the special payment of £2400	Total	How much is paid over 9 months Paid on 7 th	How much is paid over 12 months Paid on 7 th
£0 to £20999	£2000	£9400	£11400	£2280 in Sept, then £1140 Oct to May Inc	£950 Sept to Aug Inc
£21000 to £23999	£1125	£9400	£10525	£2105 in Sept then £1052 Oct to May Inc	£877 paid Sept to Aug inc
£24000 to £33999	£500	£9400	£9900	£1980 in Sept then £990 Oct to May inc	£825 paid Sept to Aug inc
£34000 or more	£0	£8400	£8400	£1680 in Sept, then £840 Oct to May Inc	£700 paid Sept to Aug inc

Paying back the Living Cost loan (and the tuition fees if students went to university elsewhere in the UK) **please read!**

Students and parents need to fully understand how student loans are repaid. Many parents worry about their children's ability to repay their student debt and may make significant financial decisions to assist them without fully grasping the details of the repayment process. I want to emphasise that repaying student loans is not as daunting as it seems once you understand how it works.

Recently, there has been extensive media coverage of students facing overwhelming student loan debt. This primarily affects English students, as they are on different repayment plans from Scottish students.

Most students accrue significant debt from their living-cost loans (and tuition-fee loans if they are studying outside Scotland). If your son or daughter is studying in Scotland for a standard 4-year undergraduate course and takes the minimum living-cost loan of £8400 each year, they will accrue a final student debt of £33600. If they complete a typical 3-year degree in the rest of the UK, their student debt would total £54570, as this includes the £9790-per-year tuition fees.

I know either amount seems like a huge amount of money for a young person to be in debt for but Martin Lewis has always said that we should think of student debt as a graduate tax rather than a traditional loan, because it isn't a traditional loan.

Firstly, your son or daughter is not liable to start repaying their loan until they graduate from university, secure a job, and earn over the repayment threshold in Scotland, which is currently £33795 for this year. So, if they have a job and earn over the threshold of £33795, they start making repayments from the 6th of April of the following year after they leave university. If they earn less than this, they will not start repaying their loan until their salary exceeds £33795.

Once your son or daughter has graduated, secured a job, and earns more than the current threshold of £33795, they will be contacted by the Student Loans Company Limited (SLC). The SLC will provide information on how loan repayments will be collected and the required

monthly payment amount. Students repay their loans automatically each month through their employer's PAYE system, or, if they are self-employed, via the tax self-assessment process.

Students can also make voluntary payments at any time to reduce their loan balance. However, making extra payments will not reduce their monthly payment; it will only shorten the loan term. If you are confused, read on, and everything will become clear. As I keep saying student loans are not like conventional loans, which is why it's essential to understand how they work.

How much do graduates pay back each month?

The most important thing to realise about repaying student loans is that they do not work like regular commercial loans, such as mortgages or car loans.

Firstly, they are substantially subsidised by the Government.

Secondly, unlike with a traditional loan, a graduate's monthly payment is calculated based on their annual salary, not the total loan amount. Once a graduate earns above the current threshold, they repay 9% of the difference between their annual gross salary and the threshold. This figure is then divided by 12 to get their monthly repayment amount, which the Scottish Loans Company takes directly from their salary.

For example, regardless of their total student debt, if a graduate this year has a starting salary of £35800 per year (which is over the threshold of £33795), they pay 9% of the difference between £35800 and £33795, and that figure is then divided by 12 to get their monthly repayment amount.

$$\text{£35800 (salary) - £33795 (threshold) = £2005}$$

$$\text{£2005 x 9\% = £180.45}$$

$$\text{£180.45 divided by 12 = £15 monthly loan repayment amount.}$$

In this example, £15.00 is deducted from their monthly salary, reducing their outstanding loan balance by that amount. To put this into perspective regarding government subsidies for student loans, the average Scottish student studying in Scotland accumulates £33,600 in student debt after four years. If someone were to take out a personal loan over seven years (which is usually the maximum term for such a loan), the monthly payment would be around £500. Even if you could get a 30-year personal loan, the monthly payment would still be £200.

As a graduate's salary increases, so does their annual student loan repayment amount. If their salary drops below the current threshold or they stop working, they stop repaying their loan until their salary rises above the threshold again. The table below contains examples of monthly repayments going forward for the current threshold of £ 33795

Gross income each year before tax	Net Monthly salary (i.e. take-home pay)	Monthly repayment, £33795 threshold 2026
£28000	£1947	£0
£30000	£2035	£0
£33500	£2239	£0
£35800	£2390	£15.00 (0.6% net pay)
£37500	£2480	£27.78 (1.12 % net pay)
£40000	£2590	£46.53 (1.76% net pay)
£50000	£3080	£121.53 (3.94 % net pay)

Comparison of debt repayment for Scottish students studying in the rest of the UK versus those studying in Scotland - please read!

As mentioned earlier in the guide, because of the provision of free tuition, the Scottish Government allocates a fixed number of free tuition places for Scottish students in accordance with its tuition fee budget. This ringfencing limits the number of places that universities in Scotland can offer to Scottish students, thereby increasing competition for places.

This is not the case in other parts of the UK; universities have much greater control over the number of places they can offer, leading to less competition. However, many students and parents in Scotland are deterred from studying elsewhere in the UK by concerns about repaying the increased debt from borrowing the £9790 annual tuition fees, along with the living-cost loan. If this worries you, I can put your mind at ease with an example, as there are excellent universities in other parts of the UK that your son or daughter might want to consider.

Let's consider two graduate students from James Gillespie's: one who attended a Scottish university and another who attended an English university.

Both secured graduate jobs at the same company, earning £35800. The graduate who studied in Scotland for four years has incurred a total student debt of £33,600. The student who studied in England for three years also borrowed £9,790 per annum in tuition fees, resulting in a total student debt of £54570.

Given the current salary threshold of £33795, both graduates pay £15 per month, even though the student who studied in England has a larger debt. Why is this? As you may remember from the previous page, the Student Loans Company calculates the monthly repayment based on a graduate's gross salary, not their total debt. However, the student who studied in England will take longer to repay their debt because their initial debt is larger and they will accrue interest for longer. Nevertheless, they might not even have to repay the full amount and interest back, as student loans in Scotland are structured with a cap that allows the outstanding balance to be written off after 30 years .

Writing off student loans after 30 years.

Many students/parents do not realise that the Student Loan Company (SLC) writes off any outstanding student loan, including any interest accrued, 30 years after your son/daughter first becomes liable to repay their loan. This means many graduates are never expected to repay their student loans off in full.

Writing off student loans after 30 years is more likely to apply to students who studied in the rest of the UK and have a larger debt from borrowing the £9790 annual fees. Whether a graduate student's debt is cleared also depends on how much their salary increases over time; students with higher initial salaries are much more likely to pay off their loans in full before 30 years . Actual outcomes depend on salary growth, career breaks, inflation and future threshold increases, but most students are not expected to pay off all their student debt and interest.

Choosing to pay off student loans and interest

As parents, it may be tempting to step in and pay off your son or daughter's student debt if you come into a windfall of money. However, it's important to conduct some research before proceeding. You might end up paying off a loan that may never be fully repaid. For instance, if your child earns just above the salary threshold or takes a career break, much of their loan could be written off after 30 years.

Considering this, you and your child should evaluate whether it makes more financial sense to pay off their more expensive debts first. Since the government heavily subsidises student loans, these are generally the cheapest loans they will ever have.

To do further research, it's important to note that new Scottish students are currently on a Plan 4 student loan (previously called Plan 1), with the current interest rate set at 3.2%. If you or your son/daughter are considering paying off their student loan, I recommend watching the video on the Martin Lewis website to understand whether it is advisable to pay off a Plan 1 student loan (now called Plan 4, but the same principles apply).

Please make an informed decision by considering all the relevant facts!

<https://www.moneysavingexpert.com/students/student-loans-repay/>

[Does taking a student loan affect my son/daughter's credit rating?](#)

No, it does not affect their credit rating. However, the monthly repayment amount your son or daughter pays each month may be considered in an affordability check in the future, for example, if they are applying for a mortgage or car finance.

[Parents' financial contribution & accommodation costs](#)

Unless your son or daughter lives at home throughout their degree, many parents will likely have to provide financial support for their children during university. This is because most students' basic living-cost loan of £6,000 (this year, £8,400 with the additional payment) is not enough to live on and cover student accommodation. As parents, how much you should contribute is difficult to answer, as it depends on your financial circumstances. Still, an excellent place to start is to determine the cost of student accommodation and work out the budget from there, as this will be the most significant expense.

To help you, most university websites estimate how much money they think a student needs each year.

Please note that even if your son/daughter stays home for the duration of their course, they are still entitled to borrow the living cost loan from SAAS, giving them financial independence from you.

All universities give priority to first-year undergraduates for student accommodation. The accommodation cost is fixed for the duration of the standard student year (around 38-40 weeks, September to May). Utility bills, Wi-Fi, and, in some cases, personal contents insurance are included, along with a cleaner for the common areas of the flats.

The cost can be paid in a lump sum at the beginning of the first term or in monthly instalments over nine months by direct debit. You usually get a choice of how to pay. Depending on the university, there maybe an initial deposit, typically around £300, to secure a room. This deposit is usually paid when your son or daughter applies for accommodation, which can happen as early as April. However, in my experience, most universities do not require a deposit.

Many universities are replacing their older accommodation, and some of the new ones are very swanky, but they come at a cost. To give you an idea of potential first-year costs, the table over the page provides price ranges for various university halls of residence in Scotland for 2026/27, specifically for a single room in a self-catered flat. The higher figures are for en-suite rooms; the lower-priced accommodation tends to be older, usually smaller, and without an en-suite, but typically has a sink in the bedroom. As far as student accommodation goes, you get what you pay for, as you will see if you attend any open days.

Catered accommodation is available at some universities (Glasgow, St Andrews, Aberdeen), but the cost will be much higher than these figures. Some universities, such as Glasgow,

offer a limited number of shared-room options, which can be cheaper, but most provide only individual rooms. Check the university websites for full details of all their undergraduate accommodation options. Universities may offer a reduction in costs to qualifying students who are from lower-income families.

The typical SAAS living-cost loan this year is £8,400 for households with total household incomes over £34,000. Looking at the accommodation table below, you'll see that while many options cost less than £8,400, there often isn't enough money left over for daily living expenses. This is why additional financial support is crucial for students, whether it comes from parents, grandparents, a part-time job, summer employment, earnings from a gap year, scholarships, bursaries, or even a bank overdraft as a last resort. It's important to discuss finances with your son or daughter so that you both have a clear understanding of where the funds will come from to support them throughout their time at university. No student should have to worry about money, but unfortunately, many do.

University	Cost of student accommodation, self-catered 2026/27 entry
The University of Glasgow	£6552-£9578 there are also studios £££
The University of St Andrews	£6246-£12976 offers a free bursary pa for applicable students who qualify on a needs basis much of St Andrews' accommodation is catered and starts from £ 6246
The University of Stirling	£4621-£9162
The University of Aberdeen	£4440-£7640
The University of Dundee	£6999-£9322
The University of Strathclyde	£5206-£7098

Private student Accommodation

In most university cities, private student accommodation is available from companies such as Unite Students, Liberty Living, and CRM Student. This accommodation is typically more expensive than university accommodation. It usually includes bills and can be very luxurious in terms of facilities. All rooms are en-suite, and many have additional features such as games rooms, cinema rooms, and gyms.

You should be aware that private student accommodation will include a diverse group of students from various universities and colleges, across different age groups. In contrast, in university accommodation, your son or daughter will probably only be sharing with other first-year undergraduates, as university halls are typically reserved for them.

Students usually (but not always) live outside the university's student accommodation for the remaining years; this can be cheaper or more expensive, depending on the university's location and how many friends they share with.

When students move into a flat, they will be exempt from council tax but must apply to their local council each year for an exemption. Bills must also be paid in addition to rent and upfront deposits. It is increasingly challenging to secure rented accommodation. Students now want to hold onto not just a good flat but any flat, so they end up paying for accommodation over the summer. Please ensure your son/daughter does not leave it too late to secure accommodation for the 2nd year, ideally before the spring semester ends, as it's tricky to view flats once everyone has gone home for the summer.

Applying for university accommodation.

Your son/daughter cannot apply for university accommodation until they have confirmed their firm or insurance choice university on their UCAS Hub and their firm choice university has emailed to confirm they can now apply for accommodation. If your son/daughter has an unconditional offer, they can usually apply for their chosen university accommodation around April/May. If your son/daughter has a conditional offer, they may be able to apply for their

firm choice early, or they may have to wait until August, when the exam results are released and their place is confirmed. Either way, the university will let them know by email about their process.

Please inform your son or daughter that accommodation allocation is typically on a first-come, first-served basis. If this is the case and they want the accommodation of their choice, they must act as soon as the university emails them to say they can now apply.

Your son/daughter will be asked to choose from at least 5 accommodation halls in order of preference. When they attend the open or offer holder days, remind them to take note of the names of the halls they like so that you can check the costs. You can also view them on the university's website.

Universities usually ask your son/daughter for their preferences, such as gender preferences, existing friends attending the same university, and whether they want a quiet or alcohol-free flat. Some students will luck out with room allocation, while others will not be so fortunate, especially if they want an en-suite room and don't get one, or are allocated a room off-campus. So, get them to apply immediately when that email comes in to avoid disappointment.

Once the accommodation offer comes through, there is always a deadline, usually a week, to accept it; if your son or daughter forgets to confirm their offer within the time frame, they will lose it. This happened to my friend's son and caused no end of hassles as he ended up in private accommodation off campus. If they choose to reject their accommodation, they risk not finding anything better. Therefore, it is advisable for them to contact their university's accommodation services first to inquire about the waiting list for alternative options before they decline an offer rashly.

Top Tip - Some universities also allow students to apply for accommodation for their insurance choice, so it's worth checking that out. Even if you lose the deposit, you can probably avoid getting what's left over.

Top Tip - If your son or daughter has a place at the University of Edinburgh, they will be at the bottom of the accommodation list because of their proximity to the university. However, if they want to stay in the uni halls, they should still apply. I know a couple of Edinburgh students who didn't secure accommodation in time for Freshers but were offered accommodation a few weeks later, though there are no guarantees. In this instance, please don't hesitate to contact Edinburgh University's accommodation services by phone or email for advice first.

accom.allocations@ed.ac.uk or 0131 651 2060

Student overdrafts and bank accounts

Another way for students to fund their university education is to supplement their student income with an authorised overdraft, and banks are falling over themselves to lend them money. Many banks lend up to £3250 a year, but these figures vary enormously between banks, so it's worth ensuring that your son/daughter's student account offers an excellent overdraft package should they ever need it.

The good news is that student overdrafts are interest-free. The bad news is that once they graduate, the banks will begin looking for repayment. They usually offer them preferential terms for at least the first year. Word of warning: They will be fined if they exceed their overdraft limit. Good to know that the monthly cost to repay an overdraft of £3,250 could be £100-£150 for years, on top of their student loan payment!

Banks also offer various freebies to attract students; please check out this article from **Savethestudent.org** for the best student bank accounts for 2026. Although the freebies are

a great incentive, they need to ensure the bank account offers a decent 0% overdraft facility in case they ever need to use any of their available overdraft.

<https://www.savesthestudent.org/money/student-banking/student-bank-accounts.html>

Opening a student bank account

Students can convert their current bank accounts to student accounts with their existing bank. This can usually be done online or through their bank app, or by visiting their branch.

If they want a student bank account with a different bank, they can do this in person at a branch or online. There will be a facility to automatically swap existing DDMs or standing orders to the new account.

To open a student bank account, they will need their UCAS Status code, which will be emailed to your son or daughter once UCAS receives their application.

NB: If they are opening a new student bank account and it is different from the one listed on their SAAS application, please ask them to inform SAAS as soon as possible to ensure their SAAS payments are made to the correct bank account in September.

How to save money as a student!

If they are savvy, students do not have to pay full price for anything. They receive discounts on travel, clothing, shoes, supermarket shopping, dining out, entertainment, beauty products, sports, and gadgets—students get discounts on just about everything! So, ensure your son or daughter knows the student discount websites and downloads the apps onto their phone.

The leading student discount websites are **Unidays**, **Student Beans**, and **TOTUM**. Students should utilise all of them, as no single company provides all the discounts. The NUS TOTUM card (National Union of Students) offers two versions: a free Lite version and the Extra version, which costs £14.99 per year; however, you can purchase two years for £24.99 and three years for £29.99.

With the paid TOTUM Extra card, you receive additional discounts and a convenient proof-of-age ID card, eliminating the need to carry passports and driving licences on nights out! You also become a member of ISIC (International Student Identity Card), a global student discount card.

Handy apps are also available for all three discount sites. To apply, your son or daughter will need a university email address to verify their student status, which they receive once they secure a confirmed place at their university.

<https://www.myunidays.com/GB/en-GB/content/about>

<https://www.totum.com/> and <https://www.isic.org/>

<https://www.studentbeans.com/>

This website is great as it pulls all the discounts into one handy place 😊

<https://www.savesthestudent.org/student-discounts>

Most phone companies also offer student discounts of at least 20%. ASOS offers a 25% discount for students. The discounts change frequently, so they need to click on the link above to stay up to date.

If your son or daughter uses the music streaming service Spotify, ensure they sign up for the student plan, which is only £5.99 per month for the premium plan, compared to £12.99. There is a similar discount for Apple Music. Youtube Premium is £7.99 down from £12.99

Top tip: *If your household uses Virgin Media for broadband TV, they have teamed up with O2 and offer double data on every eligible O2 pay monthly plan in your household. There are other money-saving benefits, too, that could also save your son/daughter money.*

<https://www.virginmedia.com/virgin-media-o2>

Travel discounts

Travel is one of the most significant savings for students. If your son or daughter has a 16-25 railcard (£35 per annum, £80 for three years), they save a third on all rail travel. Students studying at a London university receive a 30% discount on all LFT travel (tube and buses) with their Oyster card. To receive the LFT discount, applicants must be 18 years or older and hold an 18+ Student Oyster photocard. If your son or daughter is studying elsewhere in the UK and visiting London, they can link their 16-25 railcard to an Oyster card and get a third off pay-as-you-go off-peak travel. See the TFL website for more information.

<https://tfl.gov.uk/fares/free-and-discounted-travel/18-plus-student-oyster-photocard?intcmp=54727>

Top Tip: *Santander offers a free 4-year railcard (worth £120) if your son/daughter opens a student bank account. The railcard saves 1/3 on all train travel for all 4 years of their course.*

If they haven't already obtained their free bus pass, ensure they apply for one – it is available to all young people under 22 who live in Scotland.

<https://freebus.scot/>

There are many great student discounts, especially from summer onwards, so be sure to shop around. Retailers know that parents and students spend a lot of money getting kitted out for university. Large companies such as Apple, Dell, and many others offer significant savings this time of year, so be sure to check their websites for the latest offers.

Uber

If your son/daughter uses Uber, they offer a big discount on their One membership for students: £2.49 a month or £24.99 a year, instead of £49.99. Check out the many perks online.

You can also set up a family Uber account, where they can choose to have you pay for the ride. This is good for emergencies when they're low on cash.

Apple

For Apple products, visit the Apple Education online store rather than their main website. Students receive discounts on iPads, Macs, and accessories, and the company offers deals such as free AirPods/Apple Pencil with the purchase of a Mac or iPad. Wait till June onwards to get the best offers during their back-to-school sale. If students subscribe to Apple Music for £5.99 a month, they also get Apple TV+ for free. You can also buy refurbished products backed by a warranty.

<https://www.apple.com/uk-edu/store>

Student Amazon Prime

Amazon offers students a 6-month free trial to join Amazon Prime. During this period, they can enjoy unlimited one-day delivery on a wide range of products. Furthermore, they can stream an unlimited selection of movies and TV shows via Prime Video. After the free trial, continuing with Prime costs £47.49 per year instead of £95, or £4.49 per month. Alternatively, they can cancel after the six-month trial.

Supermarket discounts

Remember that the Co-Op offers all students a 10% discount with a NUS TOTUM card. Young Scot cards, which they received at school, can also be used to get the 10% discount.

University course books

Before starting university, students typically receive a recommended reading list for each module. Instead of rushing to buy expensive academic books—some of which can cost over £50 each—it's a good idea to check with the university library first. They may have second-hand copies of the required books or access to online versions.

If your son or daughter wants a physical copy of a book, students often sell their old textbooks back to the library, though this practice varies by university and is becoming less common as more books are available online. They can also explore online booksellers for used books or visit academic bookshops such as Blackwell's (South Bridge), which buy back academic texts and sell them second-hand. Be wary of buying second-hand books for subjects such as law and clinical medicine, as they may not reflect new legislation.

The university library usually holds several copies of standard course books that students can borrow. And as I mentioned earlier, many textbooks are also now available online through the university library, as e-book availability increases year on year, which can save students a significant amount of money.

Check out an online company called **Perlego**. For a student subscription of £79 per year (or £10 per month or £30 every 4 months). This company provides access to online textbooks and other academic books, allowing students to bookmark, annotate, and highlight content as they would in a regular book. It has a read-aloud function and a smart research function. It also includes a reference generator, which makes citing sources much more accessible. Perlego offers a 14-day free trial. They currently have over 1,000,000 books and are growing, but you can search and browse before signing up. Using Perlego makes it a potentially more affordable alternative to buying books. Additionally, it gives your son or daughter the option to access other books.

<https://www.perlego.com/> Top tip: Student Beans and UniDays often offer 25% off.

The bottom line is that saving money for students has always been important, but with ever-increasing costs, it is now more important than ever. Students can save themselves a significant amount of money if they are aware of the available discounts. Whenever they travel, shop, eat, or socialise, they should get into the habit of asking if there is a student discount; there usually is. Totum, the National Union of Students' discount card, claims that students save an average of £1,000 per year by using its discounts.

Top tip: Get your son/daughter to sign up to the brilliant **Save the Student** website, then visit the website for all the current and best discounts for students www.savethestudent.org, especially the free stuff on your birthday –Lots of substantial freebies to be had such as free meals, drinks and discounts.

<https://www.savethestudent.org/save-money/birthday-freebies-uk.html> Click here for birthday freebies!

Off to uni, at last! 😊

Enrolling/choosing modules

Before your son/daughter starts university, they must enrol online, including uploading a photograph for their university ID card. Students not studying vocational subjects such as medicine also need to choose the subject modules they wish to study in their first semester, in addition to their degree subject. Module choices are available on the university website, or your son/daughter will receive an email with their available options.

All university admin is usually handled through the university's online portal, which they should have set up access to by this stage. Please ensure they have completed all their admin tasks before arriving at their university, as some students assume it's all automatic - it's not; this isn't school. For example, if they do not enrol, it can delay their SAAS payments, and they may not be able to study the module subjects of their choice because classes could be full. Your son/daughter should receive emails from their uni telling them when they can do everything. There is a lot of admin!

The module system can be confusing for new undergraduate students and parents. To explain, in addition to their degree subject, students applying to study in Scotland will have the option, in the first couple of years, to take additional modules (subjects) they are interested in, known as electives. Elective modules do not have to be related to their degree subject, although many will choose subjects to study within the same faculty. Nor does your son or daughter have to have previously studied the subject at school.

As an example of how this works, my son is doing a 4-year Honours course at a Scottish university.

First year : My son studies three modules in both semesters. One module is his compulsory degree subject, from which he selects a module related to his degree course. He also chooses two elective modules in completely different subjects from his degree course.

For example, someone studying politics as their degree would choose 1 politics module from the politics module selection on offer (compulsory) and then could choose 2 modules in any other subjects that interest them (electives). This means that everyone pursuing the same degree does not follow the same timetable, as each student chooses modules that interest them.

Second year: For the first semester, as in the first year, my son chooses one compulsory module and two electives. In the second semester of the second year, he now chooses two compulsory modules related to his degree and only one elective.

Third-year: There are no elective modules; the three modules he chooses each semester are all related to his degree subject.

Fourth-year: The same as third-year, with no elective modules. The three modules he chooses each semester are all related to his degree subject. As he has a dissertation to write in his fourth year, one of the modules each semester is allocated time for researching and writing that.

Not all universities will operate exactly as in this example, but the same principles apply.

Credits are attached to each module, and your son/daughter must pass each module to progress through each semester/year of the university course. Your son/daughter can only graduate when they have gained the appropriate number of credits to obtain a degree.

The number of elective modules studied each semester or year varies depending on the subject, university, and where your son or daughter is studying in the UK.

Please note that their elective modules can change from semester to semester; they do not have to stick with a subject they are struggling with or simply do not enjoy.

If your son/daughter discovers they enjoy an elective module subject more than their degree subject, there may be some flexibility to swap degree subjects. For example, they might want to switch from biology, their original degree subject, to marine biology, which they are currently taking as a module, or they may wish to do a joint degree. It is much easier to do this in Scotland than in the rest of the UK, as courses are four years long instead of three, and students generally don't specialise in their degree subject until the last two years. To swap, they must have already completed the appropriate number of modules in that new subject.

NB: All the work and exams your son/daughter has done in their last two years in Scotland count towards their final degree mark.

How will my son/daughter be taught?

Your son or daughter will attend lectures for all their modules each week and take part in smaller group seminars for each module which is led by a tutor. If they study science—or engineering-based subjects—they will also have additional practical or lab classes.

Your son/daughter must pass each module subject each semester to progress to the next semester. For this reason, they should consider their module subject choices very carefully; many students have regretted a rash decision about an elective module come exam time.

Your son/daughter has exams in December, April, or May (depending on where they study in the UK). If they fail any exams, they will have the opportunity to resit. Some modules don't have an end of semester exam, this depends on the module. In addition to their exams, your son/daughter submits other work for each module during the semester. The amount and type of work varies depending on the degree choice and the university. This work is marked and may be taken into account when determining their final exam marks for that semester/year. Since the pandemic, universities have increasingly opted for online open-book exams; however, many have since switched back to traditional in-person exams.

Universities typically grade exams and papers as percentages; a 1st is usually over 70%, a 2:1 is 60-70%, and a 2:2 is 50-60%. It is common for students to receive lower grades than they are accustomed to when they first start university. This is normal, and your son or daughter should not be too discouraged if their initial grades on their first few assignments are lower than what they are used to. Their grades will improve as they adapt to university-level learning and work.

Shopping for university

Initially, I thought all my son needed for uni was a couple of towels, a quilt, a pillow, and a laptop. It turns out that universities do not supply very much at all; bear in mind, though, that anything you/they buy this year will see them through all their years at university :)

You don't have to buy everything new; they can borrow what they can from home and use their 18th birthdays to help pay for big-ticket items, such as laptops, if they need a new one for university. Additionally, some universities have a reuse shop where students can pick up items left behind by graduating students or that overseas students can't take home; these are useful for small kitchen essentials. Charity shops, supermarkets, IKEA, Argos, TK Maxx, Dunelm, Home Bargains, and Costco are also good options. Just be prepared for a very full car on move-in day, and don't expect to get it all back at the end of their first year; the kitchen stuff seems to go "missing", so, for that reason, don't buy them expensive stuff.

Your son/daughter should receive an itinerary of everything in their flat/bedroom; alternatively, the itinerary may be available on the university website, so check there first. My

son's kitchen didn't even come with a toaster, so it's good to know beforehand. Please find out the size of their bed for bedding, as they could have a single, $\frac{3}{4}$ double, or a double bed; it's the luck of the draw! Some universities offer a new bedding package that includes a quilt, sheets, and a duvet cover, so be sure to check before purchasing.

TOP TIP – *I recommend laying everything out on the floor they are taking to uni and taking photos on your phone, as neither of you will remember everything you brought nine months later when they are clearing out of halls!*

This is an extensive list of what to take to give you an idea of what your son/daughter needs for university.

[What to take to university checklist | The Student Room](#)

In addition to the basics of bedding, towels, cutlery, crockery, glasses, and cooking pans, my nice-to-have list would include:

- Surge-protected extension cable and/or tower with USB/C ports; sockets are rarely where they are needed.
- Over-the-door hooks are ideal for hanging damp towels, coats, bags, and other items.
- A doorstop is also handy for moving in and from a social front
- Blue Tac for hanging posters and those nifty Command Velcro strips for hanging pictures. Command also offers invisible clips for fairy lights, if that's their thing.
- An eye mask is essential; student halls have rubbish curtains and blinds for blocking out the light, and decent earplugs, as halls can be very noisy!
- Under-bed storage is also handy for spare bedding. IKEA does a cheap one called Parkla for £1.50
- Coat hangers are also handy, as there are never enough, if any!
- IKEA Skubb drawer dividers (£6) are ideal for organising drawers and wardrobe shelves.
- Cushions are also handy for sitting against their beds, and maybe a throw, as they are at uni over the winter.
- A mattress protector cover is essential; the unis do not replace their mattresses every year. Also, a very nice-to-have is a mattress topper if the mattress is a tad on the saggy side.
- Make sure they have some stationery to get started with.
- Plenty of cheap tea towels; they will be washing lots of dishes, and many of the tea towels do not get washed regularly!!
- When you're in the supermarket, pick up a Dishmatic washing-up brush that lets you fill the handle with washing-up liquid; my son raved about it for doing the dishes!
- IKEA also sells a great lined laundry bag for £9 called Klunka that stands up and has handles so they can easily lug their washing to the launderette on campus.
- A small washing clothes rack; IKEA does a small folding one for £6 called Jall.
- Sliders/flip flops if they are sharing a bathroom.
- Finally, a first-aid kit full of supplies, painkillers, plasters, cold remedies, etc....

TOP TIP: *Regarding laptops, please ensure your son/daughter regularly backs up their data and university work. Laptops can get stolen or left on public transport, the hard drive can break, or they could spill a cup of coffee on it, potentially losing all their work. It can cost hundreds of pounds to hire a company to attempt to recover data from a broken or damaged hard drive, and even then, there is no guarantee of success.*

To back up their work, your son/daughter should save files to Dropbox, Google Drive or One Drive; they are probably already in the habit of doing this at school. Belts and braces would be to use a subscription Cloud backup service.

I can't overstate the importance of backing up their data and work. The hard drive in my son's brand-new laptop failed during his first year at university, and it was stressful enough to get the laptop repaired quickly. However, at least he knew all his files and university work were safe in the cloud.

Uni kit out companies

Some online companies supply and deliver everything a student needs directly to you or the university. This is an excellent choice if you don't have a car, your son or daughter is going to a faraway university like Exeter, or if you're too busy or you don't have time to buy everything separately. Remember, this is a one-off expense, as everything you or they buy this year will last throughout their university years. The average cost of these kits ranges from £179 to £500, though you can often get 10% off. You can also buy additional items from the websites alongside the basic kits. These companies claim you can save 40% by buying everything from them rather than separately.

<https://www.unikitout.com/> kits start from £179

[Student Starter Pack | Student Essential Starter Kits | Student Kitchen Packs \(unpacked.co.uk\)](#)

<https://www.youtube.com/watch?v=RjaHhZgUsBE> video from Uni kit out

Contents Insurance

Some universities include basic contents insurance, but the cover is usually limited to items stolen from their rooms. Please ensure that your son/daughter's contents are covered in the event of theft. Also, check your contents insurance, as it may cover students who are away at university. Alternatively, you can arrange for a student contents insurance policy; you may wish to pay extra to cover high-value items such as bikes, laptops, and musical instruments.

<https://www.savesthestudent.org/accommodation/student-contents-insurance.html>

Moving-in day

If your son or daughter is moving away from Edinburgh to attend university, you, as parents, will need to prepare for moving-in day. This usually takes place on the second weekend in September in Scotland and at the beginning of October in the rest of the UK. Students typically move in on the first day of Freshers' week, which falls on a Saturday, and it is an important day for both parents and their teenagers, for both practical and emotional reasons.

From a practical standpoint, your child will receive an email outlining various move-in time slots, allowing you to choose the one that works best for both of you. Moving in earlier in the day gives your son or daughter the advantage of claiming the best cupboards and drawers in the kitchen, as well as the shelves and drawers in the fridge and freezer.

Helpful tip: avoid buying them a lot of fresh food, as they will likely only have half a shelf available in the fridge!

My top packing tip for driving is to go to IKEA and buy lots of their cheap, big blue bags to transport all their stuff. When packing clothes, buy coat hangers (the universities don't usually supply any), hang the clothes on them, and use masking tape or sellotape to wrap around the hanger hooks in bunches of 8-10 items to secure them together. The clothes can then be laid flat on top of the rest of the packing, take up less space than suitcases, and are quick to hang! Expect an overflowing car!

On arrival at the university, you are told where to park and met by enthusiastic, helpful students waiting to take bewildered parents and teens to your son/daughter's room. There is usually a welcome pack in their dorm room, and forms may need to be completed.

And don't panic when you see the bare dorm room for the first time; they can look a tad basic, to say the least, but once the bed is made up, everything's unpacked, and your son/daughter has added their personal stuff like pictures, photos, posters, it will look ten times better when you leave 😊

On the emotional front, I would take the hint from your son or daughter when it's time to leave. Trust me, you will know when you are no longer wanted! Also, leaving them will not be as hard as you think. This is a very exciting day for them, and it's hard not to get caught up in all the positive energy and excitement. And remember, as heart-wrenching as it is, you will probably see them in a few weeks. Some universities have a reading week in October, during which students can return home. Students also get 4-5 weeks off at Christmas. So, stay strong in front of them; as parents, we must all accept that our children will eventually leave home, and this is a significant step in their journey toward becoming independent and making their own way in the world.

Freshers' Week

Freshers' Week is the first week at university and marks the official welcome for new undergraduates. The week helps new students settle into university life, their accommodation, and the town or city; make friends; enjoy themselves; join clubs and societies; and indulge in lots of free Domino's pizza before starting classes the following week. Usually, there are no lectures or seminars during Freshers' Week, apart from welcome sessions.

During the summer, your son or daughter can check their university's Student Union website or Facebook page for a full itinerary of all the fun events held during Freshers' Week. There is usually a wristband or golden ticket that can be purchased before starting university, which ensures entry to all the arranged events. So, get your son or daughter to look out for that, as the wristbands tend to sell out ahead of Freshers' Week. Tickets will also be available each day at the university for the events, but again, these will sell out, plus they must queue each day to obtain them. The nightclubs in cities like Glasgow, Edinburgh and Dundee, where there is more than one university, also hold Freshers' events for new students.

Part of Freshers' Week is the freshers' fair, where all the university organisations, societies, and sports clubs try to attract recruits. Whatever they are interested in there will probably be a club or society where they can meet like-minded students or they can try their hand at something they have never done before.

External organisations, shops, and businesses also attend the freshers' fair. Students can expect to pick up free items such as pens, highlighters, t-shirts, keyrings, posters, mugs, kitchen utensils, umbrellas, and pint glasses. Supermarkets often have stands where they hand out free tins of beans and noodles, along with numerous discount vouchers for various products. Worth attending as there is a ton of freebies to be had.

In addition to all the fun, during Freshers' Week, there will be tours of the university; I am told the library one is not to be missed, not because it's fun but just because it's helpful to know how the library works, your son/daughter will be spending a lot of time there! Additionally, during Freshers' Week, there may be administrative tasks to attend to, such as registering, purchasing books, or finalising classes and timetables. All in all, a busy but fun week!

You may have heard of Freshers' flu; this is not a myth. A week of partying, staying up very late, mingling with numerous new people from all over the country and the world, and eating free pizza all week can put a strain on the immune system. So, send them off with a first aid kit with some cold and flu remedies. In addition, you may want to consult a pharmacist or nutritionist for advice on immune-boosting remedies they could take before starting freshers' week, as the last thing they need when beginning classes is a nasty virus.

It is essential to ensure that your son or daughter is immunised against meningitis.

They should receive their vaccination before reaching S6 at school. If your child can't remember whether they received it, they should visit their family doctor's office and request a printout of all their immunisations. Their GP can administer the vaccine if it was missed at school.

This immunisation will cover only the more common MenACWY form of meningitis. You may have heard in the news about a small outbreak of MenB in the south of England this year. MenB is a much rarer form of meningitis that, sadly, claimed the lives of some students due to an outbreak earlier this year. Although the risk is very low, the government has decided as a one off to immunise S6 students and 18- to 25-year-olds going to university against MenB, starting in July 2026. At the time of writing, this is all the information I could find. You can also pay privately for the MenB vaccine at Boots and Superdrug.

[Meningitis B vaccine to be offered to thousands of young people in July - BBC News](#)

Meningitis is a serious illness, and early intervention is key, so please make sure your son or daughter is aware of the symptoms to watch for.

As part of Freshers' Week, ensure they register with a doctor; some universities have a GP surgery on campus. Over the summer, when they return home, your family's GP surgery will consider them temporary residents if they are registered elsewhere. Unfortunately, they can only be registered in one practice at a time, which is very annoying.

Freshers' Week will be trickier if your son/daughter lives at home, as they don't have all the new instant flatmates from halls to hang out with. My son's friend, who stayed home and went to the University of Edinburgh, says she regrets not meeting more new people during Freshers' Week. If your son/daughter stays at home, they can use uni Facebook pages, Whatsapp groups or online sites like Studentroom to contact other students on their course ahead of Freshers' Week. The university will host events for students living at home to meet up; be sure to get them to check out the Student Union's Freshers' page online.

Joining societies and clubs is a great way to make friends with like-minded people, so encourage your son/daughter to do that. It may not be easy for some students to put themselves out there during Freshers Week, but everyone is in the same position—everyone wants to make friends.

From what I can gather, most students enjoy Freshers Week. However, the university and student union recognise that not everyone is a party animal, so they arrange a variety of events. Hopefully, there is something for everyone; my son's uni even had visiting alpacas!

Gap years

I wanted to include a section in this guide about gap years, and I think if we are honest, most parents probably "fear" them. Going off to university, we can just about cope with a year of the unknown, not so much. Whether planned or unplanned, some of you are going to have to deal with the "gap" year, but having come out the other side, my opinion of gap years has changed somewhat, as it turned out to be a very positive thing, not just for my son but for his friends who also had a gap year.

[Planned gap years:](#)

Some S6 students will know they are not quite ready to go to university; perhaps they are young for their year or aren't prepared to leave home yet. Maybe they want to earn money to help fund their university education, or they wish to volunteer abroad or travel.

If your son or daughter falls into the above category, they can elect to apply for a university course as a deferred applicant, meaning they apply to start a course the following year. They

apply to UCAS along with the rest of their year and indicate in the Choices section of their UCAS application that they wish to defer for one year. There are only a limited number of deferred places available. However, your son or daughter has nothing to lose if they don't get offered a deferred place; they can still apply to UCAS the following year at the usual time. If they are offered a place, great, as that takes the pressure off. Even if they change their mind during their year off, they can always withdraw from their deferred place and reapply for something different, as long as they do so before the UCAS January deadline.

Unexpected gap years. UCAS

Not all students are accepted into university the first time, which like my son, could be the case for your son or daughter. Since UCAS Extra/Clearing may not offer them their ideal course, especially in Scotland, they may find themselves with an unexpected gap year, which can come as a surprise to both them and you. However, no parent wants their child to do nothing all year, so here are some options for them to consider, assuming they will reapply to UCAS the following year.

1. College:

They can apply to college as a stepping stone to university. Edinburgh and Glasgow Colleges have close links with partner universities, offering various options that allow students to progress onto an undergraduate university course. It is worth noting that Glasgow College is situated directly opposite Strathclyde University and maintains close ties with the university. Sometimes college students can then progress to the 2nd year of a degree course.

<https://www.edinburghcollege.ac.uk/media/vnelbw0m/going-further-and-higher.pdf>

<https://www.cityofglasgowcollege.ac.uk/studying-city/careers-and-employability/going-university>

2. Job:

They can get a job to earn some money to help support themselves financially at uni. My son and his friends all found part-time jobs, mostly at local supermarkets, where parents can usually use the staff discount card—a bonus! The discount can be quite a saving – Waitrose offers 15% off, John Lewis 25% off, Sainsbury's 10% off, Argos 10% off, and Habitat 25% off, all after three months. Tesco's is 10% off after six months. Morrisons and Lidl are 10% discount immediately. Many shops in the city centre also take on students.

Not surprisingly, supermarkets, shops, cafes, coffee shops, restaurants, bars and hotels are the primary employers for students. Living in Edinburgh, students also find the Edinburgh Fringe a major employer in August – the biggest companies include Underbelly, Assembly and The Gilded Balloon. They should be wary of applying to The Pleasance, as far as I am aware, they currently cover only around £500 in expenses and expect volunteers to gain 'work experience' rather than pay them. Other Fringe companies to look into are Space, Just the Tonic and The Stand Comedy. Also, they should check out positions with The Edinburgh Book Festival and The Tattoo. They can usually apply for these positions from around April/May; these are popular jobs, so they need to apply early! My son worked for Underbelly. He worked long hours, and it was hard work, but he loved it; it paid well, too!

The advantage of gaining work experience now is that it will help them secure part-time work at university or during future summer holidays. It also helps them appreciate how hard it is to earn money!

3. **Work Experience:**

During their gap year, your son/daughter can gain work experience. Relevant work experience boosts their personal statement. If they wish to reapply for the same degree, even if they were unlucky the first time around, gaining some relevant work experience helps them stand out. Ask everyone you know if they can offer work experience or suggest they write to companies or organisations. Work experience is also beneficial because it allows them to determine whether they have chosen the right degree to study. My son was offered a paid internship due to his initial work experience during his gap year, which helped him secure a job after graduation.

4. **Volunteering abroad:**

Some companies arrange for young people to work as volunteers worldwide for periods ranging from two weeks to a year. If your son or daughter is interested, check out the link below, the internet, or ask the school for recommendations on organisations that previous students may have used and recommend.

5. **Travelling:**

The last option is to travel; a few of my son's friends went off travelling, mainly after working hard for a few months to earn enough money. Some of his friends went on their own, some went with friends, but all seemed to enjoy and benefit greatly from the experience.

The UCAS website provides information and guidance on what to do during a gap year, as well as links to companies that can help organise gap years, such as Gapyear.com, ProjectTrust, and Gapforce.org. See the link below for more information.

<https://www.ucas.com/discover/gap-years>

So, if your son or daughter has an unexpected gap year, don't panic; it will likely be a good thing in the long run. They can earn money, travel, gain relevant work experience and learn from their friends' experiences at uni. Most importantly, they can grow up a bit more in that extra year. All of this puts them in good standing when they go to university. Not everyone is ready to attend university at 17 or 18, and it was interesting while researching this guide that I never spoke to anyone, young or old, who regretted taking a gap year. However, I did speak to people who regretted not taking one.

It is also hard for anyone who finds themselves in an unexpected gap year. It hits hardest when all their friends disappear in September, and social media is full of the fun of Fresher's Week. They need to stay busy, plan, and make the year count.

TOP TIP – If your child is travelling during their gap year and visiting places with no or patchy WiFi, the best way to manage university applications is to set up an additional email account in their name that you can access. Then you can handle all SAAS, UCAS and university emails, since it can be tricky to do so from a beach in Thailand ;) Remember, things like accommodation and modules are usually allocated on a first-come, first-served basis, and if they don't apply for SAAS in time, they may end up having to pay the £1820 fees, as happened to a friend of my son's who was travelling and forgot to apply!

[Re-applying to University in a gap year.](#)

My son reapplied to university the following year and was accepted into the course he wanted. The process of reapplying is the same; they start the process all over again. Your son/daughter can apply directly to UCAS or go through the school again; the teachers couldn't have been more helpful with my son's second application.

[Uni/Course not a good fit](#)

Your son or daughter may go off to university, but the course or university may not be a good fit; this usually hits around the first exams in December. If your son or daughter has

significant doubts about the suitability of their course, they should first speak with their university to see whether any options are available. If no options are available, it is wise to leave at this point, allowing time to reapply to UCAS for next year before the January deadline. If they miss the January deadline, they will have to wait a year and a half before restarting their university studies. The good news is that SAAS covers five years of loans and fees, so your son or daughter can still cover the cost of a four-year course.

Degree Apprenticeships

As these are gaining in popularity, I thought I would add some information about them as an alternative to going to university.

What is a degree apprenticeship? A degree apprenticeship enables a school leaver to earn a full undergraduate or master's degree whilst working for a company or organisation. Degree apprenticeships take three to six years to complete, depending on the course level. Your son or daughter would spend 80% of their time working and 20% studying at university. They are paid a wage, and the employer covers their tuition fees.

Students do not apply for degree apprenticeships through UCAS; your son/daughter would apply directly to the company or organisation.

Degree apprenticeships are highly competitive, but your son or daughter can apply for them and also apply to university via UCAS to keep their options open.

<https://www.ucas.com/apprenticeships/degree-apprenticeships> for more information

<https://www.apprenticeships.scot/> for information on apprenticeships in Scotland, including degree apprenticeships.

Summary – why I wrote this guide

My son received no offers from any of the universities he applied to via UCAS in S6, and I wouldn't wish that on any student or their parents. The Scottish university system is not perfect; free tuition is great, but it comes at a cost: fewer places and greater competition.

Not wishing to be rejected for a second year, my son and I got stuck into way more research. He reapplied to UCAS the following year and was, thankfully, successful in securing a place at university.

So I then decided it might be helpful to write a guide for parents because, when my son went through the UCAS process for a second time, I realised how much there is to learn, how much we had both learned that second year, how valuable that information was, and, more importantly, how much of a difference it made to the outcome.

I also wrote this guide to support parents when, despite everyone's best efforts—yours, the school's, and your child's—things can sometimes go awry and it is hard to know where to turn for help. I learned that while all the information you need is available online, it can be overwhelming to find when you're unsure what to search for or what to do next.

I really hope this guide offers support and guidance to any parent or student facing such circumstances. Remember, things often work out for the best in the end. I know of many students who, like my son, didn't receive offers, didn't gain admission to the university they desired, or took a chance through Clearing or had an unexpected gap year, and every one of them wouldn't change where they ended up. As my granny used to say to me, "what's for you won't go by you", though that saying may not be appreciated when your son or daughter is inconsolable after not getting into their first-choice uni, it holds true in the long run.

So, in summary, through all of this, I learned that as a parent, you can make a difference in your son or daughter's UCAS journey by understanding the UCAS process, timeline,

deadlines, jargon, and the pressures they will face, and just being there for them when they need you. Knowing all of this information in this guide will help you have more informed conversations about their future and, hopefully, a successful outcome.

Please, therefore, refer to this guide throughout the year and let your son or daughter know that you will be there to help and support them in any way possible. I wish you both the best of luck in the coming year and beyond. Jacqui Stark