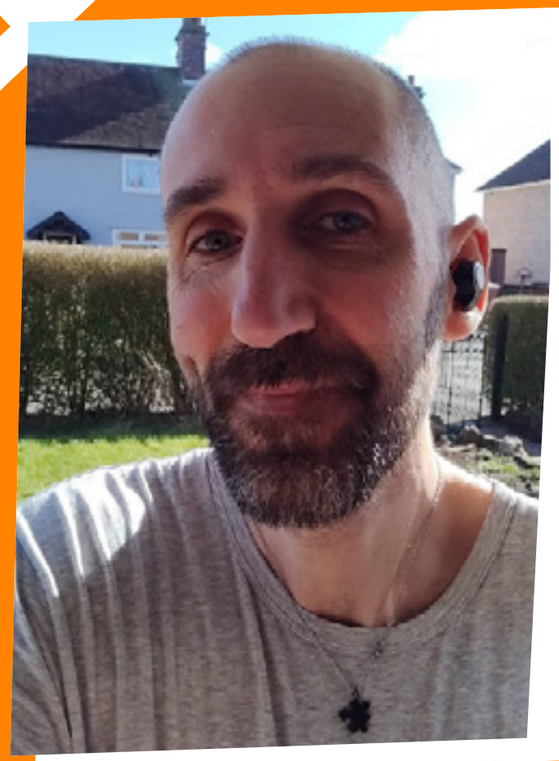
Higher Horizons

Adult learners' guide to university

OfS Uni Connect Programme

Hi, I'm Richard.

In 2013, visiting a friend at university, a chance encounter and a throw-away comment by a passing lecturer about how much I'd enjoy being a student again, changed my life. It was the right person, saying the right thing, at the right time. A few months later, at the age of 39, I found myself on a sunny and busy campus on enrolment day, disorientated, slightly nervous, and, as I know now, with no real idea of what the next four years of my life would be like.



And that's the thing. Anyone starting a university degree, especially adult learners, have no real idea of what they have to look forward to. It's more than just about getting a 'good degree' and a job. Every interest I had was given an outlet; every question I had was encouraged. I volunteered for research, both as a participant and as an assistant. By my second year I was involved in a published study, and by my third year was being published myself.

Being an adult learner didn't stop me from feeling like a full and active member of the university. Quite the opposite, in fact. I learnt that I love research. I stayed on to complete a Master's degree. Just as I was graduating, a project I had volunteered for as a student received funding and I got the job to lead it full time. I could not possibly have known on that enrolment day that eight years later I'd still be there, in a job I could not have imagined even existing, combining work with research and enjoying every moment of it.

Being an adult learner is exciting, challenging and rewarding. We are all capable of so much more than we think and learning never ends. Admitting that we still have things to learn about ourselves, about others and our planet is the first step on a wonderful journey.

Who are adult learners?

If you're 21 or over, then you qualify as an adult learner. We understand, though, that adult learners can't easily be grouped together. The needs of a 21-year-old, for instance, are likely to be very different to those of someone in their 30s who wants a change in career, or someone in their 50s whose children have left home and is looking ahead to the next phase in their life, or someone in their 60s who is newly retired and wants to learn something new.

When people think of university, they tend to think of teenagers leaving school, and home, for the first time. However, universities are adult environments. Students need to be able to learn independently, manage their time, interact with academics and perhaps present their work at conferences. Adult learners bring with them the experience, skills and attitude to succeed at university.

You can also get a university-level education without going to university! Many Further Education Colleges offer university-level courses you can study, or you could explore new degree-level apprenticeships. There are lots of options open to you, if you're looking to reskill, retrain, or just learn something new.

Perhaps most importantly of all, the decision to return to education after a break is a big one. If you decide to take it, there is no doubting your commitment and your desire to work hard. That, more than anything else, will see you through. This booklet will explain what you need to know if you are considering university or other higher-level study, dispel some myths, and hopefully put your mind at rest.

Getting back up to speed

You may have left school without the grades you need to apply for the course you are interested in. Perhaps you have the necessary grades, but you feel unready for university if you have been out of education for a long time. In either case, there is no need to worry. You have a few different options to bring you up to speed and prepare you for a longer course of study.

Access to Higher Education Diploma

One option open to you is an Access to Higher Education Diploma. Lasting a year or two years, depending on whether you study full or part time, this diploma prepares people with no traditional qualifications for university.

An Access to Higher Education Diploma is a Level 3 course. This means it is equivalent to A Levels, T Levels, BTECs and Level 3 Apprenticeships. Level 3 is usually the level people study at before they progress to university.

An Access to Higher Education Diploma is a great choice if you want to go to university to study a specific degree because you want to become qualified for a certain job or career. For example, you could study an Access to Higher Education Diploma (Health Professionals) if you want to go on to study a nursing or midwifery degree. You could study an Access to Higher Education Diploma (Social Science and Law) if you want to go on to study to become a social worker or counsellor.

Lots of local Colleges offer Access to Higher Education Diplomas.

Foundation Year

Another option is to do a Foundation Year. This is especially popular with adult learners, or anyone else who isn't sure university is for them, or perhaps lacks the confidence to believe they can succeed at that level.

You can study a Foundation Year at lots of different universities. As the name suggests, a Foundation Year lasts for one year, and gets you ready to progress on to a degree. While studying, you'll be enrolled at the university just like any other student.

In a Foundation Year, you'll get used to the university environment, learn how to use your existing skills and experience, and learn more about the subject you want to study later. Upon completing a Foundation Year, you can progress directly onto a degree-level course. A number of universities offer Foundation Years as part of a degree programme. You can also study a Foundation Year as a standalone course, and then choose whether you want to progress. A Foundation Year is not to be confused with a Foundation Degree, which is the equivalent to two thirds of a Bachelor's degree.

Studying University-Level Qualifications at College

A three-year university degree can be a big commitment, and if you've been out education for a while, it might feel quite daunting to return at this level. There are lots of other options available to study past Level 3 if you aren't sure if a traditional three-year degree is for you.

Most Colleges offer some higher education courses. What courses are available can vary by college, so it's really important to do your research. You can start by googling your local college website or by picking up a college prospectus. These are free catalogues which show all the courses available – you can usually get them from the College, or sometimes they are available from the Job Centre, community venues or even the local supermarket!

There are different types of higher education course available at colleges. Some common ones include:

Course	Level	Length of Course (Full time study)	Example subjects
Higher National Certificate (HNC)	4	1 year	+ Computing + Performing Arts + Business + Public Services + Engineering + Sport + Music Production + Art and Design + Construction and the Built Environment
Higher National Diploma (HND)	5	2 years	+ Engineering + Business + Computing + Art and Design + Performing Arts
Foundation Degree	5	2 years	+ Health and Social Care + Education + Counselling Theory and Practice + Popular Music + Art and Design + Nursing Associate + Business Management

Why study at college instead of university?

Studying for a higher or degree-level qualification at college is a little bit different to studying at university.

Higher education courses at college tend to be more flexible – with options to study full or part-time, or even in the evenings, so you can fit the course around work and family commitments. Even when studying full-time, you may only be at college for a couple of days a week.

Do I still have to pay Tuition Fees?

Yes, you will still have to pay Tuition Fees if you study a higher-level qualification at college.
However, colleges often charge a reduced fee compared to university. While a university may charge £9,250 per year of study, colleges often charge around £6,000 per year. This can vary depending on what qualification you are studying, so always check with your college before you start.

Can I get a student loan if I study at college?

You can still get a Tuition Fee Loan to cover the costs of your Tuition Fees if you choose to study a full or part-time higher-level qualification at college.

Whether or not you are eligible depends on a few things, including if you have another higher education qualification, where you're studying and what course you're studying. Tuition Fee Loans are available if you're study an HNC, HND or Foundation Degree, if you meet the other eligibility criteria.

For full eligibility criteria, please check:
gov.uk/student-finance/who-qualifies

You can also get a Maintenance Loans to support you with the cost of living if you choose to study a full-time higher-level qualification at college including HNCs, HNDs, or Foundation Degrees.
You cannot get a Maintenance Loan if you study at college part-time. The amount of Maintenance Loan you can get depends on your personal circumstances and household income.

Make sure you check your eligibility and see how much you could get:
gov.uk/get-undergraduate-student-loan

How do I choose between college and university?

The easiest way to decide is by thinking about what you want to study and what you want to get out of it. Some courses or subjects are only available at university. For example, if you want to be a Nurse or a Midwife, you will need a degree. But if you want to be an Engineer, you could choose to study a degree or an HNC or HND at college. There are no right or wrong answers—it is all about making sure what you study will help you get to where you want to go.

If I complete the HND can I then go on to university to gain a full degree?

Yes! Many universities offer 'top up' degrees, which are designed to turn your HND into a full degree. With top-up degrees, universities know you have knowledge and skills from your HND, and so don't expect you to complete a full three years to get a degree at university. You will either be able to join the degree programme part-way through, or complete a one-year top up course instead.
If you're looking to top your HND up to a degree, contact universities you're interested in and see what choices you have.

Studying at University

If the course or subject you want to study is only available at university, there are a few things to consider to help you choose where to go. But the best piece of advice we can give you is to go to an Open Day and chat to staff at the university to see if it feels right for you.

All universities have Open Days throughout the year, and will be happy to answer any questions you have about the course, accommodation, or support available for adult students.

Things to Consider

If you're just starting to think about university, you might want to think about

1. Does this university offer the course I want?
It's an obvious place to start, but checking the university you're interested in offers the course you want to study is the best place to start! Not all degree courses are taught in exactly the same way, so if you are interested in a few universities, you can read the prospectuses to understand any differences in how the courses are taught and use this to help narrow down your choice. For example, if you're interested in studying History and it doesn't look like one course includes your favourite period of history, consider looking at other universities which do include it.

2. Is the university local and/or in commuting distance?
Many adults have commitments that mean they can't move across the country for university, so check out your local options and see where you can commute to. You might be surprised how many options you have. We know this won't be the case for everyone though, so do check out universities further afield as well.

3. Is there support for adult learners returning to education?
Some universities offer extra help around things like study and research skills, offering extra sessions or 1-2-1 support you can sign up for to help improve your skills. If this is something you think you might be interested in, ask about it on an Open Day.

4. Does the course I'm interested in have work placements and where might these be?
Some courses, like Nursing and other Health disciplines, will require you to do work placements alongside your lecturers and seminars. If travelling is a concern, you can ask where these are likely to be and how often you have them. Not all courses include work placements so this may not apply to you!

5. Does the university offer support for parents?
Some universities might have childcare facilities on campus to support students with children who need childcare. If this is relevant to you, make sure you ask about it.

6. What are the entry requirements?
Universities accept lots of different qualifications for entry to their courses, but all courses have different entry requirements. Check these out and make sure you've got what you need. Most universities are happy to answer queries about specific qualifications if the answer isn't obvious from their website. The university team you are looking for is called Admissions – if you search the website for an admissions team phone number they will be able to answer your questions.

7. Do your research!
Universities have loads of information available on their websites, or in their prospectuses. Many universities also have chat functions on their website where you can contact staff and students to ask questions. Get in touch with them and find out the answers to the questions that matter to you.

8. What is the accommodation like?
If you are thinking about moving away from home, you might want to see what accommodation the university offers and how much this costs. The university may have rooms or blocks reserved for adult students, and if this is something you're interested in you can find out more at an open day, or by calling to ask.

Applying for university

You apply for university courses through the ucas website:
digital.ucas.com/search

You can choose up to five courses. Universities can't see where else you've applied to when they're reviewing your application.

Applications usually open in September of the year before the course starts. So if you're looking to start in September 2023, you can apply from September 2022. The deadline for applications is usually January for the majority of university courses. It's only different if you're applying to Oxford or Cambridge, or applying for Medicine, Vet Science, or Dentistry. The deadline for these is October. Check the UCAS website for specific dates for your year of entry.

Be prepared to provide personal information on your application, including details of your qualifications and education history, and any (relevant) employment history. You will also need to write a personal statement explaining why you want to study the course. The UCAS website gives you some information on what to include in your personal statement. There is also a lot of free help available on the internet if you search for it.

The most important things to include are why you think you're a good fit for the course, how any past experience has prepared you for the course, and why you're interested in the subject. Universities are looking for students who are engaged, interested in their subjects, and motivated to succeed.

Top Tip!

You may be asked to provide evidence of your qualifications — if you no longer have these you may have to contact your old school or exam boards and pay to get copies. Make sure you leave yourself time to do this ahead of your application and any deadlines.

Student finance

There are a few myths surrounding student finance, which we hope to clear up for you now.

There are two loans available through student finance:

1. **Tuition Fee Loan: pays for your tuition fees**
2. **Maintenance Loan: helps support you with the cost of living**

Note: Student finance is usually only available to those who do not already have a higher education qualification, even if this was self-funded. This means if you already have a degree, you will not be able to access student finance to help you get a second degree. The exception is those looking to top up HNC/HND to a full degree.

Tuition Fee Loans

Available to cover the course fees of a wide variety of higher education courses at college or university. These are paid straight to your college or university. You should be able to access Tuition Fee Loans if you are studying a higher education course at college or university, as long as you meet the other eligibility criteria.

If you have taken out a Tuition Fee Loan to support the costs of doing an HNC and/or HND, you may be able to access further funding if you want to go on to do a shorter top-up degree at university, but you probably won't be able to access enough money to fund a whole three-year degree so do your research and make sure you understand what you can get.

Maintenance Loans

Support you with the cost of living while you're studying. You can get a Maintenance Loan if you're studying full-time at college or university on a variety of higher education courses. If you choose to study part-time at college for HNCs, HNDs or Foundation Degrees you will not be eligible for a Maintenance Loan. If you're studying for a degree part-time, you are still eligible for a Maintenance Loan.

How much Maintenance Loan you can get depends on your personal circumstances, household income and whether you are living at home or moving away. If you're over the age of 60, you are only eligible for a Maintenance Loan if you're studying full-time, and the amount of Maintenance Loan you can get depends on your household income only.

Extra Support

You may also get extra help if you:

- **Are under 25, have no contact with your parents and support yourself**
- **Pay for childcare**
- **Are a full-time student with children**
- **Have an adult who depends on you financially**
- **Have a disability, mental or physical health problem or learning difficulty like dyslexia**

If any of these apply to you visit **gov.uk/student-finance/extra-help** to find out more.

Visit **gov.uk/get-undergraduate-student-loan** to find out what you're eligible for, how much you can get, and how to apply.

Repayments

The most common concern any student has today about student finance is the repayment. However, rather than being a conventional loan with set monthly payments, student finance is paid back as a tax on your income. If you started your degree after 1 September 2012, the amount you pay back is **9%** of however much you earn that is over the **repayment threshold.**

The threshold for student loan repayments varies each year, so it's a good idea to check out the government website to see how much you can earn before you start to repay. We can find the latest repayment information on our separate Student Finance Fact Sheet.

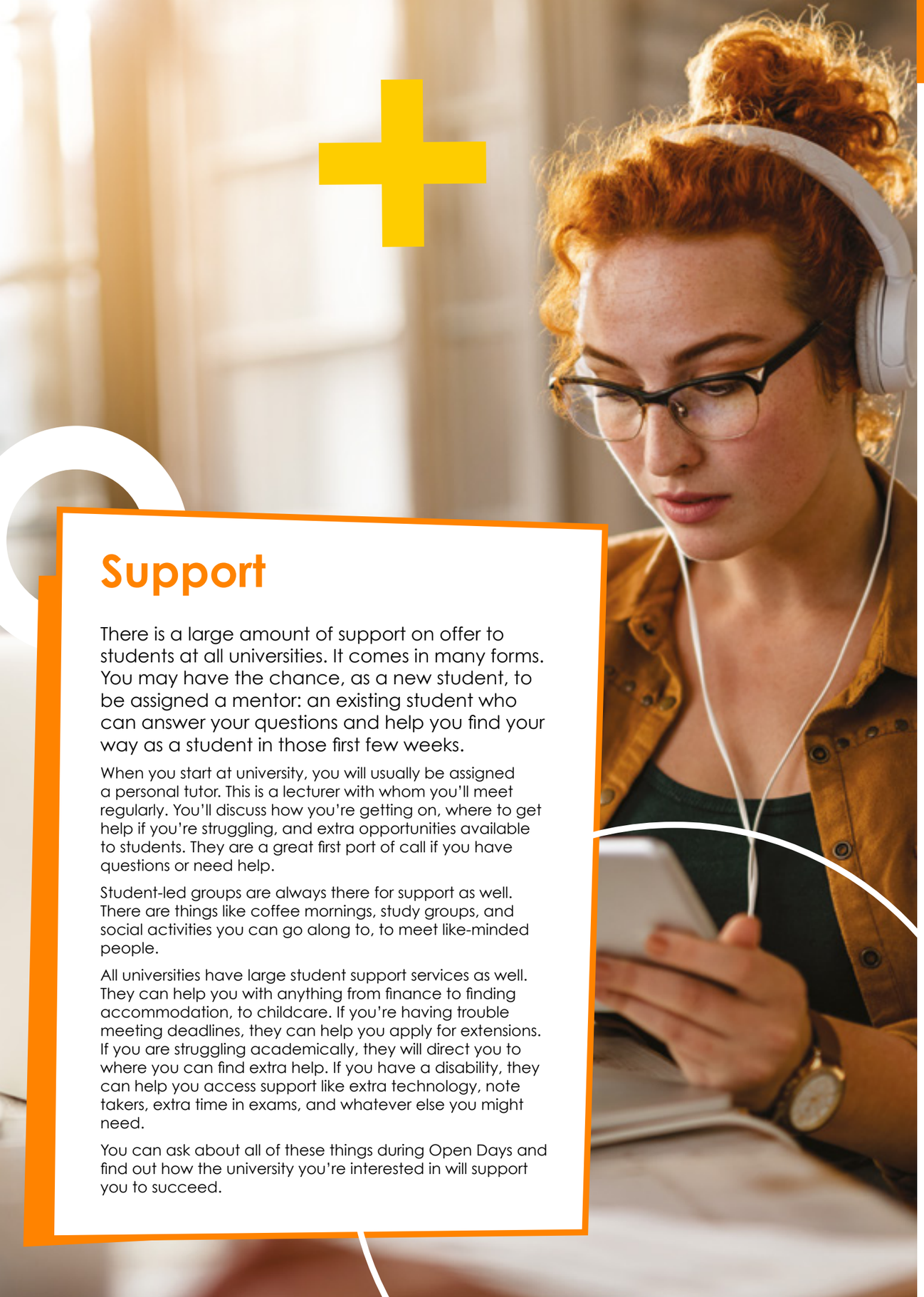
Make sure to check **gov.uk/repaying-your-student-loan** for the latest thresholds.

If you have a regular monthly salary, your payments are likely to remain the same every month, for as long as you're paid that amount. If you're paid a different amount every week or month, maybe because you're working shifts or your hours change, your repayments will adjust and change every week or month.

Repayments are taken out of your salary along with your tax and National Insurance if you're an employee. If you're self-employed, your repayments will be collected along with your tax after you've filled in your tax return.

If your income ever drops below the repayment threshold, you won't pay anything back. If you earn less than the threshold for the rest of your working life, then you will never pay back a penny of your student finance. And if you haven't repaid your loan in full after 30 years it will be written off.

Your 30 year repayment term starts the April after you graduate. Even if you don't make any repayments for some of the 30 years, whatever you have left will be written off once you reach 30 years of being eligible to repay.



Support

There is a large amount of support on offer to students at all universities. It comes in many forms. You may have the chance, as a new student, to be assigned a mentor: an existing student who can answer your questions and help you find your way as a student in those first few weeks.

When you start at university, you will usually be assigned a personal tutor. This is a lecturer with whom you'll meet regularly. You'll discuss how you're getting on, where to get help if you're struggling, and extra opportunities available to students. They are a great first port of call if you have questions or need help.

Student-led groups are always there for support as well. There are things like coffee mornings, study groups, and social activities you can go along to, to meet like-minded people.

All universities have large student support services as well. They can help you with anything from finance to finding accommodation, to childcare. If you're having trouble meeting deadlines, they can help you apply for extensions. If you are struggling academically, they will direct you to where you can find extra help. If you have a disability, they can help you access support like extra technology, note takers, extra time in exams, and whatever else you might need.

You can ask about all of these things during Open Days and find out how the university you're interested in will support you to succeed.

Apprenticeships

Apprenticeships are available at all levels, right up to higher and degree level. If you are studying an Apprenticeship, you will get paid a salary while you study. Apprenticeships are usually full time, with around 80% of your time spent in the workplace and 20% spent at college or a training provider.

It is a common misconception that Apprenticeships are only for very young people. There is no upper age limit for those wanting to complete Apprenticeships. An Apprenticeship may be for you if you are looking to reskill for a new career, and if you want to earn money while learning.

You can even do a Degree-level Apprenticeship, after which you will have a degree to go along with your new practical skills and experience. The courses available on a Degree-level Apprenticeship are those vocational studies that require a high level of academic understanding. These include engineering, nursing and social work.

There are a few things to consider if you are interested in taking this route to a higher or degree-level qualification:

1. **Higher and Degree-level Apprenticeships are new, and their availability can vary from place to place.** There may not be Apprenticeship opportunities in the subject or career you are interested in, or there may not be opportunities available locally.
2. **Applying for an Apprenticeship is like applying for a job—and can often be quite competitive**. If you want to be an apprentice, you need a job. While opportunities are limited, that means there are often lots of applicants for each place. Be prepared to have to go through an application and interview process.
3. **If you are already employed, you could ask your employer about any Apprenticeship opportunities available through the company.** Some companies offer Apprenticeship or training programmes for their employees. For example, large engineering firms might be able to support you to improve your skills through an Apprenticeship. It's always worth asking your employer, before you start looking at what is available elsewhere.
4. **While you do get paid while you study, this is often at a lower 'Apprenticeship rate'—so be prepared.** If you are looking to move from one sector to another, or have left a job to do an Apprenticeship somewhere else, just be aware that your income may drop and make sure you're prepared for this. Apprenticeship rates apply until you're over 19 AND have completed the first year of your Apprenticeship.

You can find out what the current Apprenticeship rate is at **gov.uk/national-minimum-wage-rates**

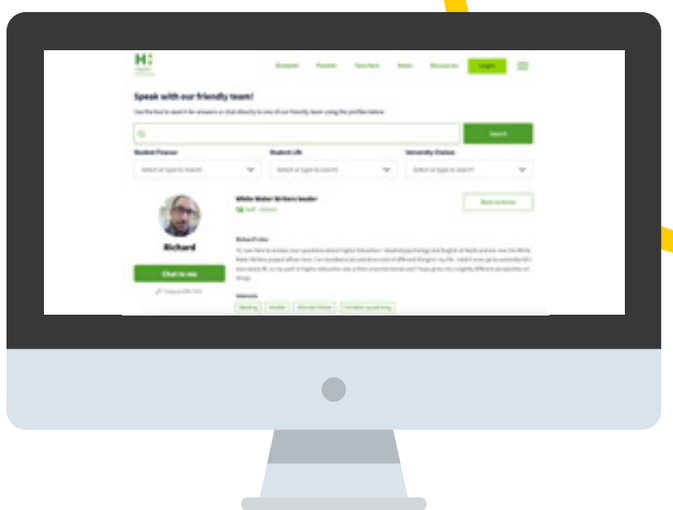
More Support Available from Higher Horizons

We have got lots of free resources available on our website, to help you make choices about higher-level study. These include guides to student finance, application support, what to expect when you arrive at university and more.

You can access our free resources at
higherhorizons.co.uk/resources

You can also chat to our friendly team and get advice to your questions at
higherhorizons.co.uk/ask

If you want to chat to someone who returned to university when they were older, you can chat to Richard to ask him about his journey. Just visit his profile and click the green 'chat to me' button.



We're happy to answer any questions, or signpost you to other resources.

Contact Us

You can also find us on social media

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HiHoPlus

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Or email us at

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