



Have you ever thought about a career at sea, with the potential for worldwide travel and tax-free earnings?

Ship Safe Training Group is looking to recruit young people to train as:

- Marine Engineers
- Navigation Deck Officers
- Electro Tech Officers

These are three-year training programmes with three different academic entry routes. The three years are broken up into 5 phases:

1. At college academic
2. At sea practical training
3. At college academic
4. At sea practical training
5. At college academic



Foundation Degree

- 48 UCAS points as a minimum in acceptable subjects at A Level (as measured on the 2017 UCAS tariff).
- For the Engineering and Electro-Technical Officer training programmes, the subjects ideally include a numerate subject at A Level (e.g. Maths, Physics, Technological Studies). Acceptable alternatives include a National Certificate/Diploma in Electronic/Electrical or similar qualifications.
- Candidates must also meet the entry requirements listed below for the HNC programme.

Higher National Certificate and Diploma:
Candidates must hold at least four qualifications including mathematics, physics (or acceptable dual science or similar including physics), English and at least one other recognised subject, as follows:

- GCSE Grades 9-4 or A-C, or
- National 5 award grades A-C (or Scottish Standard awards, level 1-3)

At the end of your training, you are a qualified Officer and can work on any ship anywhere in the world, on a salary from £25K - £35K per annum.

The training is fully sponsored allowing you to complete Higher Education debt free, visit their website

<https://www.sstg.org/careers>

Year 10 Artificial Intelligence Opportunity

8th - 11th April 2019
University of Exeter - £165



The Smallpeice Trust has teamed up with The University of Exeter to offer a limited number of places to eligible students

giving them the opportunity to attend the above residential course at a subsidised cost as part of the university's goal to widen participation to higher education. Eligible applicants, in addition to learning about the hot topic of Artificial Intelligence, will also experience life on campus as a student. *To be eligible for these limited subsidised places, an applicant will need to meet the following criteria:-*

Parents/guardians will not have attended university

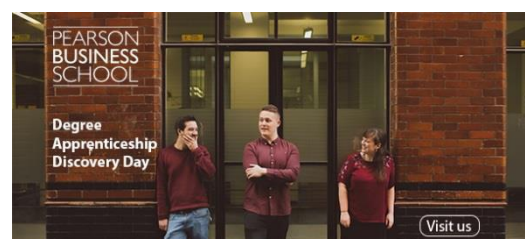
The subsidised course fee for these limited places is £165 (the full cost is £300) and includes 4 days full board, all course materials and social activities.

Students will take part in projects where they will explore the world of artificial intelligence, a branch of science which deals with helping machines to find solutions to complex problems in a more human-like fashion.

<https://www.smallpeicetrust.org.uk/courses/artificial-intelligence/>

Degree Apprenticeship Discovery Day

Degree Apprenticeships are increasingly being seen as the modern route into higher education. However, it can be difficult to know what will make you stand out from the competition. Pearson Business School are here to help!



As part of National Apprenticeship Week, they're running a Degree Apprenticeship Discovery Day providing you with the inside knowledge to help discover what creates a successful application. This is



the perfect opportunity to speak with current Degree Apprentice's and find all the answers to your burning questions.

On the day, talks will include;

- Course overview (typical week as a Degree Apprentice, how to balance work and study)
- Applicant Preparation Session (what makes a good online application, initial research and top tips)
- The do's & don'ts for interviews
- What to expect from a Professional Workshop
- A Q&A with current Degree Apprentices

Date: 6th March 2019

Time: 2:00pm - 5:00pm

Location: Midtown Campus 190 High Holborn, London, WC1V 7BH

Student finance: What parents need to know

Now that the deadline has passed and university applications have been submitted, it's time to think about the cost of going to university. Which? University has some excellent advice on student finance.



Universities and colleges can now charge full-time students a maximum of £9,250 a year in tuition fees, but only if that institution has been rated gold, silver or bronze according to the Teaching Excellence Framework.

Otherwise, the maximum fee they charge is £9,000 a year.

Should you pay your child's tuition fees upfront?

This isn't expected. So you can start breathing normally again!

Your child can apply for a Tuition Fee Loan to take care of this. So they can head off to university without the worry of paying this back until after they've graduated.

It's not recommended that you take out a personal loan to help your child with their student debt. This is almost always a more expensive option than your son or daughter taking out a student loan. Interest rates on student loans are still very low in comparison with other loans on the market.



What student loans are available?

There are two types of student loan available: **the Tuition Fee Loan** we mentioned above, and **a Maintenance Loan**. Both will start to be repaid once your child has graduated and started earning over a certain amount.

68% of students Which? University spoke to told them they took both out.

As the name suggests, the Tuition Fee Loan is there to cover your child's tuition fees.

The Maintenance Loan is there to help with living costs, such as accommodation, food, travel, going out etc. These also include course-related costs not covered by their tuition fees:

Maintenance loans		
For students living away from home studying outside London, 2018-19		
Household income	Student loan	Minimum parental contribution
< £25,000	£8,700	£0
£30,000	£7,825	£624
£35,000	£7,452	£1,248
£40,000	£6,828	£1,872
£45,000	£6,204	£2,496
£50,000	£5,579	£3,121
£55,000	£4,955	£3,745
£60,000	£4,331	£4,369
£62,187+	£4,054	£4,646

The amount your child is eligible to borrow depends on several factors, including where they will be studying and your family's household income.

To give you a rough idea, if your child will be living away from home (and outside of London), a Maintenance Loan of up to £8,944 per year is available for households earning £25,000 per year or less. If you're earning more than this, the amount your child is eligible for will be lower.

Beyond this, it's up to you and your child to make up any financial shortfall to cover their living costs. Some 46% of students they spoke to told them that they relied on their family for extra money to help with living costs.

And 41% of students told them they worked part-time at university.

If your child is going to university in London, the maximum loan amount available is slightly higher (£11,672) to account for the higher cost of living in the capital.

What does 'means-tested' and 'non-means-tested' finance mean?

'Means-tested' student finance is when a student submits details of their household income, to help the student finance body assess how much they're eligible to receive in maintenance support.



This works on a sliding scale, with those from lower household income households eligible for more (and vice versa), to ensure those who need the extra help, get it.

'Household income' refers to what a student's parents (and where relevant, their parents' partner whom they live with) earn annually. Those sponsoring a student's application for student finance will be required to submit evidence of this. Note, if this information changes while a student is applying for student finance or once they get to university, it's best to let Student Finance England (or equivalent in your country) know so they can reassess you if necessary.

Students and their parents don't *have* to submit information about their household income ('non-means tested') when applying for finance, though. All students are eligible for a basic rate of maintenance support, regardless of household income; this is based on where students live and study. However, if you do submit this information, your child will probably be eligible for more (which can make a big difference).

Remember that this needs to be repaid after graduation, along with the Tuition Fee Loan.



How much will my child have to repay?

The Tuition Fee Loan and the Maintenance Loan are added together to give the total amount they will have to repay (plus interest). The variations mean it's difficult to calculate the exact level of debt your child will graduate with.

The Institute of Fiscal Studies has estimated that the average student in England will graduate with approximately £50,000 of student debt (after interest).

When will my child start paying back their loan?

Your child only starts paying their loan back if they're earning above a certain amount. Loan repayments aren't based on how much your child borrowed, but rather on how much they earn later.

For full-time students in England, their repayments will only begin once they have left university and are earning over £25,000 a year; this is the current threshold.

If after leaving university, they're not working at any point, or they're earning less than this, their repayments will stop until they are earning above this again. And if they are earning above this threshold, they'll only repay an amount based on what they're earning over this.

How do repayments work?

Repayments depend on how much your child is earning, but are calculated at 9% per year of whatever they earn above the threshold in their country.

To keep things simple, this is repaid directly to the Student Loans Company by their employer as part of their monthly salary deductions (a bit like a form of tax).



Make sure your child keeps Student Finance England (or equivalent for your country) informed of their current salary after graduating, so they are charged the correct amount of interest at all times. If they don't, they risk paying more in interest than they should.

How long until a student loan is written off?

After 30 years, any outstanding student debt your child still owes is written off. This timeframe may be different in other countries.

This is true even if there have been periods in that time where they haven't repaid anything, due to not working or because they were earning below the threshold.

A major review into university funding in 2010 estimated that around 60% of graduates won't have paid their full loan back after 30 years. So either your son or daughter will be lucky enough to be in the top group of graduate earners, or they will never pay it all back.

Is it worth paying back a student loan sooner rather than later?



Because your son or daughter might not end up paying their total loan back in the 30 years before the debt is wiped out, it may not make financial sense to try and repay their loan as quickly as possible. Furthermore, student loans don't affect credit ratings.

On the other hand, paying a loan back sooner rather than later could be practical for graduates entering a top-earning profession, and if they're particularly keen to rid themselves of any extra debt.

<https://university.which.co.uk/advice/advice-for-parents/parents-what-you-need-to-know-about-student-finance>



Uni Taster days are provided by some universities and colleges to let you experience academic and social life on campus, before applying for a place. Here is a list of current taster days

Electrical and Electronic Engineering Subject Workshop
City, University of London

British Science Week at Liverpool Hope University
Liverpool Hope University

At Liverpool Hope University, they have a packed schedule of fun and interactive educational events planned for British Science Week 2019! Their British Science Week programme is just one of a series of events they have planned to mark their 175th anniversary year.

Mini-lecture: Engineering - How do you design and build a car in one year?
Birmingham City University

Where do you start when organising a project of this scope? What issues do designers face and what tools are available for them to use? This mini-lecture enables students to find out from industry experts about how these skills relate to the 'real world' and the engineering industry.

Maths Taster Sessions
University of South Wales

Maths taster sessions include Codes, Gyroscopes and Magic Tricks; 'Cheat' before the game; Operational Research - Maths in the Real World and Mathematically Modelling the Climate.

Randomness in Mathematics academic taster session
Coventry University

Three maths academic taster workshops, held on different days throughout the year. Please refer to event description for full details.

Mini-Lecture: Social Work - Contemporary Issues in Social Work
Birmingham City University

In this practical session, students will learn about the role of a Social Worker and discover some of the

communication tools and techniques employed when working with children and young people. Students will have the opportunity to work with interactive activities and exercises used by Social Workers in practice.

Law Taster Day
City, University of London

City, University of London's taster days are for current year 12 students. This university taster course will provide you with a unique insight into what degree-level Law is like before applying to City.

Subject Taster Event - Theology, Philosophy and Religious Studies
Liverpool Hope University

Their Subject Specific Taster Sessions offer students the chance to experience what studying their chosen subject would involve at Liverpool Hope University.

Games art academic taster session - Sculptris: making monsters
Coventry University

Students will take part in a workshop where they will create a monster using free software called 'Sculptris'.



HRC Open Evening
Wednesday 6th March
5.30-8.30pm



If you have any questions or queries relating to careers please contact the careers leader Kate Ward on wardk@haileyburyturnford.com