



NEWSLETTER 5



WHAT THIS ISSUE ENTAILS

This week's newsletter guides you through the difficult process of **student finance** in a simple but thorough way.

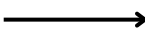
We have also provided many work experience opportunities for **Law**.



Students interested in medicine are in luck- we have a large section about **medical work experience** and how to make the most out of it!

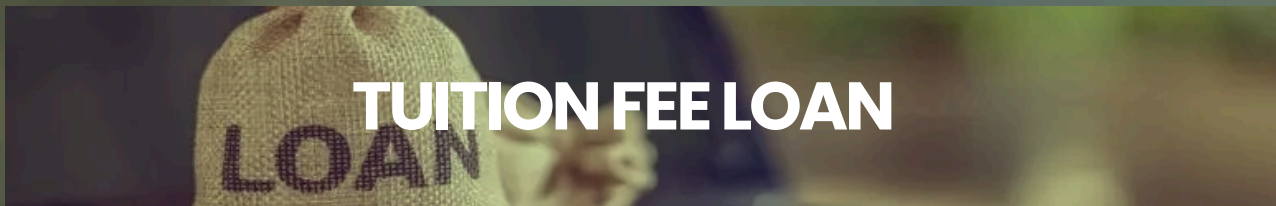
This issue also contains information about the path to a career in **politics**.

We hope you enjoy our 5th issue of the Opportunites Newsletter :)



A QUICK GUIDE TO STUDENT FINANCE

Heading off to university is exciting, but figuring out how to pay for it can be overwhelming. Luckily, the UK's student finance system is designed to help. Whether you're exploring your options or already applying, this guide covers everything you need to know about loans, grants, scholarships, and repayment plans. With this information, you can focus more on your studies and less on financial worries.



TUITION FEE LOAN

What It Covers: The tuition fee loan is specifically designed to cover the full cost of tuition fees, which can be up to £9,250 per year for most undergraduate courses. This ensures that students can focus on their studies without the immediate worry of upfront tuition payments.

Repayment: Unlike other loans, repayment of the tuition fee loan only begins after the student has graduated and is earning above a certain income threshold, currently set at £27,295 per year. This means that repayments are income-contingent, making them more manageable. The repayment rate is 9% of any income over the threshold, ensuring that payments are proportional to earnings.

A QUICK GUIDE TO STUDENT FINANCE



MAINTENANCE LOAN

What It Covers: Maintenance loans are intended to help with day-to-day living costs, including rent, food, travel, and other personal expenses. The amount awarded depends on several factors, including whether the student lives at home, away from home, or in London, where living costs are higher.

Amount: For the 2023/2024 academic year, the maximum loan for students living away from home and outside London is £9,978. For those living at home, the maximum is £8,171, and for students living in London, it's £13,022. These figures ensure that the financial support aligns with the varying costs of living.

Repayment: Similar to the tuition fee loan, repayment starts only after graduation and once the income threshold is exceeded. This synchronizes repayment across different types of student loans, making the process straightforward and unified.

A QUICK GUIDE TO STUDENT FINANCE



GRANTS, SCHOLARSHIPS AND BURSARIES

Maintenance Grants: Maintenance grants do not need to be paid back and are available to students from low-income households or for those with specific needs such as disabilities. They aim to reduce the reliance on loans for those that might struggle to repay them.

Scholarships and Bursaries: Scholarships and bursaries are financial awards provided by universities, charities, and private organizations. They are often merit-based, need-based, or target specific groups of students.

Each scholarship or bursary has its own criteria, which may include academic excellence, extracurricular achievements, financial need, or background-related factors. These awards can significantly reduce the financial burden of higher education and often come with additional opportunities such as internships and mentoring.

A QUICK GUIDE TO STUDENT FINANCE

APPLICATION PROCESS

When to Apply: It's crucial to apply for student finance as early as possible, typically starting in the January before the academic year begins. Early application ensures that funding is in place when term starts, avoiding any last-minute financial stress.

How to Apply: Applications are made online through the Student Finance England (SFE) website for students in England, or the respective bodies for Scotland, Wales, and Northern Ireland. The process is designed to be user-friendly, but it requires careful attention to detail.

Required Information: Students need to provide details about their course, university, household income, and identity verification. Parental or partner income details are also required for means-tested support. This thorough assessment ensures that the financial support is tailored to the student's individual needs.

Approval and Notification: After processing the application, students receive a notification of entitlement, which outlines the amount of funding they will receive. This document is crucial for budgeting and planning purposes, providing a clear picture of the financial support available.

A QUICK GUIDE TO STUDENT FINANCE



REPAYMENT

Interest Rates: Interest on student loans accrues from the time the loan is taken out. The rate is based on the Retail Price Index (RPI) plus an additional percentage that varies depending on the borrower's income. This ensures that the loan maintains its value relative to inflation while being linked to the graduate's earning capacity.

Write-off Period: Any remaining loan balance is written off after 30 years from the April after graduation. This provides a definitive end point for loan repayments, offering peace of mind that the debt will not be a lifelong burden. Additionally, loans are written off if the borrower becomes permanently disabled or dies, adding a layer of financial protection.

Earnings Threshold: Repayments begin once the graduate's income exceeds the threshold, currently £27,295 per year. This threshold ensures that only those earning a comfortable income start repaying their loans. Repayments are calculated as 9% of any income over the threshold, making them proportional and manageable.

HOW TO EXCEED IN A CAREER IN BUSINESS AND FINANCE

- Master financial tools and techniques, such as financial analysis and modeling
- Build strong relationships in the industry by attending networking events and connecting with professionals in the field
- Stay updated on industry trends and innovations by attending training sessions and obtaining relevant certifications
- Ensure to always act ethically and responsibly in all your transactions and decisions



top tips

- **Cultivate “learning agility”**
- **Develop a strategic perspective**
- **Seek formal training opportunities**
- **take online courses to better your soft skills(most of them are free)**

VIRTUAL WORK EXPERIENCE



Virtual law work experience offers an accessible way to develop valuable skills and demonstrate interest in the legal sector.

While it does not replace traditional legal work experience, it serves as an excellent stepping stone, enhancing your chances of securing placements in programs such as vacation schemes.

Many firms currently offer these programs, and their availability is expected to increase in the future.

Here are 5 different law firms that are offering virtual work experience to Year 12 students this summer:



ALLEN AND OVERY

4-6 hours

Two programmes – technology/M&A law and employment law
Specialised versions aimed at school and college leavers (greater accessibility)

Major UK offices in London and Belfast

CLIFFORD CHANCE

5-6 hours

Complete tasks guided by pre-recorded videos and example answers from our team at Clifford Chance. No live sessions, all self-paced.

Earn a certificate and add it to your resume and LinkedIn as an extracurricular activity.

KENNEDY'S LAW

5-6 hours

There are four tasks to complete in the practice areas of insurance, liability, healthcare and commercial.

Earn a certificate and add it to your resume and LinkedIn as an extracurricular activity.

HOGAN LOVELLS

5-6 hours Branded as the 'UK Virtual Programme' within their BaSE program (emphasis on diversity)

Content includes a range of issues – disputes, mergers, etc

Bonus task includes pro bono work (relatively rare for virtual work experience)

CLIVE AND CO

6-6.5 hours

Range of topics involved, including climate change, IP, real estate, and more

Completion benefits include being shortlisted for exclusive firm opportunities

HOW TO MAKE THE MOST OUT OF YOUR MEDICAL WORK EXPERIENCE

A GUIDE FOR ASPIRING MEDICS



WHY DO I NEED WORK EXPERIENCE FOR MEDICINE?

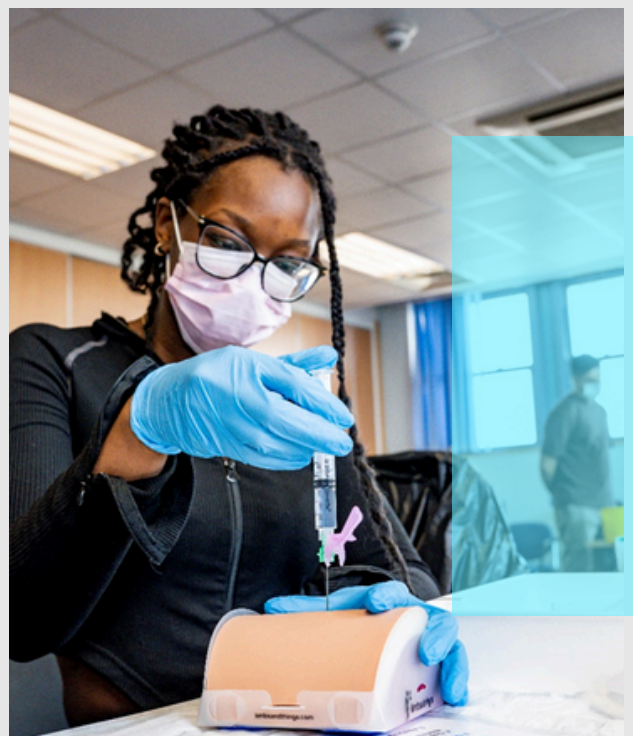
Work experience helps ensure you are prepared, informed, and motivated for a career in medicine, while also strengthening your application for several reasons.

It gives you a realistic understanding of the physical and emotional demands.

Observing the day-to-day reality of being a doctor and working in the NHS helps you decide if it's the right path for you.

This is crucial to determine if medicine aligns with the life you want to live.

First-hand experience helps you make a well-informed decision about pursuing medicine.



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WHY DO I NEED WORK EXPERIENCE FOR MEDICINE?

Proven interest: It shows admissions that you are genuinely interested and have taken the initiative to explore the field.

Resilience: It reflects your dedication and ability to handle challenges, key traits for a medical career.

Reflective insight: You can better articulate your experiences in your personal statement and interviews.

Communication: You improve your ability to interact with patients and healthcare professionals.

Empathy: Direct contact with patients enhances your compassion and understanding.

Teamwork: You learn the importance of collaboration in healthcare as you see how different healthcare professionals work together.

Networking: It provides opportunities to meet other like-minded individuals and various healthcare professionals.



HOW TO MAKE THE MOST OUT OF YOUR MEDICAL WORK EXPERIENCE

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HOW DO I MAKE THE MOST OUT OF MY MEDICAL WORK EXPERIENCE?

1. Keep a diary:

Keeping a diary might sound old-school, but it's a game-changer. Take a few minutes each day to note what you've seen, felt, and learnt. This will be invaluable for interviews and your personal statement. You will thank yourself when it comes to interviews and when you're writing your personal statement.

2. Talk, Talk, Talk:

Don't hesitate to strike up conversations with healthcare professionals, as everyone you meet there was once in your shoes.

For example, one time I saw a doctor in scrubs at a shop. It turns out they were a junior doctor fresh out of med school at a university I was interested in, so I proceeded to ask them questions and for advice.

You would be amazed at the gems of wisdom you can pick up from a spontaneous chat in your everyday life.



HOW TO MAKE THE MOST OUT OF YOUR MEDICAL WORK EXPERIENCE

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HOW DO I MAKE THE MOST OUT OF MY MEDICAL WORK EXPERIENCE?

3. Virtual Work Experience:

If you are struggling to get in-person work experience, there are always online ones and they are just as valuable. Websites like [Observe GP](#) or [BSMS Virtual Work Experience](#) offer a glimpse into medicine from the comfort of your own home. It is just as good as in-person work experience all the admission tutors want to see is your reflections!

4. Quality over Quantity:

It's not about doing countless hours. Quality beats quantity. Reflect on what you've learnt and how it's shaping your journey toward becoming a medic. While showing initiative—ask questions, offer to lend a hand, and show that you're eager to learn.

5. Connect with patients:

Never underestimate the power of connecting with patients. These interactions, whether in a clinic or elsewhere, are where real learning happens. Take the time to listen, empathize, and understand.



HOW TO MAKE THE MOST OUT OF YOUR MEDICAL WORK EXPERIENCE

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HOW DO I REFLECT ON MY WORK EXPERIENCE?

I have been saying reflect so much, so what does it mean to actually REFLECT? I'll be honest, Admissions tutors have likely met many students with similar experiences. What sets you apart is how you reflect and what you have learnt.

Here are some quick tips to help with reflecting.

- **List your experiences:** Make a list of all the work experience, volunteering, and anything else you would like to talk about in your personal statement and interviews.
- **Analyze each opportunity:** For each opportunity, think about what happened, what you learnt, and any skills you developed.
- **Use the STARR technique:** Break down each experience using the **STARR technique**.

STARR Technique

- **Situation:** Describe the situation you were involved in.
- **Task:** Explain the task you set out to achieve.
- **Action:** Detail the actions you took.
- **Result:** Share the results of your actions.
- **Reflect:** Reflect on the process—what did you learn, and how has it influenced you?

JUMP INTO

➤ POLITICS ➤

As you gear up for the final years of full time education, the summer holidays present a unique opportunity to gain valuable work experience. If you're interested in gaining work experience in politics, this summer could be the start of an exciting journey.

WHY POLITICS?

Politics affects every aspect of our lives, from the local level to the international stage. Gaining experience in this field not only enhances your understanding of governmental processes but also develops critical skills like public speaking, research, and analytical thinking.



What YOU can do!

Intern with an MP or a local councillor

Reaching out to your local MP or councillor is a great way to get to grips with the ins and outs of a career in politics. You could email them asking to shadow their day to day activities, and this may give you the opportunity to attend meetings with them and assist with their research

Campaigning

Participating in grassroots campaigns allows you to learn how to engage with the public and understand the mechanics of electioneering. You don't have to be an experienced campaigner to take part in a rally or campaign near you this summer, and if you can't find any in your local area, you could start one yourself!

Think Tanks and NGOs

Working with organisations that can directly or indirectly influence policy will provide you with a behind-the-scenes look at policy development and advocacy – and contrary to popular belief, it's not that hard to get involved!

JUMP INTO

POLITICS



SECURING A PLACEMENT

Research

It is extremely important to identify local MPs, councillors, campaigns and political organisations that align with your interests in order to gain successful work experience this summer. Make sure you have a clear idea of how you're going to approach your MP once you have identified them, ensure that you are aware of what exactly you will be campaigning for and thoroughly check the websites of NGOs and think tanks to get to grips with what they stand for.

Reaching out

Being able to craft a compelling email or letter to send to a local MP or to a political organisation will allow you to articulately express your interest and what you hope to gain from your experience. It might be helpful to have a professional email template for when you want to get in touch with a person or an NGO for work experience, which you can hone over time.

Network

Attending local political events, meetings or online forums in order to connect with potential mentors and peers is extremely helpful for gaining work experience this summer. Creating a LinkedIn account, if you haven't done so yet, is very helpful for this. It's a good idea to start building connections now, as it opens numerous doors for future opportunities.

JUMP INTO

POLITICS



TOP TIPS!

Be Proactive

Don't wait for opportunities to come to you: send emails, build a LinkedIn profile, connect with peers and enhance your network. This will allow opportunities to come your way!

Stay informed

Keep up to date with current events and understand how nationwide or even international politics may be impacting your local community.

Reflection

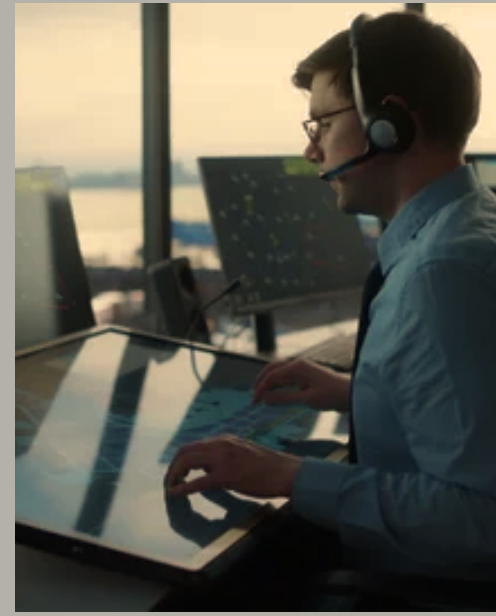
Following a placement, try to consolidate what you have learnt and reflect on how it has helped you develop a skill-set for a degree or career in politics. This will help with prospective university interviews and writing your personal statement.

YOUR CAREER OF THE WEEK:

AIR TRAFFIC CONTROLLER

Air traffic control specialists, abbreviated **ATCs**, are personnel responsible for the safe, orderly, and expeditious flow of air traffic in the global air traffic control system.

Usually stationed in air traffic control centers and **control towers** on the ground, they monitor the position, speed, and altitude of aircraft in their assigned **airspace** visually and by **radar**, and give directions to the **pilots** by radio



REQUIREMENTS:

The main route to becoming an air traffic controller is through a training programme with **NATS**, the main air navigation service provider in the United Kingdom.

NATS offers a range of training opportunities, including:

- apprenticeships for school leavers
- placement years for current undergraduates
- graduate training programmes
- internships.

WHAT SKILLS DO I NEED?



- concentration skills
- knowledge of transport **methods, costs and benefits**
- the ability to use your **judgement** and **make decisions**
- the ability to accept **criticism** and **work well under pressure**
- **excellent verbal communication skills**
- **complex problem-solving skills**
- to be **thorough** and **pay attention to detail**
- the ability to **think clearly** using **logic** and **reasoning**
- to have a **thorough understanding** of **computer systems and applications**

RESTRICTIONS AND REQUIREMENTS

YOU'LL NEED TO:

- PASS SECURITY CHECKS
- PASS A MEDICAL CHECK
- BE OVER 18 YEARS OF AGE

AIR TRAFFIC CONTROLLER RESPONSIBILITIES INCLUDE:

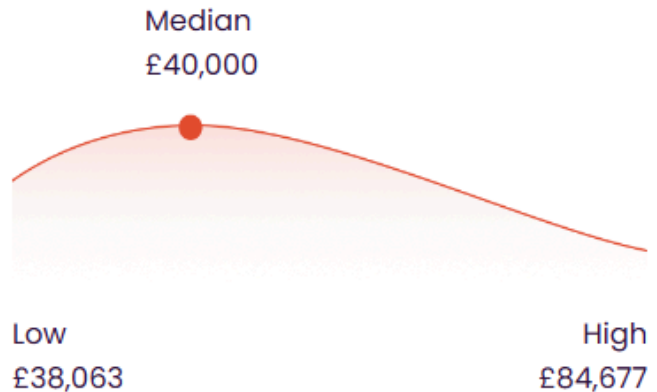
- **MONITORING AND REGULATING GROUND AND AIR TRAFFIC**
- **PROVIDING USEFUL INFORMATION RELATED TO WEATHER, WIND, FLIGHT PATHS, POSSIBLE DELAYS AND RUNWAY OPENINGS AND CLOSURES**
- **ALERTING RESPONSE TEAMS OF SAFETY CONCERNS OR EMERGENCIES**

How much does a Air traffic controller make in United Kingdom?

£40,000 / Annual

Based on 64 salaries

The average **air traffic controller** salary in the **United Kingdom** is **£40,000** per year or **£20.51** per hour. Entry level positions start at **£38,063** per year while most experienced workers make up to **£84,677** per year.



TYPICAL HOURS: 35-45 /week, You may work Bank Holidays, weekends and evenings

FOR FURTHER ADVICE AND TO CONSIDER YOUR NEXT STEPS,

CHECK OUT THESE LINKS:



WHAT ARE SOME UNIVERSALLY NECESSARY SKILLS??

Although different professions may require certain skills/attributes, having certain characteristics and skills, are bound to help you out no matter what field you decide to pursue:

1. BEING ABLE TO TYPE FAST

Being able to type fast is a really important skill. Sending emails, writing reports and more can become more time-efficient through fast typing, allowing you to ultimately be more productive. But how do you type faster? This YouTube is the same one I used and is extremely helpful:

[How to Type Fast](#)

2 BEING ABLE TO COMMUNICATE WELL AND CLEARLY

Communicating effectively is also an important skill to have, from hand gestures to posture, communication goes way beyond what you say. Being a good communicator is bound to get you far in your chosen profession and is something everyone should seek to develop and improve. The best way to improve is to practice, so never say no to any opportunity that involves you having to speak in front of people.

3. BEING TECH LITERATE

Tech is an ever growing field that most jobs make use of. Despite your chosen profession, being proficient with technology will make your life so much easier. You don't have to be the next coding prodigy, but being able to efficiently use basic Office applications etc. will you do well.

PART ELEVEN

TECH OPPORTUNITIES

Springpod 

In this SpringPod virtual work experience , it explains how to make name for yourself in the tech world and also allows you to make a name for yourself in the tech world, from web development and design to computer science. If you're unsure about what part of tech you're interested in, this work experience opportunity will allow you explore the different avenues and provide a bit more clarity.

[Click here to apply.](#)

**The
Alan Turing
Institute**

The Alan Turing Institute is the UK's national institute for data science and artificial intelligence. The Alan Turing Institute are offering an in person summer school providing hands-on experience, working with experts in the field. You will also be introduced to the huge range of study and career options in Data Science and AI, including the intelligence agencies and in Defence. This is an extremely competitive programme, so make sure you really fine tune your application.

[Click here to apply.](#)

Springpod 

In this SpringPod virtual work experience held Siemens , you get to discover the cutting-edge world of innovation led by industry-leading engineer at Siemens. Gain insights into a variety of things helping to also develop your understanding on a variety of concepts. You also gain an understanding into how Siemens work as well as learning how to launch your career through things like apprenticeships, internships, and graduate schemes.

[Click here to apply.](#)



PART 12- STEM

ARCHITECTURE & DESIGN WORK EXPERIENCE

- 5 day work experience in London
- Hawkins Brown architecture studio
-08/07 - 12/07
- Panels & hands on experience of
architecture, sustainability, materials
research and more

ZAHA HADID FOUNDATION

- Extremely prestigious opportunity!
- 5 day experience of working at a
museum in Central London
- Insight into the work of Zaha Hadid,
creative/design opportunities

FORAGE VIRTUAL EXPERIENCES

- Check out a variety of STEM-related,
free, virtual experiences
- Topics range from data analysis to
engineering and much more
- You can even receive a certificate of
completion

CIVIL ENGINEERING VIRTUAL EXPERIENCE

- 3 day virtual experience
- Jacobs Manchester
-08/07 - 10/07
- Lectures on civil engineering,
engaging group project

BUILDING BRIDGES DESIGN EXPERIENCE

- 3 day virtual experience
- Eric Wright Group
-09/07 - 11/07
- Construction, project management,
bridge building, project

BONUS: REVISION TIPS

Most of your A-Levels and GCSEs are over, but you still have over 2 weeks left to ensure you get the grades you need to give you the best base for whatever September brings. I know it is easy to get complacent and burnt out when you have been giving it your all for the past month, but this is all the more reason to push in these last weeks, so the effort you put into the exams so far does not go to waste. To prevent this, let me provide you with a couple of study tips, that you may not have heard of before.

Find a topic which you could get lost in and spend hours simply thinking about it – this could be your favourite show, past experiences, quantum physics...just about anything. Take your most tricky subject (especially effective for subjects like English or History, where subtopics may have emotions attached to them) and swap the details of your chosen topic to facts which you are struggling to remember. This will make you more engaged with the subject and it now connotes to something you enjoy to begin with, which will lead to recall being a lot easier in the exam.

For subjects which require more problem-solving – like maths or physics – the most effective study method is doing endless practice questions and past papers unfortunately. For me, I find that studying subjects like these late at night is the most effective, as that is when I am in a zone where I can hyper-focus; it is important to figure out when you are capable of focusing for prolonged periods of time. However, when it comes to remembering formulas, creating unusual connections with, say, objects around your house can result in a more embedded memory. To achieve this, you can put formulas up on walls in unique places where you'll still come across it every day.

Essay-based subjects, like Business or Economics – also need lots of practice, like Maths, but mainly to learn how to manage your time. By this I don't only mean to be able to write fast enough, but also to be able to choose between case studies in a matter of seconds. Whenever you feel like you have finished your point, always ask yourself so what, so why does this matter. Only when you are certain you have exhausted every chain of analysis should you feel content with your paragraph and move on to the next.

Being physically prepared for an exam is just as important as having done enough preparation for it. I'm sure all of your teachers have advised you to do this countless times, but getting enough quality sleep the night before is absolutely crucial to make you most concentrated. If you drink coffee, do it at least 40 minutes prior to avoid any unnecessary toilet breaks in the exam hall.

Good luck with the rest of your exams!