Applying, sorted.

For 2027 entry. Your UCAS deadline, the personal statement, your offers, and what the money comes to.

Sophie Chen, University Applications Editor

UniSorted. Independent guides for UK applicants, students and graduates.

What's in here

Applying to university is a lot of decisions, made out of order, on tight deadlines, with money attached to most of them. I've kept this to what you can do something about this autumn, and what you'll need in spring.

I won't tell you there's plenty of time. Your school or college may want your application before UCAS does, and the Christmas holidays sit in the middle of it. The UCAS dates here are for 2027 entry. The living-cost figures are for 2026/27, and 2027's aren't out yet.

Come back to the student finance pages in spring, when applications open, and to the sum on page 7 when your offers arrive. If anything looks wrong, reply to the email it came with.

Sophie Chen

University Applications Editor

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999, the urgent numbers for all four nations, and Samaritans.

Your deadline is 18:00 on Wednesday 13 January 2027

Your application should reach UCAS by then, UK time. It's the "equal consideration" deadline, so universities and colleges must consider everything received by that time equally. After it they don't have to consider you, although they can if they have spaces left once the on-time applications have been considered.

If you miss it

You can still apply. Applications that reach UCAS by 18:00 on 30 June 2027 still go to your choices. After that they're "automatically entered into Clearing". You'd be applying for whatever's left, and on a competitive course I wouldn't count on that being much.

Some courses had a 15 October deadline instead, and that's already gone. Each course's own page says which it is. Your school or college will have its own date as well, and it may be earlier than UCAS's.

What I'd do between now and January

This week	Ask your school or college what date it wants your application by, and put it in your phone. Read the course page for each of your choices again, including the entry requirements.
The week after	Write all three personal statement answers badly, in one sitting.
Before the holidays	Get a finished draft to a teacher who'll read it.
Your school's date	Send it. That's your deadline, not 13 January.

More at unisorted.co.uk/university-applications.

UCAS on the 13 January deadline and when to apply.

Three questions, 4,000 characters

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?

That's UCAS's format for 2026 entry onwards. The 4,000 includes spaces, and each answer needs at least 350 characters. An even split is about 1,300 each, but it doesn't have to be even, and I wouldn't make it even. I'd give most of the characters to the first two. A weekend job belongs in the third if you can say what it gave you that the course will use.

The usual first line

I have always been passionate about history, and I'm fascinated by how the past shapes the present.

What I'd rather read

Our coursework on the General Strike left me wanting to know why it ended so fast, so I read two books on it, and they don't agree.

The first could be anyone's. (I made that second one up. Yours has to be something you did.)

When the offers come

When your decisions are in, you reply to them. Your firm is your first choice. Your insurance is the back-up to a conditional firm. It's optional, and UCAS says to "go for something with lower offer conditions". I'd only name one you'd turn up to in September, because if your grades miss your firm, that's where you're going.

Your last decision by	Reply by
31 March 2027	**5 May 2027**
12 May 2027	**2 June 2027**
14 July 2027	**21 July 2027**

Your reply date depends on when your last decision comes in. Check your application to see your personal deadline, and reply before it.

UCAS on the personal statement and replying to your offers, read 1 and 2 November 2026.

Student finance for 2027 opens in spring

In England, student finance for courses starting from 1 August 2027 comes through Lifelong Learning Entitlement funding. You apply from spring 2027, on a new account even if you already have one. Start at gov.uk/apply-for-student-finance-lifelong-learning-entitlement. In Wales, Northern Ireland and Scotland, go to Student Finance Wales, Student Finance NI or SAAS.

You don't need a confirmed offer to apply, so I wouldn't wait for one. If your details change later, you must tell Student Finance England, and you can do it through your online account.

Look up 2027's apply-by date when applications open.

What to have to hand

National Insurance number.

ID. A passport, or a driving licence or copy of your birth certificate.

UK bank account details. Give the account you've got in spring, and change it in your online account if you open a student one later. A student account can wait until you've got your place.

Your household's income details, if you want more than the minimum. Someone in your household may have to fill in their own part.

GOV.UK's Proof of identity and Household income pages have the detail.

If you're late

For a September 2027 start, the very latest is 31 May 2028.

If you're short when term starts, email your uni's student support team. Hardship help is usually money you don't pay back, and the uni decides how much.

GOV.UK, when to apply (2027 route); GOV.UK announcement, 23 March 2026; GOV.UK, extra money at university.

What the money comes to

If you're funded by Student Finance England, this page is yours. If you're from Wales, Scotland or Northern Ireland, the amounts and the repayment rules are different, and Student Finance Wales, SAAS or Student Finance NI will have yours. Everything here is 2026/27 unless it says otherwise.

Tuition

Up to £10,050 in 2027/28, paid direct to your uni, and it's still your loan to repay.

Living costs

Where you live	The most you can get	A month, over nine months
With your parents	**£9,118**	**£1,013**
Away from home, outside London	**£10,830**	**£1,203**
Away from home, in London	**£14,135**	**£1,571**

Those are top figures, and the nine-month sums are ours. Away from home outside London, the top figure is for household income of £25,000 or less. At the highest household incomes it's £5,048, which is £561 a month.

It's usually paid in 3 instalments, normally at the start of each term, and your exact dates will be in your online account.

What you pay back

A 2027 starter from England is on Plan 5. You repay 9% of your income over the threshold, which is £25,000 a year, so on £30,000 that's 9% of £5,000, or £450 a year (£37.50 a month). The earliest you'd start is the April after you leave your course. You're charged interest from your first loan payment, currently 4.1%, and at £30,000 your payments won't cover it, so the balance grows. Anything left is written off 40 years after the April you're first due to repay.

More at unisorted.co.uk/student-money.

gov.uk/student-finance/new-fulltime-students; gov.uk/student-finance-on-or-after-1-january-2027; GOV.UK's policy paper on tuition fees for the 2026 to 2027 and 2027 to 2028 academic years, 26 November 2025; Student Finance England's 2026 to 2027 guide; GOV.UK on which plan you're on, what you pay and when you start.

Halls, and the sum to do before you firm

If you're moving away, I'd pick halls in Year 1. You get a room sorted before you arrive, bills usually rolled into one payment, and a floor of people who've just got there as well. Private halls are run by companies, so read that contract as you would any other. Each uni sets its own dates, so look yours up as soon as you've got offers. If you accept your firm offer late, apply for halls the same day.

If you're staying at home, skip the halls and do the sum with your travel in place of rent.

Do this once for each uni you're choosing between, with the prices off its own accommodation page.

Weekly price of the hall	£
x weeks on the contract	
Divide by 9. That's your rent a month	£
Your loan a month, from page 6 (if your household income falls between its figures, use GOV.UK's student finance calculator)	£
What's left a month, for everything else	£

If you're on less than the full loan, the gap has to come from family, a part-time job or both. I'd rather you found that out in March than in October.

Where to go from here

University applications. UCAS, offers, Clearing. unisorted.co.uk/university-applications

Student money. Loans, budgeting, savings. unisorted.co.uk/student-money

Accommodation. Halls, renting, bills, moving. unisorted.co.uk/housing

Tools and calculators. Budget, rent, loan. unisorted.co.uk/tools

Sophie sends letters when something is worth reading, on no set schedule.

The team behind this pack

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UniSorted Applying to Uni Pack. Figures checked between 31 October and 3 November 2026. UCAS and government pages change, so check their own page before you act on a number.

General educational information, not personalised financial, legal, medical or career advice. For free, impartial guidance, see the government-backed MoneyHelper service at moneyhelper.org.uk.

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Where to find help

This page is here for any point in the next year, and for your friends as well as you. If it can wait, talk to someone at your school or college, or to your GP.

Call 999 or go to A&E now if:

- **someone's life is at risk (for example, they have seriously injured themselves or taken an overdose)**
- **you do not feel you can keep yourself or someone else safe**

A mental health emergency should be taken as seriously as a physical one. You will not be wasting anyone's time.

Urgent, but not 999

England	Call **111** and select the mental health option, or get help from 111 online. Free from a landline or mobile, 24 hours a day, 7 days a week.
Scotland	Phone **111** and choose the mental health option. Calls are free, and available 24 hours a day, 7 days a week.
Wales	Call NHS **111** and press option 2. Free from a landline or mobile, 24 hours a day, 7 days a week.
Northern Ireland	Call Lifeline on **0808 808 8000**, free and open 24 hours. You can also get an emergency appointment with your GP or GP out of hours, or go to A&E.
Samaritans	Crisis or not. Call **116 123** for free, 24 hours a day, 365 days a year.

Once you're at uni, the wellbeing or student support team is the way in to counselling. Nightline is a listening service run by students, at some universities. To check yours, search "Nightline" + your university.

Wording from nhs.uk, NHS England, NHS 24, NHS 111 Wales, nidirect, Lifeline and Samaritans, 1 November 2026.