

Education and Culture Committee

Student support

Supplementary submission from NUS Scotland

I wanted to email you, following committee this morning, to thank you all for your time and questions. As I mentioned at the meeting, as the written evidence has definitely shown, and as I imagine this session will have further highlighted, this is an incredibly complex and large area. While today's session was an important and welcome step, and I thank you for undertaking it, I hope that the committee will continue looking at student support, and investigating it in more detail, particularly as we look ahead to the draft budget announcement in December.

As I mentioned at committee, I just wanted to send across some follow-up points:

Colleges paying at less than 100% of bursary

There was a question concerning the number of colleges paying FE bursaries at less than 100% the SFC guideline amount. Our most recent research into this issue, in December 2014, found that—of those colleges responding to our request—at least two did not pay the full, 100% amount. This is a decrease on colleges not paying it from previous years, and is to be welcomed. However, in discussions with college colleagues, there are also reports of at least 13 colleges paying EMA to FE students up to the age of 19.

However, as mentioned this morning, the cash limited nature of the budget actually gives a perverse outcome to colleges paying 100% in that, at a time of increasing applications (as we are seeing year on year) it could potentially mean less students receiving any kind of support (as paying the full 100% means having less total money available), or colleges having to move funds across from other budgets and/or closing applications to their hardship funds. We will be following up this research this month, and will be happy to share further details once we have them.

Student Loan Company average debt statistics

There was a reference to the [recent Student Loans Company statistics](#), showing an average debt in Scotland in 2015 of £9,440. However, it should be noted that these statistics refer to students who *entered repayment* in April 2015, i.e. those who graduated in 2014. As such, the bulk of these students will be those who started their course in 2011, before the student support changes of 2013. We will not have a true reflection of total average Scottish debt, following the reforms, until the same statistics release in 2017.

However, the recent [SAAS student support statistics for 2014/15](#) shows that the average amount of loan authorised in 2014/15 was £5,270, *per student, per year*.

Table A6 on page 61 shows that the average amount of loan provided to those from the lowest household income bracket was £5,870 (again, per year, per student). Assuming that average amount stays the same for each year of study, for the standard four-year degree, that would mean those students graduating with a total living cost loan debt of £23,480.

Repayment threshold

There was some confusion, including on my part, about the repayment threshold for student loans, and a reference to that increasing to £19,000. It is my understanding that this was a simple confusion (again, including on my part, and apologies for not catching it at the time) between the repayment threshold for graduates and the household income threshold for receiving the maximum student support package.

If so, then the repayment threshold is not increasing (it will remain at £17,335), but the household income threshold for students eligible to receive the maximum student support will be increasing to £19,000 in 2016/17. That remains a positive thing, as more students will be entitled to receive the maximum package of student support.

Further education students and EMA

We welcomed the discussion about the iniquity of the student support system and FE students aged 16-19 potentially being provided with a £30 per week EMA, as opposed to a FE bursary, of around £90 per week (dependent on eligibility). It remains our view that this is particularly unfair feature of the system, and potentially the only part of the post-16 education system where the support you receive can be dictated by age as opposed to level of study.

I wanted to clarify, however, the issue of this policy in the context of the announcement by the Scottish Government of an extension of the EMA. The announced changes to EMA will see the income threshold increase to £24,421 for a family with one dependent child and £26,884 to a family with more than one dependent child. The scheme will also be expanded to part-time college students. This is a positive move to provide support for a greater number of students; the concern is, however, that colleges will simply push more under 20's onto EMA as a result of a need to save money.

Under the current eligibility criteria and policy, colleges are not technically doing anything wrong, and it doesn't mean that under-20's will see their funding cut, per se. Rather, it is a reinforcement of the inherent unfairness of the system and policy, and the need for colleges to try and stretch discretionary funds as far as they will go, given that EMA is an entitlement.

Articulation and student support

Finally, there was a welcome discussion about articulation, and the role this plays in widening access. The recent interim report from the Commission on Widening Access shows some particularly good statistics, but also some stark worries, about articulation in Scotland. While articulating pathways are undoubtedly a key route into university for students from our most deprived backgrounds, the commission's report shows that, of 1,729 students from our most deprived backgrounds who articulated in some form, only 49% of these students were able to articulate into the proper year of study (i.e. 2nd year for HNC students and 3rd for HND). That means 51% of students, from our deprived communities, being forced to duplicate years of study, and as such take on additional debt.

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