

University of Strathclyde response to the Scottish Education and Culture Committee call for submissions on the issue of Student Support

The Education and Culture Committee is considering the issue of Student Support and is specifically looking at the extent to which:

- *the availability and balance of bursary and loan support in higher education; and*
- *the availability of bursary support in further education*

are helping to improve access and student retention; and to narrow the educational attainment gap.

The University of Strathclyde has been active in addressing access and student retention issues in particular amongst students from lower income backgrounds. The observations outlined below are based on our experience in encouraging students from lower income backgrounds to come to University and supporting them in completing their studies after they have arrived.

In addition to the availability, level and structure of funding, a key issue for many students is having a clear understanding of how the system works and what is available to them, especially if they are the first in their family to enter University and/or do not have peers or siblings who are already familiar with the system. Support for information and awareness raising activities is key in ensuring that students in lower SIMD centile areas and those in further education can make informed choices about further study. Some of the University's activities in this area are outlined in the relevant section below.

Levels of funding

The level of funding provided by full SAAS support for students from the lowest income households (currently £7625) meets a very basic standard of living when housing costs are considered. Some students can supplement this through part time and vacation work, and those in most need apply to the Discretionary Fund for further assistance. This is a consideration even for students from higher income households. It is also to be noted that under the current system, additional funding in the form of a loan means that students from lower income backgrounds are likely to leave University with higher levels of debt than those from higher income families.

While part time work can be a positive experience for students, excessive reliance on income for work can mean that students self-exclude from extra-curricular and voluntary activities and in some cases may not fully apply themselves to study.

Funding concerns can also impede participation by students from lower-income backgrounds in activities such as study abroad, unpaid internships and optional field trips.

If levels of funding do not change significantly (apart from inflationary increases), Discretionary Fund support must be maintained to ensure that students in most need have a safety net to help them to engage fully with their studies.

Consideration could also be given to the assessment of household income. A balance between efficient processing and appropriate means assessment needs to be maintained. However the current assessment takes no account of other dependants or siblings in further or higher education when assessing residual household income. This puts students from larger families, especially older children, at a considerable disadvantage.

Students most at risk of under-funding are those receiving reduced support because of previous study and those who do not engage with all the sources of help available to them.

Balance of bursary and loans

We have no clear data on how the relative level of loan funding versus grants and bursaries impacts students' decisions to enter Higher Education. As outlined below, our experience through Widening Access activities is that

clear information about and understanding of the funding available can significantly affect students' aspirations to enter higher education. Anecdotally, we do receive contact from parents who are concerned at levels of debt their offspring will face on completion of their degree. This level of anxiety would be likely to increase should the loan burden increase significantly.

It is not clear why the current system offers low income mature students ("Independent Students") a higher level of loan and lower level of bursary compared to younger students with similar household incomes. Although the overall level of funding is the same, mature students are asked to take on more debt. A review of this aspect of student funding would be helpful and should take account of the impact of different types of student funding on other entitlements such as Tax Credits for students with children.

Previous Study provisions

SAAS currently fund students on a "4+1" basis. Based on a standard four year degree, this means that students are entitled to an additional year of funding for one additional year, such as a repeat year. This model works well for most students, but has a negative impact on some college route entrants and mature students, a disproportionate number of whom are likely to be from lower income backgrounds.

The previous study provisions mean that a student who has studied a two year HND at college and now enters year 1 of a degree programme must pay their own fees for year 1 (£1820) and is entitled to loan funding but no bursaries or supplementary grants. Although some HND holders can enter directly to year 2 of a degree programme, this is not universally the case and is dependent on how closely course content on the degree programme aligns with the content of the HND. Mature students who are returning to higher education later in life can also be disadvantaged by a period of previous study, for example a degree course started but not completed in their late teens or a previous period of study in college.

Consideration should be given to amending the previous study provisions to accommodate students entering University via college and mature students returning to study in later life. This would address a significant barrier to entry for many students. More could also be done to make students aware of the possibility of additional years' funding on medical grounds.

Part time and postgraduate study

Part time study can be a more sustainable option for some students who return to education, especially where they have caring commitments. The current part time fee grant system is a helpful mechanism for ensuring that those from the lowest income households receive help in paying their part time fees. Consideration could be given to further support for those from low income backgrounds engaging in part time degree level study, for example for study costs, currently addressed through the Discretionary Fund.

The recent changes to funding for taught postgraduates – the tuition fee loan and living costs loan – are welcome. However, more could be done to encourage the brightest students from lower income families to stay on for postgraduate study. A review of current funding could consider:

- A means tested loan and bursary system parallel to that available for undergraduates
- Loans to meet the full cost of Masters fees (many courses cost more than the current funding limit of £3,400)
- Whether a much wider range of Masters courses could be supported (the current system of listing designated courses is in danger of excluding new courses that meet Government strategic priorities but have missed inclusion on the list, and established courses that missed inclusion in earlier years)
- The relationship between SAAS funding and Career Development Loan funding to ensure that students are able to assemble an appropriate package of funding. Students from lower income backgrounds, and especially mature students, may have poor credit histories and be excluded from a Career Development Loan.

The University of Strathclyde actively supports postgraduates through the postgraduate Discretionary Fund but a wider system of support for taught postgraduates that addresses some of the points above would, in our view, encourage more students to consider further study.

Widening Access activities concerning student support

There is evidence that misconceptions and lack of awareness of student funding can be a major obstacle for those from low income households when considering higher education. This manifests not only in potential applicants being unaware of funding arrangements and available support but, often, in strong negative perceptions around the potential costs and debt involved. In particular, there can be a lack of guidance within schools where there is a lesser focus on HE and for pupils with no family tradition of university attendance. We are aware that, for many of the families that we work with, the notion of debt is extremely troubling.

It is, therefore, vital that advice, support and guidance is given to young people and those considering a return to education in relation to finance and many of our widening access activities address these issues directly. For example:

1. FOCUS West S3 and S4 programmes include activities such as budgeting (pupils are given a list of costed items, necessary and 'luxury', and a weekly budget and must work out whether they could budget properly to make their money last. They complete this activity with the help of student mentors, who are in a position to offer guidance and to show them that it is necessary to budget but not as difficult to live on a student income as they might believe), SAAS presentations and quizzes on student finance. One of the main KPIs of the programme is 'Pupils demonstrate a greater objective knowledge of the study of Higher Education at College and University, including knowledge of institutions, courses, entry requirements, **finance** and routes into University'

Evaluation from 2013/14 indicates that prior to involvement, 21% of participants believed that the costs involved in college and university study would be prohibitive for them. This dropped to 7% afterwards. At the same time there was a 19% increase in positive perceptions of affordability. This indicates the effectiveness of such interventions but also the fact that perceived costs remain an issue for a sizeable minority.

2. The Accelerate summer programme is a series of week-long discipline-specific challenges for pupils in S5 and S6, within which issues of funding are specifically addressed. Evaluation has demonstrated that pupils value the content related to student finance and are more positive about the costs associated with university following their participation.

It is essential that those young people and adults from disadvantaged backgrounds who are not already engaged with such programmes should have access to accurate advice and information about available funding. Although this information is available on the SAAS web site it is our experience that engagement with students at school and college events is more effective in engaging students.

Care leavers

We are aware that, in spite of great financial hardship, those most in need of support can often fail to obtain all that they are entitled to. There are barriers that prevent those from disadvantaged backgrounds accessing funding and guidance. This may be due to lack of awareness, perceived or actual issues in relation to obtaining evidence or a lack of confidence in the prospect of positive outcomes. Additional work is required to fully understand those barriers and to put measures in place to address them.

This is particularly clear in relation to people from looked after backgrounds/those with care experience. As a priority group, those who have spent longer than 3 months in care during their education are entitled to a suite of additional

support under our Strathclyde Cares scheme. Yet many eligible students fail to apply for the scholarships and other benefits. There can be little doubt such students would benefit from this support and are likely to be in difficult financial circumstances suggesting that greater efforts are required across the sector to ensure those most in need are facilitated to obtain that support.

A co-ordinated approach involving all corporate parents is vital in encouraging and supporting looked after children to engage with available financial support and explore their options as they progress through the later stages of school or college.

Experience from scholarships

The University of Strathclyde provides over 40 undergraduate scholarships to widening access students each year. The application process has provided us with an insight into the financial circumstances of many of our students from low income households. Despite access to full funding packages, many students remain in difficult financial circumstances, with money and the need for paid employment acting as major barriers to educational success at university. The particular issues that have emerged include:

- The cost of travel to and from university for those students who remain within the family home (often for financial reasons or due to caring commitments);
- The fear of debt;
- The increased financial strain on those from large families;
- The lack of money for study materials such as art supplies, computer equipment and home broadband.

These issues underline that students continue to need access to additional financial support, especially where their family background or home environment means finances are precarious. Students from larger families would be helped by a more nuanced household income assessment, and the other issues listed above can to some extent be addressed through Discretionary Funds, provided sufficient funding is available.

Discretionary Funds

The Discretionary and Childcare Funds currently provide a vital safety net and supplement for many students and can, to some extent, be utilised to address some of the concerns of lower income students, especially where students run into financial difficulty during their course. Any review of student funding should continue to make a provision for Discretionary Funds to allow HEIs to address specific local concerns and individual cases of hardship.