



University of Stirling Students' Union

Views on Student Support

October 2015

FAO: The Education and Culture Committee of the Scottish Parliament.

The University of Stirling Students' Union is a democratic, campaigning organisation and a registered Scottish charity (SC023788) which has the ultimate aim and mission to "make students' lives better". Hollie Cameron is the Vice President Education of the Students' Union for the academic year 2015-2016.

The availability and balance of loans and bursaries in Higher Education

The problematic nature of the multi-tier funding system and reducing bursaries

When applying for funding, the Student Awards Agency for Scotland requests information on household income. The assumption that a household income of over £35,000 per year can supplement the costs of living for a student studying at a higher education level can be quite damaging to students' prospects. Particularly if the household in question has multiple dependents. The current funding system in place is not representative of the true costs of living as a student.

Bursaries for all students – and particularly students from lower income households – should be increased to reflect the actual cost of living as a higher education student, and reduce social barriers to education (Students from lower income backgrounds and their families are often more reluctant to have the student take on "loans" or any other debt, and there may be a social stigma attached to it.

Accommodation

Higher education students in Scotland are facing a crisis of support, and at no time is this clearer than when we consider issues around housing. In July 2015, the National Union of Students estimated that the average Scottish student is spending up to 105% of the funding they receive from the Student Awards Agency for Scotland on housing. At Stirling, the maximum student loan for a student from a household earning £35,000 or above (£4,750) would not cover the costs of new accommodation being built on campus, where a typical room can come with a price tag of £5,069.

Postgraduates

Even if we assume that students from lower socio-economic backgrounds may be able to comfortably complete an undergraduate degree, there are significant barriers to these students for

access to postgraduate taught study. Some courses are funded by the Student Awards Agency for Scotland but many courses that may advance the career of students or contribute to their own personal growth are not sponsored by SAAS, leaving students to take out high street bank loans with interest rates at 9.9% immediately after graduation (Barclays, October 2015).

Professional Students

Students studying towards professional degrees (Teachers, Nurses, and Social Workers) face additional costs in their education relating to placements (Travel, accommodation, clothing/uniforms). Bursaries and loans provided are comparable to those students simply studying academically students often struggle with the current system of expenses which can involve spending their own money on travel and accommodation and claiming it back. This becomes an issue when – as is often the case for Stirling students on professional programmes – students are required to take on distance placements.

If bursaries and loans do not cover essential costs for professional students, we run the serious risk of excluding students of lower socio economic backgrounds from these career paths.

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