To; - EDUCATION AND CULTURE COMMITTEE Re; - STUDENT SUPPORT ANONYMOUS SUBMISSION October 2015

As a parent of a student currently receiving the Higher Education Student Bursary and Loan I would like to comment on two issues :-

Student's accommodation costs:-

Although this problem appears to be more directly related to rent control, in fact it is fuelled and sustained by the student loan system as I will demonstrate. Creative thinking is need to break into this complex knot of linked systems which have had inadvertent consequences.

My daughter lived in both university and private rented flats. Her experience is similar to others in university cities in Scotland. The cost of accommodation plus utilities was exactly that of the student loan and prices rose cynically as the maximum loan rose. Students without parents able to pay for the rest of their living costs have to work to pay for food, travel and books to the possible detriment of their studies.

University owned flats are an important sources of income to the institutions, indeed I believe it is their most lucrative operation, so they are quick to put up their prices as the student loan rises. The quality of some private rented flats is substandard, particularly in the older tenement flats, in our case in Glasgow's West End. We dealt with mice infestation and leaks in my daughters flat, where the monthly rent was £1800 plus utility bills for 4 young women.

Students and their parents are at the mercy of the renting agencies as they are desperate for accommodation. Complaints have no effect – there is a captive market each summer queuing up for these flats, particularly students from abroad or the rest of the UK, and their parents may be unable to doorstep the agents regarding problems as we had to. My daughter now lives at home and commutes to lectures because the stress caused by the housing, and the extra paid work she had to take on, was impacting on her health and studies.

Just raising the student loan is actually counter- productive – as I said students never see any of it – it is swiftly transferred to the letting agency. In fact the student loan system at present seems to me to be a scheme to make quick profits for landlords (including universities). At the very minimum the capping of rents in these flats has to be considered, otherwise the students will be repaying a loan for many years which has made excessive profits for landlords.

Expenses of living as a student;-

The costs of living as a student are considerable, as there are no longer any subsidised canteens or services. Everything costs the market price or above - a simple sandwich and drink in the student union costs over £5. The catering is run by private companies who see students, and their parents, as easy prey and milk cows for their other operations. Students are keeping the Glasgow Underground going – no student discounts anymore. Parents pay considerable amounts, or young people are working at night and evenings just to pay for food and travel.

A subsidised system needs to be introduced in universities where students on presentation of their matriculation card can buy food from these campus catering sites at a cheaper rate. With digital technology this can be made very secure, similar to the thumbprint/PIN system used in some schools. This could be expanded to include laundry, travel, healthy eating fruit and veg stalls. The private companies running these campus catering outlets should be made to balance the profit made from staff and the public with the subsidy to students.

To conclude, I would like to thank the committee for their time and to stress the importance of the Scottish Government continuing to pay fees to the university on behalf of the students from Scotland. My husband and I are retired nurses on small NHS pensions. We could never have found the money to pay the student fees on top of the financial support we are already giving our daughter. But her degree will give Scotland a languages graduate who is committed to staying here, to apply for teaching and help educate our country's next generation.