# Student support – call for evidence, Education and Culture Committee, September 2015

## Edinburgh University Students' Association (EUSA) submission

#### Introduction

Edinburgh University Students' Association (EUSA) welcomes the opportunity to respond to the call for evidence on student support. As Learning for All¹ shows there have been some improvements in widening access in recent years. There has also been welcome increases in student support. However there is much still to be done. Student support plays a key role in widening access to education but it must be part of a wider package of initiatives, including peer support, summer schools, contextual data and work with schools. Other widening participation initiatives are undermined if students begin their course at a financial disadvantage.

Financial assistance can help students to access further and higher education and to remain on their course. The National Union of Student (NUS) surveyed 14,000 undergraduates in higher and further education in England; 40% said that they had considered dropping out and of those, half of them had cited financial reasons. Furthermore, research shows that when grants in England were previously increased by £1000 this saw a 3.95% increase in participation.

Every student who has the ability and aspiration to study at higher education level must have access to the necessary funds in order for them to do so. The student support system must be flexible enough to meet the needs of all students. More bursaries for students from socio-economically deprived backgrounds and those who are carers, additional funds for course costs, support for postgraduate study and access to financial assistance during the summer months are all areas that should be explored to improve access and retention. Assistance for students to take on leadership roles in student activities and to study abroad should also be more available to ensure that all students have access to opportunities which will enhance their job prospects.

#### Loans and bursaries

The Scottish Government should provide more bursary support for the poorest students in order to ensure that no one with the ability and aspiration to go to college or university misses out on the opportunity because they cannot afford to. Students from socio-economically deprived backgrounds often leave university with more debt than their wealthier counterparts, starting their professional life as they did their university degree at a disadvantage. EUSA also believes that support available for nursing and independent

<sup>&</sup>lt;sup>1</sup> Learning for All: Measures of Success, Scottish Funding Council, March 2015

<sup>&</sup>lt;sup>2</sup> The Pound in Your Pocket, the National Union of Students (NUS), 2012

<sup>&</sup>lt;sup>3</sup> Money for nothing: estimating the impact of student aid on participation in Higher Education, Institute of Education University of London, 2013

students should be rebalanced so that they have access to the same funding as other undergraduates.

Research shows that those from low social classes are more debt averse and are far more likely to be deterred from going to university because of their fear of debt. Bursaries can be crucial to students from low income families. Of over 2100 students in higher education in England who responded to an NUS survey, 52% of those in receipt of a maintenance grant deemed it absolutely essential to their attendance at university and a further 30% believed it to be important or very important. The same survey found that over a third of students (35%) would have chosen not to go to university without the help of a maintenance grant.

Furthermore, a Universities UK survey of school leavers and further education students found that debt aversion was the key determinant of potential student loan take-up. University entrants who were surveyed intended to work during study in order to accumulate less debt through student loans, which potentially could negatively affect their academic achievement.<sup>6</sup>

EUSA believes that the Scottish Government should address the gap in support between nursing students and other undergraduates. Whilst nursing and midwifery students benefit from a non-repayable bursary of £6500 (Nursing and Midwifery Student Bursary), they cannot apply for an additional loan to increase their student support to the maximum that other undergraduate students are entitled to. They are also ineligible for discretionary funds. This puts students from low income families at a massive disadvantage. The option of topping up their income from part-time work is not always an option for nursing students who often already work shifts on placements.

The Scottish Government should also reconsider the current makeup of bursary and loans that independent students are entitled to. Young students and independent students are entitled to the same maximum level of support but young students receive more of their funding in the form of bursaries than independent students. Independent students therefore are in more debt when they finish their degree but do not necessarily earn higher salaries than young students. This could be a disincentive to many independent students wishing to enter further and higher education.

The Scottish Government should also explore what support could be made available for the poorest students during the summer months. Students will often work during the summer and will not require support. However, if they are unable to find work and they do not live

<sup>&</sup>lt;sup>6</sup> Attitudes to debt: School leavers and further education students' attitudes to debt and their impact on participation in higher education, Universities UK, 2003



<sup>&</sup>lt;sup>4</sup> Does the fear of debt deter students from higher education?, Callender and Jackson, Journal of Social Policy, 2005

<sup>&</sup>lt;sup>5</sup> The National Union of Students (NUS), 2015

with or rely on financial support from their parents then there is no back up for them as they cannot claim Job Seeker's Allowance.

## University bursaries and discretionary funds

Discretionary funds are a crucial source of support and prevent students dropping out due to lack of funds, particularly if students run into unexpected financial trouble during their studies. However, the funding that universities receive from the Scottish Government for discretionary funds often runs out. This funding should be guaranteed to cover all students in need. Discretionary funds should also be extended to nursing students and students on interruptions of studies for non-medical reason who currently are not eligible to apply. Students on interruption of studies are classed as full-time students and cannot claim benefits but their SAAS funding is not always continued during their interruption.

Students must be able to apply for university access bursaries at any point during their degree and not just prior to entry. Some university bursaries can only be applied for at the beginning of a course and not if circumstances change unexpectedly during subsequent years, for example if during their degree a student becomes a carer or their family income suddenly decreases. University bursaries are an important funding source for students from low income families and for students who do not receive financial assistance from their parents, but students must be able to access them when they need them most.

More link up between institutions and SAAS could help to ensure that students most likely to need additional financial support receive it. The University of Edinburgh offers the Scotland Accommodation Bursary which assists Scotland domiciled students with living costs. Students in receipt of a Young Students' Bursary or Independent Students' Bursary from SAAS will automatically be entitled to the Scotland Accommodation Bursary if they are living away from home. Edinburgh is the only institution in Scotland to offer this.

Universities can also help student support go further by ensuring that the accommodation they offer students is affordable. A student may be in receipt of the maximum available student support from SAAS but if they are allocated expensive accommodation by their chosen university then they may still not be able to make ends meet.

## Postgraduate support

The Scottish Government should introduce a new simplified postgraduate funding system that removes financial barriers to study and reverses the decline in the number of students entering postgraduate taught study in the UK over the last few years. Furthermore, financial support should be extended to the Diploma in Professional Legal Practice to widen access to the law profession.

Postgraduate study is simply inaccessible to many because of the cost. Support should be available for both tuition fees and living costs, and this should be provided to individual students rather than be restricted to certain courses. Tuition fee loans should fully cover the cost of fees rather than partially so that students know for certain before they start their course that they can afford to complete it.



Furthermore, it is important that information about postgraduate funding is made widely available to prospective students, particularly for students from widening participation backgrounds who may not even consider further study as an option for them financially. The postgraduate funding system is complex and navigating it can be a difficult task without direction.

We would strongly support an increase in support available for students wishing to study the Diploma in Professional Legal Practice. This course is a necessary requirement for everyone who wants to practice but it is inaccessible to many. Students should be able to apply for a full tuition fee loan as well as living cost support. Widening participation efforts to encourage entry to the law profession are undermined by the lack of financial support available to students who want to complete this course.

## Access to extra-curricular development activities

As well as addressing access and retention widening participation strategies should include initiatives that help to ensure that non-academic development opportunities are accessible to all students. This could include access bursaries to take up opportunities in societies, volunteering, student councils and study abroad. Taking part in these activities can enhance the university experience and improve prospects after graduation particularly if students take on leadership roles within these areas, such as society office bearer. Using University and EUSA stats we have found that at the University of Edinburgh UK students with 3 or more widening participation markers were roughly half as likely as other UK students to hold committee positions (3.52% compared with 6.93%). Widening participation students may not have the time, because they are working part-time, or may not have the confidence to take on these roles and this places them at a disadvantage to their peers. Graduates who take part in extra-curricular activities are less likely to be unemployed and more likely to be employed in a graduate job yet 'socio-economic background appears to have the closest relationship with whether a respondent had taken part in extra-curricular activities while in HE'.8

Financial assistance and support in identifying and accessing opportunities should be available for those who want to study or gain work experience abroad, either for a whole academic year or shorter, but cannot afford to. Outwith the EU there is no similar scheme to Erasmus+. Study abroad can be unaffordable to some students and an unfamiliar concept and yet it offers valuable development experience. The University of Edinburgh's Widening Horizons project is an example of how widening participation students are given a taste of short-term study abroad.

### **Attainment gap**

<sup>&</sup>lt;sup>8</sup> Futuretrack Stage4: Transitions into employment, further study and other outcomes, Higher Education Careers Services Unit/Warwick Institute for Employment Research 2012



<sup>&</sup>lt;sup>7</sup> Edinburgh University Students' Association, September 2015 (All figures relate to full-time, non-visiting undergraduate students who matriculated at UoE between 2011/12 and 2014/15)

The Scottish education system must do more to close the attainment gap that exists between students from the most and least deprived backgrounds. Student funding can enable people to study higher education who have the aspiration and ability. However, the attainment gap begins way before the point of application to university and remains over time, impacting on opportunity throughout education and into employment. <sup>9</sup> Measures to close the attainment gap must begin during early years and include a range of initiatives. Universities must continue to work with schools to support them to deliver access opportunities to their pupils.

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<sup>9</sup> Closing the Attainment Gap in Scottish Education, Joseph Rowntree Foundation, 2014

