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This has been a challenging and new approach to engaging the membership in our research and this work has genuinely benefitted from your talents and creativity. Both the diligence of the researchers and the honesty and openness of participating students and staff have ensured that we are able to tell the stories that matter, to bring to life the numbers and to ensure that we are, together, in the best position possible to make changes that are so dearly needed.

Overview

One size does not fit all. This is certainly true of our system of financial support for students. What happens when what's on offer doesn't quite meet the needs of such a diverse and multi-faceted collection of individuals that make up further and higher education?

In Spring 2012, NUS commissioned six students' unions to conduct small, focussed pieces of research into the experiences of different student groups and the financial support system. This has been an opportunity to begin to examine the stories behind the quantitative data which has been collected through the Pound in your Pocket large-scale survey conducted by NUS between December 2011 and February 2012. They afford the opportunity to see how different students are coping with the current system, specifically where pressure and disadvantage result in an unfair settlement.

The picture which these six studies paint is one of negotiation; both in the sense of groups of students making their way through, often in spite of, the student financial support system as it is intended, and in terms of negotiation with the system. These two distinct ways of looking at their stories present specific challenges to policy makers and the services supporting the system:

As students negotiate the system – What are the information, advice and guidance needs of particular groups? In a mixed economy of support providers, funders and administrators at institutional, local authority and national level – to what extent are their coordination and communication methods fit for purpose?

As students negotiate with the system – What is the scale and nature of the compromises which these individuals must make? How do we define what is a fair and reasonable compromise in lifestyle, income, living conditions and immersion in the programme itself? To what extent does policy have a responsibility to rebalance this settlement? What is acceptable for a student to endure, and what is acceptable for a person to endure?

Above all, the question we must ask is what happens if we continue to get this wrong? In *Mapping the Evidence*, the review of literature of student financial support, we see that the current loan and bursary systems cause a great deal of confusion for many students, and create additional barriers for key student groups. It is also clear that the separation between what may be thought of as 'traditional' students and 'non-traditional' students seems to be significant. But, these studies permit us to look at not just such distinctions of students as parents, or mature; they explore mode, level, discipline and in-course activity.

Throughout their stories, it is easier to see where there is opportunity to make minor changes that could in turn result in significant improvements for these students. The efforts and determination of the participants in the various studies to succeed in their endeavours, coupled with the sacrifices and accommodations which they, their families and friends make, are an inspiration. It is clear that they are not asking for everything to be simply given to them, they are driven individuals whose very efforts define their motivations, rather they make pleas for common sense and for policy to enable them to take part and succeed, to be given an equal chance at success as their peers.

Alan Roberts
Policy Officer, NUS

The Studies

The Studies

The six studies were commissioned with the guidance that they should examine either a key demographic, mode of delivery or support mechanism and demonstrate the relationship between these factors or mechanisms and the students concerned.

Each follows in this document as appendices. Because they all follow different styles and conventions, we present them in their original formats.

- 1) Placement students at Liverpool John Moores University
- 2) Nursing students at Liverpool John Moores University
- 3) Nursing and Midwifery students at the University of Central Lancashire and the University of Cumbria
- 4) PGCE students at the University of Bristol
- 5) Taught Masters students at the University of Bristol
- 6) Student Parents at Goldsmiths and the University of Greenwich

Findings

Findings

The six research reports cover a wide range of experiences, making observations on what in many cases will seem unrelated situations. However, there are a number of themes which arise from the testimony of the participants, which cut across policy areas and delivery. The areas are drawn together under finances, travel, placements, support from family, friends and parents, and employment.

Finance

Financial wellbeing and the extent to which students understood and could navigate the various schemes and options was a central theme within the reports. Students were thinking about the financial implications of their course before even starting, indicating that financial considerations were either “an important factor” or “the only factor” when they were choosing both which institution to attend and which location of institution for their course. This also had an effect on mode of study and in some instances subject.

The experience of part-time students is particularly important here. These participants had elected to study this way in order to find a job and fund their courses, an interesting distinction from what would traditionally be understood as the choice for part-time students whereby they are adapting study around a current job or career. This kind of response perhaps reflects the nature of the current part-time labour market, but may also act as a statement on the affordability or otherwise of further and higher education.

The effects of policy designed to manage supply and demand within labour markets was also noted by participants. In terms of Initial Teacher Training bursaries, for example, we see situations where one PGCE trainee had decided to study Maths rather than their degree because they could get a training bursary as Maths is a shortage subject; and a Modern Foreign Language trainee would have preferred to have done English

instead of MFL (her degree), but was drawn by the increased training bursary for MFL trainees.

A concern that was raised in relation to this issue was that students from low incomes might be put off applying for non-shortage subjects since maintenance funding is so low that people might worry they'll have to work to support themselves alongside non-bursary friends, who lived with parents or got help from parents. This kind of reference to difference in entitlement was often linked to a sense of fairness and equity. **It was evident that many participants didn't believe that the various policies and schemes always achieved equality within the system.**

Participants' perceptions of their wellbeing were most acute when talking about cliff-edges or where policy 'missed' the students. It's certainly true that participants felt little control over their financial situations, leading to problems of retention and indeed health, with PGCE participants for example talking about students taking anti-depressants, compounded by time pressures meaning that they did not benefit from some sources of help open to other students since there was no time for counselling and no provision of extensions. There was reference to the subculture of PGCE students who are always stressed and school obsessed, which made inclusion in the larger PG student body difficult.

Financial pressure also seems to have an increased impact on students who are mature students or have other responsibilities. This was evident in some of the cases where responsibilities combine to pull an individual in a number of directions at the same time, with no harmony in the way various supports and mechanisms functioned to support these responsibilities – such as childcare benefits during summer break, housing benefits and the student loans system for example.

Parents in particular, who are more likely to be mature students, who form the majority of part-time students,

and those that take on postgraduate qualifications have a number of key things to consider in terms of finances. As a university senior manager noted: *“When there are children involved, the way the student deals with the financial services is different, because it is not just them – they are looking after their children as well.”*

An intriguing question was put: Is it compatible to have a mortgage and attend university? Some students reported that they had moved from their home into a rented accommodation. This is not an option for all though and the consequences are significant as although these students no longer have a wage, they still have to pay mortgage and there is no financial help with housing benefit for those with a mortgage. **Parents consider the impact on their children, and risking the stability of a home could well be a step too far for many.**

In terms of financing their study, information seemed to be another key issue, with many participants feeling that the bursaries do not cover the costs they are supposed to. Due to money worries during study and placements, participants frequently refer to extending overdrafts and taking out more credit cards.

Frequent changes in funding arrangements also impact students, who rely on up to date information, advice and guidance to make decisions and ultimately financially prepare for study. A PGCE Religious Education trainee said the government pulled out funding for her subject during her application stage. **The misalignment of funding decisions with application times should be addressed in the future.**

Regarding information about government administered student funding, participants expressed that Student Finance England did not have a clear website as the information available was often too simplistic, and badly structured. Also they felt that the Student Loan Company should provide better contact (apart from letters in the post) after a loan has been secured. This reflects a broader desire for accurate, reliable and personal advice.

Coupling these various student support schemes with state welfare benefits further complicates things – not least because of constant change and seeming turmoil

across the spectrum of state support. One participant described feeling confused about whether changes to the Tax Credit system announced in April's Budget meant that she and her partner would be eligible for Working Tax Credits under the new rules, if she studied full-time while he works more than 24 hours per week. It is specific cases such as this that become almost impossible to judge, as **accurate and reliable information is perceived as rare and constantly subject to change.**

There is also an issue for postgraduate students that teach – Working Tax Credits. The main issue for these students is when their contracts pay for the hours in which they have 'contact' with students. Often these contracts stipulate this hourly rate to include preparation, marking etc. These latter hours are not clearly laid out within the contracts, meaning that, should HMRC require proof of their working the minimum 16 hours a week required to claim Working Tax Credits, it would not always be easy for them to produce. This is an issue for student parents in particular for whom childcare costs are often, to quote one participant, 'prohibitively expensive' without the help of the childcare element of Working Tax Credits.

Mitigation for such circumstances is in the form of discretionary funding, and institutions often provide bespoke pots of support, but these sums are limited, leading to cautious promotion. This was reflected by one student parent participant, who was not aware that their university offered any assistance towards the cost of childcare, or being able to draw on hardship funds for these costs.

For mature students, however, access to discretionary support may be frustrated because their first port of call for financial advice may not be within the university or their funder – such as the NHS – but from more general services such as the Citizen Advice Bureau. One of the best forms of support favoured by mature students was peer advice, or advice from students already on the programme, which is great, but **responsibility for assured and quality advice must be addressed to ensure that those that need support and guidance can access it, not by chance, but by design.**

There is a need to consider the different information and guidance needed for the range of applicants and current students. Changes in policy need to be clearly mediated, not just with advisers, but with the public. **The availability of discretionary funding and support pots is of vital importance to many of the students for whom education and being a student is just one part of a complicated balance of their responsibilities.** Clarity and the ability to plan are clear hygiene factors in this relationship.

Negotiating with finances

Students adopt a number of strategies to cope with the financial conditions of higher education. Sometimes this negotiation with the system is planned and purposeful – such as the choice to study part-time in order to take on a job, opting to do long days in placements to reduce travel costs or indeed study for one subject over another in order to benefit from a specific award. There was evidence in the reports that students understood this as a part of the system, these were compromises which they felt empowered to make – although they recognised that often these were not necessarily true choices for many people and saw various scenarios which precluded certain types of student from a given path.

Some students are forced to make more riskier decisions. Many reported taking on library fines as opposed to the cost of travel to the institution – others because these fines are cheaper than buying core text books. Clearly these are not the intended outcomes of student finance or information resources policy as they affect book stocks and availability for other students and possibly issues with progression and graduation in terms of large debts to the institution. One participant said that: *“It is sometimes cheaper to get the library charges than it is to go all the way to town and back when you’re not in classes – backwards I know! £3.25 fines are cheaper than there and back on the bus!”*

High-risk debt was also a consideration for participants. None interviewed had taken this on beyond additional credit cards and overdrafts. A loan from parents was seen as a good way of avoiding ‘bad’ debt. This ‘bad’ debt was reviled as unmanageable owing to high

interest rates. The knock-on effects of these personal loans though are a lack of security, difficulty in evidencing this as income for the purposes of discretionary support funding applications and indeed, as we will discuss, the family itself, who may have a number of responsibilities in addition to this.

Too often though, this negotiation results in mistakes, particularly for students who reported working between two or more funding mechanisms.

Childcare support was a particular issue at one institution as 15 hours of ‘free’ childcare for 3–4 year olds is only available for 38 weeks of the year and it has to be claimed over a minimum of three days per week (or 12.5 hours can be claimed over a minimum of two days per week). Problems arise where the maximum cost that can be claimed for each of the ‘free’ hours is less than the institution’s rate, or if the nursery is unable to offer half days. Parents claiming the Nursery Education Grant in these circumstances still face significant childcare costs. Indeed, moving parents towards more frequent visits to the institution than they may need is yet another cost and upheaval.

Similarly with regard to benefits for parents, claiming over the summer vacation is an issue. Jobcentre Plus seems to struggle with the concept of eligibility for this period and quite often they end up re-registered and receiving their next loan payments before they have managed to work it out, so subsequently it ends up being cancelled.

The other issue with benefits is students continuing to claim once they become students. In some instances they are still entitled to some element of benefit, mostly housing benefit, but through fear of parting with the benefit they shy away from dealing with it. Student Support in the main is classed as income for benefit calculations and so it is imperative that students declare it to prevent overpayments and possible prosecution.

Sometimes internal rules and regulation clash with the system to great disadvantage, such as in the case of one undergraduate participating in our research, who had suffered from ill health and failed to meet her

academic requirements, and was enrolled as an 'examinations-only' student for her final year: a status that did not allow her to apply for either the Childcare Grant, ALF or Childcare Bursary.

There are two other areas which were brought up within the reports where it was felt that policy and policy objectives seemed fail certain students – notional income and student loan weighting.

A postgraduate student's application can be declined because the Notional Postgraduate Income (NPI – £161 per week in London) that is added on to applicants' reported income. The NPI means that household income frequently appears to exceed its expenses, making applicants ineligible for the Access to Learning Fund (ALF). On the other hand it can also be the case for these, and many other students who report receiving financial support from family and friends, that this income cannot be properly verified. The result is that these students then cannot evidence the minimum income threshold to qualify for discretionary support. As one participant explained, she had applied at the start of the year only to be told that she: *"Had too little money to be eligible for help ... there is a (financial) threshold, and if you're not over the threshold then you shouldn't be doing a Masters."*

The NPI which is added to Standard ALF Award assessments is particularly problematic for it effectively excludes most postgraduate students from qualifying for the fund. It also overlooks situations in which, for example, both parents in a household are students (often having met at the university where they study) rather than one parent working to support the other's studies.

Final year students have a smaller loan rate as a final instalment. This is despite a number of programmes, such as nursing, healthcare and midwifery finishing their courses in late August. In one case it was reported that the student had to live off £368 a month bursary with rent at £300 a month. The evidence suggests that **a loan policy which applies, perhaps with some merit to most programmes, doesn't make sense when also used on students with very different academic calendars**, compounded by the fact that the majority of

finance that students receive falls at the beginning of the academic year, and the hardest and often most expensive time for them is the final few months of the course.

Travel and placements

The reports all had something to say about travel and the very closely linked topic of placements. It is worth stating the value which participants placed on the opportunity to take part in sandwich years and placements in industry. These were seen as an opportunity to develop practical skills, to exercise theory and to deepen their knowledge of their subject. In reports that dealt specifically with such placements, participants were keen to talk about the advantages and their motivations for taking part in placements on the whole. Where they had decided not to take part in this kind of activity, it was mainly because of affordability, particularly for those with other responsibilities and those whose parents couldn't afford to support them. **The benefit of these placements is such that it is a genuine concern that many students are unable to take part.** The accessibility of these opportunities needs to be considered.

Travel was a big part of the narrative around placements as well as the research reports more generally. Travel in and of itself is not necessarily something which an institution is in control of, indeed the related travel costs could be argued to depend on a student's choice of where to live. It is not always this easy though, and many of the stories which came out of the research projects focussed just on that. With an ever widening base of participants in higher education, comes an even wider array of responsibilities – families, mortgages, jobs, friends – coupled with an acute sense of the risks of taking time out for education. **There was a genuine sense that students couldn't afford higher education with its current support structures** and a combination of either needing to retain or obtain a job to afford to stay on course. Concern over debt and costs causes people to stay close to their support base, to family and friends, to their normal life, resulting in a whole body of commuter students who essentially work part-time (or more), study full-time and look after a

family. **These students are very sensitive to change, and education is only one part of their life.**

Information therefore plays a key role, and the hidden costs of the placement systems were an issue. Some students felt they were not made aware of placement costs before they started, and many did not know they were able to claim some expenses back. Students seem to feel they have little control over placement location or hours. Although this seems to be the norm, when so clearly there are large numbers of students who have other commitments, this lack of control can become an additional barrier to course completion and add to the feeling of isolation which the students reported.

Time is another valuable commodity for these students. All mentioned transport difficulties for placements with time-consuming car-shares and some mentioned the high costs for that. In terms of teaching trainees, it was suggested that the area of the ITT provider should be flagged up more as a big factor on finances while studying, something that would easily apply to nursing and other disciplines too. One participant mentioned that: *“You can only choose a few of your placements others are just allocated to you and you are expected to travel up to 1.5 hours a day.”*

Some spent hours commuting and a car was perceived not as a luxury but a necessity, which: *“Can be particularly frustrating when faced with lectures which may be shorter than the commute.”*

Participants felt that this should have been flagged up more and demanded more consistency at interview stage where all are made aware about the huge commitments of such courses.

There are a significant number of students who spend more than £50.00 – £100.00 per month on transportation and many spending significantly more, and students face a significant travel distance just to get to and from university. This meant in a number of cases that, despite a placement wage, **some students got into more debt going on to placement as there was no opportunity to save, coupled with travel costs and time.**

The barrier which is created for students living in rural areas where placements may be a significant distance

from where the students live was also something which came out of the research. One student reported that she had to buy a new car because the amount she was traveling to placement, whereas several others brought up the wear and tear on their vehicles as a key cost. In the financial context of these students a vehicle break down could have a significant impact on their capacity to maintain their studies.

On top of these issues were problems of the system designed to support placements. **They were unhappy about the complicated way of reimbursing travel costs, causing significant cash-flow problems.** The high cost of petrol was raised in this context. Although many students said they would like to use public transport this was not always possible due bus timetable and location of placement: *“We are allocated placements wherever there is one. I have had to travel 80 miles five days a week which is extremely expensive for me. I am entitled to claim this money back however it takes around 30 days to process this request in this case I struggle to keep up to date with payments and leisure activities during these long periods of travel.”*

There are local issues related with transport too. Student bus passes may not always be usable, as often night buses do not accept these passes. Also, despite seven-day bus passes being cheaper, some universities will often only reimburse five days' worth of travel pro rata; students are only able to fully claim back five individual day passes despite this being more expensive and time-consuming. This adds to existing concerns that were expressed about having placements during anti-social hours, as this could impact on working arrangements, childcare and again transport. Those with children found that childcare costs were higher due to such unsociable hours.

In general, the process of claiming back transport money was found to be unsatisfactory. The systems which are operated locally do not take into account the delicate cash-flow problems of students in terms of both timing and process; they are better suited to salaried staff who can arguably better absorb costs. The impact of mistakes in the process was also noted in terms of process. There is much which should be

done to address this system which in many cases is still reported as paper-based and bureaucratic.

One student commented that her wages were delayed for six weeks at the beginning of her contract, so she had to borrow money to live off, and then spent the remaining duration of placement catching up from what she had borrowed at the beginning. Another shared: *"I have recently been chasing £130 worth of travel expenses for eight weeks. That's quite a low one; sometimes they can be for as much as £200, especially with community placements."*

Common problems with reimbursing travel included students not being reimbursed if university is further than their placement destination in miles, which doesn't recognise the reality of how students budget, plan and organise their travel – not least because they may not travel to campus five days a week. The other was problems with rectifying mistakes or omissions such as mistakes with expenses forms being posted back instead of a phone call being made, with participants reporting that they are sometimes posted two to three times with different mistakes highlighted, as well as the correspondence being with the home address instead of study address. **These are obviously local issues, but were commonly reported as the kind of thing where a small intervention could really make a difference.**

Some participants spoke about unpaid placements. When weighing up the pros and cons of this, a common factor with all of the students who completed an unpaid placement was parental input. All had some kind of input, whether it be living at home rent-free for the duration of the placement, parents covering living expenses, or extra support when facing financial difficulty. This suggests that for **those whose parents are not in a position to have some kind of financial input would be unable to take an unpaid opportunity.**

One student stated that they required hand-outs from their parents regularly, but their parents could not realistically afford to do this. An unpaid placement may well be an excellent opportunity but it has detrimental effects on both the student and in some cases their parents. Most had to take on a second job to pay for it, and were far less likely to have children or dependants.

As we look to enhance the student experience, such as with sandwich degrees and placements, it is clear that for groups like parents and mature students, financial concerns and issues are clearly having a direct effect on their ability to perform and excel during their sandwich placements.

Support from family and friends

One of the interesting themes that come out of this research is the extent to which policy assumptions around parental support work in practice. There is a joint narrative between participants that were students that are parents, and students' parents, friends and families. Both groups rely heavily on the support of friends and family, for both groups they rely on so much more than what is provided. One participant made it clear that he felt financially comfortable over the course of his placement only because he had support from his family. Another student, in the cash-flow study by Liverpool Students' Union, was reported as coming the closest to running out of money completely, having access to less than £20 before the next bursary instalment.

Many noted that they rely on their parents for financial help, which they believe is not fair as this puts unfair pressure on their parents: *"Older sister is also doing a nursing degree, we are both having to work – parents still need to pay for their own mortgage and for my younger sister, they shouldn't have to worry about mine and my sister's financial situation. They are put under more stress because we don't get a bursary."*

Some have mentioned they have been forced back into living with parents, as they are unable to afford rent and bills if they live independently. There is a general correlation between those within the lower salary brackets with household family incomes up to £15k, staying with parents/family, and those earning over £15k generally staying in rented accommodation.

There are reports of parents taking on extra hours or additional jobs to afford to send their children to university. In these circumstances however, **where the**

household income is increased to meet these actual needs, do we see the perverse situation whereby the means assessment is changed and takes away available bursaries?

supportive employer, which is probably why jobs on campus are seen as more popular.

Employment

The headline message for employment in these research reports is that working part-time is expected, in fact it is needed. When asked why they undertake employment a significant number replied: *“To cover mine or my household basic living costs.”*

It seems clear that the socialising aspect of the university is seen as an extra which can be difficult to afford. Indeed, going back to the finance discussion earlier, **availability of part-time work, or ability to keep up a job was seen as part of the decision about whether and where to study in the first place.** There is a pressure to do paid work for these students, but even students who do not work are aware of this pressure and adversely affected by this situation.

The majority of the students who participated in the research projects have jobs, with a considerable amount having two or more. They feel they need the jobs in order to fund living as they do not get nearly enough from their loans. For others, a part-time job was necessary to mitigate problems with the financial support system such as late bursaries, travel reimbursement and hidden costs. This presented particular challenges to Masters students for example, who are often new to a city and don't necessarily have the knowledge of the university or city needed to get a suitable job within such a short yet crucial timeframe.

A few mentioned that they spend any spare time they do have working instead of concentrating on assignments and exams which led to stress, fatigue and poor performance. One student singled out the impact of part-time work: *“Just in terms of the sheer workload, my grades did suffer. I put that down to not being able to focus completely and just having too much to do.”*

The issue isn't just with institutions either. Students have to be lucky enough to have an understanding and

Summary of Studies

Summary of Studies

Placement students at Liverpool John Moores University

For several years now, LiverpoolSU has worked with students on sandwich years and placements taken during studies. Indeed – this report has been written with a sandwich year student working in LiverpoolSU! We know the unique circumstances that these students face.

As many Universities look at increasing the employability of students by offering sandwich years and placements, LiverpoolSU was delighted to have the opportunity to work with more students, across our University, to explore their financial experiences of their year.

We examined the experiences of three groups in order to cover all levels of students who had chosen or chosen not to take placements. They were students who had chosen not to complete a 12 month placement as part of their course; students who had recently completed a placement and will be returning to study in September 2012; and students who are about to or have just started their 12 month placement. With each group, we focused on the financial aspects of completing a placement, and how important these factors were to the students.

Findings and Discussion

- Only one out of three of the students interviewed from the case studies were financially comfortable on their placements, with the other two responses being relatively negative regarding the placement experience and financial situation.
- There was an evident divide between those who felt financially stable and unstable, and between those who felt the placement was financially worthwhile. However those who provided positive responses had received financial support from parents/family.
- Whilst completing a placement and trying to gain industry experience, money troubles may hinder performance, success and may cause students to give up or quit.
- The only students who would be able to afford and complete unpaid placements would be those who had the option to live with parents, for which the parents would need to live in the desired area, and the parents would also need to be able to support them financially throughout the duration of the placement.
- Reasons for not taking part in a placement included being generally short of money throughout their studies, with participants indicating that they would not want to prolong this financial situation. Furthermore, it appears that the salaries offered by placements are not enough for these students to postpone gaining their degrees for a further year, opting rather to graduate quicker and enter the job market as soon as possible.
- A common factor with all of the students who completed an unpaid placement is parental input, whether it be living at home rent free for the duration of the placement, covering living expenses, or extra support when facing financial difficulty. Those whose parents are not in a position to have some kind of financial input would likely be unable to take an unpaid opportunity. An unpaid placement maybe an excellent opportunity but it has detrimental effects on both the student and in some cases their parents.
- The Majority of respondents covered their own every day costs out of the salary they received on placement, whereas parents were more likely to support accommodation costs than other living expenses.

Nursing students at Liverpool John Moores University

Twenty students from the Faculty of Health and Applied Social Sciences at Liverpool John Moores University (LJMU) were asked to keep daily logs of course related expenditure, including travel, parking, equipment and printing, for example. These were recorded daily through Facebook, email or SMS communications. Upon completion of the logs, every participant was interviewed so as to provide additional information on their experiences over the course of the study.

Through these mechanisms there was mixture of both quantitative and qualitative data collected. The quantitative data consisted of the original income received by NHS students such as their bursary and student loan, and cumulative expenditure deducted from this day by day. Qualitative data was collected in the form of daily interactions with students to record reaction, impression and consequence of their expenditure as well as an end of study interview. Students were particularly asked to consider the changes they believed were necessary, locally and nationally, to improve the financial stability of NHS students.

Findings and Discussion

Key issues which came out of the research were:

- Final year students having a smaller loan rate as a final instalment despite finishing their courses in late August.
- Students not being reimbursed if University is further than their placement destination in miles.
- Despite seven-day bus passes being cheaper, the University will only reimburse five days' worth pro rata; students are able to fully claim back five individual day passes despite this being more expensive.
- The process of claiming expenses. Mistakes with expenses forms being posted back instead of a phone call being made, or an email. Also they are

sometimes posted two to three times with different mistakes highlighted – could they not all be highlighted at the same time therefore shortening the length of time students were waiting for their expenses to be returned.

- Awareness of expense claims rules and procedures were inconsistent.
- None of the respondents have felt financially secure throughout their course. All students stated it was a constant struggle being a nurse and the NHS bursary and Student Loan were not enough to live adequately.
- For those with dependents, both the financial situation and time available to them is extremely difficult, and it is not helped by waiting for large expenses claims. Participants illustrated the financial and time related struggles of having dependants, University and placement, as well as a part-time job for extra money.

Nursing and Midwifery students at the University of Central Lancashire and the University of Cumbria

The purpose of this this research project has been to investigate the financial pressure on Health student at the University of Cumbria (UoC) and University of Central Lancashire (UCLAN).

According to HESA data, there are 14,759 full-time undergraduate nursing students and 7,175 part-time undergraduate nursing students nationally; however there is a national attrition rate of 28 per cent. In an exit survey at UoC the primary reason given for withdrawal from a course is "personal reasons". At UoC there are currently 623 students on pre-registration nursing courses while UCLAN have 5500 pre-registration students. This micro project has sought to primarily explore the personal impact of the current financial system on students.

Although there were very few surprising results from the research the qualitative nature of the process resulted in the project team gaining a deeper understanding of the many of the issues which face this student population. The results from the three collection methods remained relatively consistent with different details coming to light from the process.

The team aimed to investigate how the broader financial context may be affecting nursing students, looking at factors such as living arrangements, travel to university and placement, and the reasons for student nurses seeking employment. Key to this approach was to speak to new nursing students starting in a March intake and combining the research activity with other induction and welcome activities they may be taking part in.

The project was to focus on first year students to build up a clear picture of expectation and 'starting' cost of university. The aim was to use this project to build up baselines which can be revisited either with the same students in the future or with new cohorts of students in future years.

With University of Cumbria teaching nursing in both Carlisle and Lancaster and with the base of University of Central Lancashire in Preston the ambition was to build up enough data from each location for comparison and to build up a qualitative cross-section of nursing students based in the North West region, due to the nature of the institution involved the data also captured students who are living rurally (which is often classified as factor of disadvantage).

Findings and Discussion

- **Community:** Students repeatedly reported little or no sense of community on the course, this seems to be a clear path to alienation and isolation of vulnerable students. How can we aim to create community in large cohorts with a wide age and experience range?
- **Employment:** These students feel a clear pressure to work, those who do not work are impacted directly by those who do. Employment opportunities are difficult due to course times and placement time.
- **Putting students in the driver's seat:** These students seem to feel little control either over their education or placements specifically. This sense of powerlessness can have broader impact but also may make barriers in terms of placement work insurmountable for some students.
- **Living in rural areas:** Travel has become an important consideration. In rural areas often public transport infrastructures are less well developed. How can the pressure and cost of travel be reduced for these students?
- **The changing face of students:** This project has found that thinking of mature students as an exception is inaccurate, however mature students have a different set of pressure and priorities than their younger counterparts. Are our courses parent friendly, is it compatible to be a parent and study?
- **Students expect a social aspect to their university career:** Do we as a Students' Union believe this is a realistic expectation? If we do we must work harder to ensure we create accessible social opportunities for students who may not have a) financial resources and/or b) time in the evening.
- **Advice and support;** many of our respondents had negative experiences in regards to advice and support. At best this caused severe frustration and at worst had significant impacts on the student's studies. How can the support available be improved? If we want our student to continue with their studies this must improve.

PGCE students at the University of Bristol

The study had an exclusively qualitative focus with individual semi-structured 30 minute interviews as research method, although one of the interviews was conducted with two participants. A set of six questions was prepared which all participants were asked and they were devised so that they'd prompt the student to 'narrate' the financial issues related to their course from:

when they applied, commenced the course, were on their school placements, to their applying and securing a job at the end.

The questions aimed to see what impact the funding provision for their subject affected their choice to do the PGCE, awareness of financial sources of help (government, student loans, university bursaries etc.) and levels of concern regarding future employment and student debt. In terms of analysis, a thematic analysis of the conversations was employed, with four main themes arising from the questions.

Findings and Discussion

- **Awareness and satisfaction with university funding and services**
 - Applicants at Bristol are told the area has enough schools for everyone to be placed within a 45 minute distance which wasn't true – some spent hours commuting and a car was perceived not as a luxury but a necessity.
 - School placement quality varied a lot along with the support from subject coordinators.
 - Not living in Bristol was mentioned as a cause for not being in touch with some information.
 - Module or course-based practical advice for getting jobs was seen as patchy.
 - They were unhappy about the complicated way of reimbursing travel costs.
- **Concerns about student debt and future employment**
 - Student loans are seen as something everyone has, and some talked about how different they are from bank loans or Career Development Loans for PG courses, as repayment is income based.
 - Participants would have taken out bigger loans if they didn't have any bursaries, as they were all very determined to go into teaching.
 - Funding could be made clearer to students.
- **Opinions on government funding for teaching**
 - PGCEs without training bursaries would have a hard time and this year was a tough year for non-shortage subjects: participants had savings, but talked about their non-bursary friends who lived with parents or got help from parents.
 - The timing of funding policy changes fell during the application stage, hindering financial planning.
 - With an added financial incentive for graduates with firsts, to attract more academically gifted graduates who, in the current job market, may see this as temporary fix and are not sure about teaching, retention rates for the teaching profession could drop even lower.
 - Student Finance England did not have a clear website as the information available was too simplistic, with many links sending you back and forward, few contact options, and that the Student Loan Company should provide better contact (apart from letters in the post) after a loan has been secured.
- **The stressful course and experience of teaching**
 - All mentioned transport difficulties for placements with time-consuming car shares and the high costs.
 - There were stories of students who used anti-depressants while training and they also did not benefit from some sources of help open to other students since there was no time for counselling and no provision of extensions.
 - There is a subculture of PGCE students who are always stressed and school obsessed, so inclusion in the larger postgraduate student body is difficult.
 - Most PGCE students could never manage a part-time job.
 - There was consensus that applying for a job post-graduation wasn't easy: most got to five applications before landing a job, it was a stressful experience with time consuming interviews while you're still on the course.

Student parents at Goldsmiths and the University of Greenwich

This report focuses on the shift from statutory to discretionary funding for students and how this impacts on student parents in particular. The research objectives are: to understand the impact and accessibility of the Access to Learning Fund (ALF) and other discretionary funds available to student parents, using Goldsmiths and the University of Greenwich as case studies; to investigate major difficulties faced by student parents in accessing available state support; and to understand the impact of changes in the universities' support of childcare – funding individual student parents versus funding onsite nurseries.

Findings and Discussion

One of the most pertinent issues to note is the limited funding opportunities for postgraduate as opposed to undergraduate students who are more likely to be parents on account of being older. As well as this, the contracts of teaching postgraduates do not clearly support their entitlement to Working Tax Credits.

Both the university and benefit system react slowly to students' changing circumstances. If a student becomes a carer for a younger sibling or falls pregnant, for example, it can take two to three months for the 'extenuating circumstances' procedure to take effect. When a student (parent or otherwise) finds his/herself in debt, the speed of responding to their needs is critical.

Additional findings included:

- **Discretionary funding**
 - All research participants reported difficulties finding out about possible funding.
 - The Notional Postgraduate Income added to Standard ALF Award assessments is particularly problematic for it effectively excludes most postgraduate students from qualifying for the fund
- and overlooks situations in which, for example, both parents in a household are students.
- **State funding**
 - Our research participants had experience of claiming a range of state support, including Child and Working Tax Credits, the Childcare Grant, the Nursery Education Grant (claimed by the childcare provider on behalf of the parent) and a range of benefits. Almost all described these schemes as 'horrendously' bureaucratic and complex.
 - With the Childcare Grant problems were noted from the institution's vantage about this and other funding: In some instances they are still entitled to some element of benefit, mostly housing benefit but through fear of parting with the benefit they shy away from dealing with it.
- **Onsite childcare**
 - Participants highlighted the following as a combination of problems with securing childcare: The lack of financial support for informal childcare, the need for flexible childcare to fit around their studies, the decrease in quality nurseries, long waiting lists and the high cost of care.

Taught Masters students at the University of Bristol

The primary research question for this piece of research is: what are the key funding issues facing Taught Masters students at the University of Bristol? This work also aims to investigate: financial support available for this group, attitudes to debt, and potential improvements to the area.

The scope of this particular study differs in one specific respect to the other pieces in that consideration to tuition fees was included because of the up-front and direct method of paying these fees – they have a direct effect on the pound in students' pockets in the here and now. This study is still, however, primarily about students' financial experiences of their Masters degree.

Negotiating the System

This research used qualitative data from ten students in small focus groups and interviews were held and were transcribed, with a thematic analysis undertaken to establish key issues.

The themes that came through were fees and funding, academic choices, term-time work, money worries, fear of debt and student perceptions and awareness of what is available.

Findings and Discussion

- Participants felt that Masters students required more financial help, based upon need, and not just merit.
- Responsibility for bursaries/scholarships should be shared between universities and organisations seeking to advance particular fields. In both cases, there was a sense that information was incredibly difficult to find, and these organisations should make themselves more “available.”
- At the university level, students felt they were more likely to read information on finance and funding before they came to study.
- There is a need for more advice on how to find work to fit around studies, which was an important means of keeping students afloat financially over their study.
- The preferred solution to financial issues, however, was some form of government administered student loans or grants for Masters, much like those offered for undergraduate studies.

Appendices

Original students' union
research reports

Appendix 1

Placement students at Liverpool
John Moores University



Appendix 2

Nursing students at Liverpool
John Moores University



Appendix 3

Nursing and Midwifery students at
the University of Central Lancashire
and the University of Cumbria



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Appendix 4

PGCE students at the University
of Bristol



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Appendix 5

Taught Masters students at the
University of Bristol



UNIVERSITY OF BRISTOL
STUDENTS' UNION

Appendix 6

Student parents at Goldsmiths and
the University of Greenwich





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