Negotiating the System
Qualitative studies of students’ experiences of financial support
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NUS would like to thank the students’ unions, officers, staff members and research participants for taking part in this research project. In particular the students of Liverpool John Moores University, the University of Cumbria, the University of Central Lancashire, Goldsmiths, the University of Greenwich and the University of Bristol for offering their experiences by way of evidence.

Work such as this would not be possible without the expert support and patience of the designers and proof-readers, both within NUS and within the unions conducting the individual research projects, who have helped at all stages to bring this together.

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.
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
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 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.
Findings

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 risker 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
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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 by 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 breakdown 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 far 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
Findings

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?

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 supportive employer, which is probably why jobs on campus are seen as more popular.
In both the survey and focus groups, Black students reported that there was a complex interplay between their satisfaction and attainment at FE and HE and problems with the education system as a whole. When exploring factors that affected their entry into FE or HE, respondents commented on their previous educational opportunities, parental support, and socio-economic background. Survey respondents were also asked about the factors that influenced their choice of college or university and how they would rate the information, advice and guidance they received when choosing to enter FE and HE.

**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 everyday 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 it inaccurate, however mature students have a different set of pressure and priorities than their younger counter parts. 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.
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
Introduction from LiverpoolSU’s Vice President (Academic Quality)

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 believe strongly in NUS’ work on the pound in student pockets, and proud that we can contribute to it in this report.

We cannot allow students to be put off from the valuable learning experience of sandwich years and placement, or accept that their lives should be unduly pressed due to financial concerns. Changes can, and should, be made. We look forward to working together with our partners to ensure policy shapes the work of LiverpoolSU, LJMU, the NUS and national agencies to ensure that these issues are addressed. We want all prospective and current students to have the opportunity to access these opportunities, without regard to their background or financial situation.

Kate Wilkinson,
Vice President (Academic Quality)
Methodology

1544 students were contacted regarding information about their placement experience, or their decision not to take a placement. Surveys were developed using Survey Monkey and were sent out by the Work Based Learning Units in three identified LJMU faculties. Results of each of the four surveys were then analysed and compared to identify key themes and experiences. There was a mixture of quantitative and qualitative data collected for this research, with surveys which combined both open ended questions and questions regarding salaries and outgoings.

Response Analysis

Of the 1544 students the surveys were sent out to, there were 140 responses across the three identified schools, giving a 9.1% response rate. There were four surveys developed in order to cover all levels of students who had taken or chosen not to take placements. They were:

Survey A) Students who had chosen not to complete a 12 month placement as part of their course

Survey B) Students who had recently completed a placement and will be returning to study in September 2012

Survey C) Students who are about to or have just started their 12 month placement

Survey D) Students who have completed a placement and will be graduating in July 2012

Each survey focused on the financial aspects of completing a placement, and how important these factors were to the students. The surveys were distributed via the relevant work based learning units throughout the University, which were identified through University contacts. On communicating with LJMU Brokerage/Employer Engagement Management (responsible for working with employers to create placement and graduate opportunities for students), the key areas with 12 month sandwich placement students were identified as being:

- The Business School
- The School of Computing and Mathematical Sciences
- And the School of the Built Environment
Survey Distribution

<table>
<thead>
<tr>
<th>Survey</th>
<th>Computing and Mathematical Sciences</th>
<th>Business School</th>
<th>Built Environment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Survey A</td>
<td>0*(see below)</td>
<td>380</td>
<td>500</td>
</tr>
<tr>
<td>Survey B</td>
<td>84</td>
<td>102</td>
<td>30</td>
</tr>
<tr>
<td>Survey C</td>
<td>288 (69 secured)</td>
<td>60</td>
<td>33</td>
</tr>
<tr>
<td>Survey D</td>
<td>NA</td>
<td>NA</td>
<td>67</td>
</tr>
</tbody>
</table>

*The School of Computing and Mathematical Sciences chose not to send Survey A (students who had chosen not to complete a 12 month placement as part of their course) as 12 month sandwich placements are compulsory.

The response rate was as follows:

<table>
<thead>
<tr>
<th>Survey taken</th>
<th>Number of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>38</td>
</tr>
<tr>
<td>B</td>
<td>63</td>
</tr>
<tr>
<td>C</td>
<td>25</td>
</tr>
<tr>
<td>D</td>
<td>14</td>
</tr>
</tbody>
</table>

Total: 140 responses

The split across schools for survey A was as follows:

Chart one: spread of responses across schools
The split across schools for survey B was as follows:

![Chart two: spread of responses across schools](chart2.png)

The split across schools for survey C was as follows:

![Chart three: spread of responses across schools](chart3.png)

Survey D was developed specifically for the Built Environment courses as the School also wanted to target students who were about to leave for their own information.

A final qualitative survey was developed, made up almost fully of open ended qualitative questions. This survey was sent to students who were still on placement in the Liverpool area, such as those based internally at LJMU, those who had completed placements at LiverpoolSU, or had completed placements elsewhere. This survey was used to gain additional qualitative information about students’ financial situation while on placement.
Case Studies: What do students say?

Student one:

- BA (Hons) Marketing student, female
- Completed placement academic year 2010/11
- Salary £12,000 PA
- Placement at Smaller Earth, Liverpool

Did you feel financially comfortable over the course of the placement?

“Not at all, I earned 800 a month after tax and lived in a £550 a month apartment with my boyfriend. Student loan is obviously reduced as well, and bills, food and necessities which does NOT include going out was eating up all my salary - this sounds ridiculous but as my boyfriend isn’t a student we still had to pay single occupancy council tax, then we had electric, water, rent, TV licence and contract, then my own personal bills include a telephone contract, contact lenses and at the time I was trying to make repayments on a credit card and a store card. I was miserable and eventually we had to move out of town”.

How would you describe your financial situation over the course of the placement?

“Dire! I got into MORE debt going on to placement, there was no opportunity to save, I actually had more money as a student working part time”

Do you feel completing a placement is/was financially worthwhile?

“Financially no - I have only just paid off the debt that I occurred during this time”

During the time of her placement student one was paying for her accommodation, utility bills, mobile phone bill and food/amenities. The salary was £12,000 which, after tax, left the student with £800 a month, to cover all the aforementioned outgoings. Due to money worries during her placement she had to both extend her overdraft and take out another credit card. For this student in particular, her financial situation was better as a full time student working a part time job. 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.
Student two:

- BA (Hons) Business Management student, male
- Completed placement academic year 2011/12, will return to studies in Sept 2012
- Salary £16000 PA, pro rata for 11 month placement
- Liverpool Students’ Union, Liverpool

Why did you choose to complete a sandwich placement? (please give as much information as possible)

“I didn’t feel I was ready to graduate as I still had limited experience in the field I want to go into. I felt a year away would help give me invaluable skills when applying for a job after I graduate”.

Did you feel financially comfortable over the course of the placement?

“Yes but only because I had support from my family”

How would you describe your financial situation over the course of the placement? (please provide as much information as possible)

“Stable- I could afford to pay for everything I needed but had to watch extra unnecessary spending”.

At any time during your placement have you come in to financial difficulty where you needed to seek help?

“Only from my parents and that was just to help each month, I didn’t need to seek it from anywhere else”.

The financial situation of student two is more positive than that of student one. The placement salary was approximately £4000 higher and there was added parental support. The salary or £16,028 resulted in just over £1000 a month from which student two paid accommodation, utility bills and food/amenities. Student two is much more positive about the placement experience, which he linked this to the fact that he had no financial worries throughout the year.
Student three:

- BA (Hons) Business and Public Relations student, female
- Completed placement in academic year 2009/10
- Salary was approx. £13,000 PA
- Placement at Liverpool John Moores University

Do/did you feel financially comfortable over the course of the placement?

“No not at all. It was hard to manage my finances as I had never been paid a monthly salary before. I had to pay my rent (£400 in student halls - a month) and all personal bills (phone, vehicle upkeep). I was short on cash almost every month. My wages were delayed for 6 weeks at the beginning of my contract, so I had to borrow money to live off, and then I spent the remaining duration of placement catching up from what I had borrowed at the beginning. Also my last wage was overpaid, which I was not aware of, then LJMU contacted me after I had finished and stated that because they had over paid me by £300 I had to pay it back. I did not have £300 to give them, so set up monthly payments of £15 a month, just fewer than two years on I have finally finished paying this off”.

Do you feel completing a placement is/was financially worthwhile?

Yes- Although it was very difficult financially the experience I got of managing my own money and budgeting was useful. Also my marks at university jumped up dramatically after a year on placement”.

At any time during your placement have you come in to financial difficulty where you needed to seek help?

“Yes- I had to ask my family to lend me money regularly and I also extended my student overdraft, which I have still not managed to pay off”.

Student three describes a difficult financial time during their 12 month placement. The outgoing bills were not much less than the monthly salary which left little to know money for extras after bills. Student three also stated that her financial struggles depressed her over the 12 months, and took away from the enjoyment and experience of working within industry for one year. Although University grades improved, the debt incurred over the duration of the year is still causing the student stress two years after completing her placement.
Findings from survey A

This survey was sent to those students for whom a 12 month placement was optional, and chose not to complete one. The aim of this survey was to assess and analyse why students chose not to complete 12 month placements, and how financial considerations impacted their decision. Survey questions can be found as Appendix One.

Of the 38 respondents who chose not to complete a 12 month placement, 21 did not apply for any placements before making their decision and 17 did apply for one or more placement before deciding to continue with their studies.

15 respondents stated that they would have been willing to complete an unpaid placement had they been able to obtain one and 23 stated they would only carry out paid work. The University, in particular the Brokerage/Employer Engagement team is keen to deter students from taking unpaid placements, and will not advertise or promote such vacancies to LJMU students.

<table>
<thead>
<tr>
<th>Willing to take an unpaid placement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes (15)</td>
</tr>
<tr>
<td>No (23)</td>
</tr>
</tbody>
</table>

Chart four: comparison of students willing and unwilling to take an unpaid placement opportunity

There has recently been national lobbying around the ethics of unpaid student internships or placements. Some of the reasons respondents provided as to why they would not complete unpaid placements were:

“I would not be able to afford accommodation”

“I view it as exploitation”

“Financial worries e.g. not having enough funding to complete the course if a sandwich year was taken”.

“As a mature student and mother of a young child the financial burden would have been too much when having to also consider child care”

“Need income due to mortgage”

“Not full time unpaid maybe one or two days of absolutely necessary”
A recent article “Ripping off young interns is routine, but it’s still wrong”, written by Zoe Williams¹, in the Guardian stated that the only students which 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, meaning essentially that the middleclass have a stranglehold on placements and internships. The information fed-back from LJMU students further supports this argument. The LJMU students surveyed are not in a position to take unpaid work with financial commitments such as childcare. Immediately there is a disadvantage.

Some of the reasons respondents provided as to why they would have considered unpaid placements were:

“I would have been able to work part time still”.

“Any experience is valuable enough to put on a CV. Getting the chance to observe or experience my possible future career would be a massive help for the future”.

“I would consider an unpaid summer placement because the experience in industry would be so valuable to my course and for when I graduate”.

“Experience is everything”.

This feedback confirmed that for some students, experience is all that matters, and that this will aid them in the long run; an unpaid placement is a short term sacrifice they would be willing to make. 22 out of the 38 students surveyed stated that they would only be prepared to relocate for a placement if it was paid, again giving the reason that costs are too important, and current financial situations would not allow.

When asked if “financial worries played a part in my decision not to complete a placement” the following results were given:

![Chart five: responses to financial worries question](chart-five)

LiverpoolSU asked students which of the following comments applied to their personal situation:

¹Williams, Z., 21/03/2012; http://www.guardian.co.uk/commentisfree/2012/mar/21/ripping-off-young-interns-queen-vaz
A. I was concerned how I would cope financially if I completed a placement
B. I was not prepared to relocate for a placement
C. I would rather complete my degree faster
D. I already have a graduate job lined up - therefore I do not need to complete a placement
E. Other (please specify)

The majority of students surveyed ticked “I would rather complete my degree faster”, as detailed in the table below:

The second highest statement students agree applied to their situation was related to financial concern. This evidences that finances, and being financially comfortable is important to students and at the moment students do not feel that placements are not financially viable. Students who chose ‘other’ provided comments such as:

“I was not happy to pay LJMU £900 to do an unpaid placement when I can get experience after my degree for free”.

“I have 3 and a half years work experience before university and have managed to get a 5 month summer internship at big companies in London. Therefore, I feel with nearly 5 years work experience that there is no need for one”.

“Not one application I sent out responded with an interview for me”.

The final question for those who chose not to complete placements was whether or not they feel they were supported enough by the University when looking for placements. The responses were as follows:

Table seven: Number of students who felt supported by LJMU
Of those who made an active decision not to complete a 12 month sandwich placement as part of their University course, there are many contributing factors, however it is evident that finances do play a large part in the decision making process. Students are generally short of money throughout their studies, and it is likely that students do not want to prolong this financial situation. Furthermore, it appears that the salaries offered by placements are not enough for students to postpone gaining their degrees for a further year.

**Findings from surveys B, C and D**

Survey B was sent to those students who have recently completed a 12 month sandwich placement and will be returning to University in September 2012. The set of questions can be found as Appendix two. The aim of this survey was to assess and analyse the experience students have had on their 12 month placements and how they have found their financial situation. Survey D was also created to be sent out to those in the school of Built Environment, who had completed a placement and due to graduate in July 2012 (as requested by the School). For analysis purposes, surveys B and D will be analysed together, as both sets of respondents have already completed 12 month placements.

The total number respondents to survey B and D were 77, 63 of which are due to continue University in September 2012 and 14 who are due to graduate in July 2012. All have completed a placement. Respondents were spread across courses in the following way:

<table>
<thead>
<tr>
<th>Schools</th>
<th>Survey B</th>
<th>Survey D</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><em>Business courses</em></td>
<td>14</td>
<td>0</td>
<td>14</td>
</tr>
<tr>
<td><em>Computing and mathematical Sciences</em></td>
<td>17</td>
<td>0</td>
<td>17</td>
</tr>
<tr>
<td><em>Built Environment</em></td>
<td>30</td>
<td>14</td>
<td>44</td>
</tr>
</tbody>
</table>
How much did you get paid for your placement?

The most common salary bracket for the LJMU undergraduate placement students was between £10,000 and £15,000. Unpaid placements were most common at surveying and computing companies:

Of the seven students who completed unpaid placements:

- Five lived at home with parents or family, with only two living in private rented accommodation.
- Four stated they had no travel expenses as they walked to placement each day, whereas the remaining 3 stated travel costs were around £40 per week.
- Three of the respondents on £0 income stated that they had not required any extra financial help but five commented that they had received financial support from parents or family over the course of the year.
- Two of the unpaid students paid for their living expenses via parents, two via a loan, one through savings, and three through a part time job.
- All but one of this particular set of respondents used the student loan to pay the placement tuition fees.
- Three unpaid placement students felt in control of their finances, with four not feeling in control.
- Only two respondents felt they had enough money to complete their placement to the best of their ability, with the remaining five disagreeing.
- Only one unpaid student stated they had not faced financial problems, with the other six stating that they had faced financial difficulties at least once over the course of the year.
- Four took the reduced rate maintenance loan, two stated they had extra jobs for money.

The highest paid placement, at over £20k was for a Software Engineering student based in the Computing and Mathematical Sciences School.

There were a total of five students who were paid travel expenses only during their placements. These were all within the schools of Built Environment and Computing and Mathematical Sciences.
The students who were paid travel expenses only also gave the following information:

- None were required to relocate for their role
- Four of the five lived with parents or family, with only one living in private/rented accommodation
- Two respondents stated they did not require any additional support, two received additional support from parents/family and one from LJMU

From this information it seems that the Business related placements are those offering the most stable salaries to students, with Built Environment and Computing and Mathematical Sciences have both the lowest and highest salaries and placements offering travel expenses only.

Who can take an unpaid placement?

A common factor with all of the students who completed an unpaid placement is parental input. All seven students 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 handouts from their parents regularly, but their parents could not realistically afford to do this. This shows that an unpaid placement maybe an excellent opportunity but it has detrimental effects on both the student and in some cases their parents.

Were you required to relocate for the role- if yes where to?

85% of respondents were not required to relocate for their placement role, and remained in the Merseyside area. The remaining 15% were required to relocate to areas such as:

- Tennessee
- Bristol
- London
- Manchester
- Guernsey
- Birmingham

This further supports the notion that LJMU students in general are unwilling to leave the Merseyside area, which the Brokerage team informed us of during the early research stages of the project.
Where were you living during your placement?

The number of students living with parents/family while on placement and those living in private rented accommodation was not entirely dissimilar.

For those within the more average salary brackets of £10k - £15k and £16k – £20k private rented accommodation was more than likely affordable. However as previously stated, only two out of seven students on unpaid placements lived in private/rented accommodation, with the rest having to live with parents/family. Furthermore, of those paid only travel expenses, four out of five lived with parents/family.
If any, what were the approximate costs of travelling to/from your placement each week?

The costs of travelling to placements ranged from no cost at all for those who walked each day to £70 a week. The range of travel expenditure can be seen on the graph below.

![Chart eleven: Students travel expenditure on placement](chart)

There was a huge variety of data collected when assessing the travel expenses of placement students. Some students stated that as part of their placement they were provided with a car and petrol, others were paying £70 on public transport.
Did you require extra financial support during your placement?

Of the 77 respondents, there were not a lot of students who required extra financial support from external means, such as parents/family, student loans, LJMU.

<table>
<thead>
<tr>
<th>Support Type</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>No extra support required</td>
<td>45</td>
</tr>
<tr>
<td>Student loans/finance</td>
<td>12</td>
</tr>
<tr>
<td>Parents/family</td>
<td>20</td>
</tr>
</tbody>
</table>

*Table twelve: Students requiring extra financial support*

How did you pay the reduced rate tuition fees?

There were three main ways the 77 respondents paid for their tuition fees whilst on placement, which were via student loans, paid personally out of savings and parents paid; four respondents chose not to answer this question.

The majority of the sample used a tuition loan to pay the fees, the numbers were as follows:

*Chart thirteen: payment of tuition fees*

Paying the tuition fee via student loans is the method which has the least impact on the personal pound-in-pocket finances of students, as they will pay this back the same way as all other student loans. Although the tuition fee is reduced during a placement year (approximately £700), it is still rare that students or parents will have the full
amount readily available, therefore the above results are not surprising. The respondents were also asked if they took the reduced rate student maintenance loan: 63% took this additional funding, with the remaining 37% not taking any student finance. The survey also asked for additional information on the reasoning behind decision on whether or not to take the maintenance loans.

Those who did take it stated:

“\text{What I was earning wasn’t enough considering the cost of rent and living}”

“No income from placement”

“Without it I wouldn’t have been able to get by”

“Safety net”

Those who chose not to take it stated:

“\text{Because I was getting paid}”

“Felt I could manage my outgoings on my placement salary”

“I was trying to keep my debts to a minimum”
How did you pay for your accommodation/living expenses whilst on placement?

All respondents were asked how they paid for both their accommodation costs and living expenses whilst on placement, with the options of;

Personally from placement salary, student loan, parents, and other. The results were as follows:

The Majority of respondents covered their own every day costs out of the salary they received on placement. Of those that selected ‘other’, their means of payment were methods such as:

**Accommodation:**
- “Lived at home rent free”
- “Mixture of all options”
- “Savings”

**Living expenses:**
- “Contractor paid if we stayed away from home”
- “Weekend job and tips from this”
- “Contractor and parents”
Assessment if students agree with a set of statements

Students were given a set of statements (Appendix two) to agree or disagree with. The feedback was as follows:

Students were asked to strongly agree, agree, disagree or strongly disagree with each statement when applied to their personal situations.

These results show that just under half of students agreed that they were in control of their finances whilst on placement. The majority of placement students are unlikely to have received an annual salary prior to a 12 month placement. For those in which this is the case, it is difficult to immediately adapt and become good at budgeting. Feeling completely in control of one’s finances is something which more than likely proves difficult for many people; therefore these results were not surprising.

Again only just under half of respondents agreed that they had enough money to carry out their placements to the best of their ability. This is a concerning statistic as financial concerns and situations are clearly having a direct effect on students ability to perform and excel during their sandwich placements.

With regards to value for money when looking at the LJMU tuition fees for a placement year, there were no prominent statistics found. The lowest number of respondents strongly agreed that placements were worth the fee, however the highest number agreed. It seems that value for money is something very individual to each student and their particular placement. All placements and experiences are completely different therefore these responses seem accurate and reflective.

Finally all of the respondents agreed that despite other factors, completing a placement was worthwhile. When asked to explain the reasoning behind this, students commented:

“To gain an insight into the professional world”

“I felt it would boost my CV in comparison with other graduates”

“Money was a big motivator”
“The experience of working and the responsibility that comes with it was an eye opener”

“I learnt basic things about construction that I would never have picked up from books”

“I gained better knowledge, could produce more professional looking reports and gained contacts with industry professionals which helped with my dissertation”

“Excellent experience and financial management”

The common theme with almost all respondents was that the experience of a placement is invaluable when developing as an individual and professionally. It seems that despite financial difficulties and other factors, there is no denying that students benefit immensely from completing placements, and this is something they can see in themselves.

The vast majority of respondents stated that they felt more confident about both their course subject and World of Work skills. Both of these factors are likely to improve academic performance and employability skills, showing that students are personally developing from completing placements, despite facing financial difficulty or not.
“I have faced financial problems at least once this year”

When respondents answered this question we also asked for those who answered ‘yes’ to expand on a certain instance where they were in financial difficulty. Of 77 respondents 39 students had not experienced any financial problems over the course of their 12 month placement, and 37 had, with one respondent not answering.

Those that stated they had experienced financial difficulties gave the following examples:

“My rent was due every month, but I started half way through the month so I could not pay my rent, my parents had to pay”

“Its life really, unexpected things happen which tend to burn a hole in your pocket”

“My monthly salary never lasted the full month; my parents had to help me out frequently”

“London is very expensive; over half my wage went on rent, which was before bills”

“Managing car funds and being forced to replace my car due to engine malfunctions”

“Nearing the end of my placement when I started paying tax and national insurance contributions, I found my salary didn’t go as far”

“Low salary meant I still lived like a student”

The financial difficulties placement students experienced seemed to be related to unforeseen events or circumstances, which despite salary level, can throw anyone off course financially. A lot of the test of being on placement is about adapting to managing a larger income than before.
Why did you choose to complete a placement?

The final question respondents answered were regarding the reasons why they chose to complete a placement. The choices given can be found as Appendix two; students could chose more than one option.

The key influencing factor in the decision to take a 12 month sandwich placement was for students to improve their chances of gaining a graduate job, with wanting to enhance subject knowledge being close in importance. Financial motivation was the second lowest option for students with only 31 out of 77 students taking this option.

Those who responded other fed back the following comments:

“Needed a break from exam and course work stress”

“I have studied specific parts of creating games but I have not studied how a real company does it, therefore a placement was the best way to find out”

“To put distance between my second and final year, I feel I am now more focused and ready to approach my final year”
Quantitative survey findings - Survey C:

This survey was sent to those students for those students who are about to start or have just started 12 month sandwich placement. The set of questions can be found as Appendix three. The aim of this survey was to assess and analyse the expectations students have of a 12 month placements and how they expect to find their financial situation throughout.

The total number of respondents to survey C was 25, and the spread of respondents across the three schools is as follows:

<table>
<thead>
<tr>
<th>Course</th>
<th>Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business courses</td>
<td>9</td>
</tr>
<tr>
<td>Built Environment courses</td>
<td>4</td>
</tr>
<tr>
<td>Computing and Mathematical Science courses</td>
<td>12</td>
</tr>
</tbody>
</table>

Table nineteen: Spread across schools

How much will you be paid for your placement?

![Bar chart showing student placement salaries across respondents.](chart)

Chart twenty: Student placement salaries

For the year 2012/13, there was only one student taking an unpaid placement, which is an improvement on 2010/11 and 2011/12 statistics; once again the unpaid placement is within the Computing and Mathematical Sciences industry. The majority or students were within the £10k-£20k bracket.
Are you required to relocate or your placement?

68% of respondents were not required to relocate for their placement role, and remained in the Merseyside area. The remaining 32% were required to relocate to areas such as:

- London
- High Wycombe
- Bracknell

Again, this further supports the notion that LJMU students in general are unwilling to leave the Merseyside area, which confirmed the Brokerage team’s previous analysis.

Where will you be living for the duration of your placement?

Not dissimilar to previous years the number of students living with parents/family while on placement and those living in private rented is exactly the same, with only one student staying in student halls.

There is a general correlation between those within the lower salary brackets or £0 and less than £10k and £10k-£15k, staying with parents/family, with those earning over £15k generally staying in rented accommodation. This trend simply demonstrates a higher salary allowing students to afford rent.
If any, will the approximate costs or travelling to and from placement be per week?

As in previous years, the costs of travelling to and from placements ranged from no cost at all for those who walked each day to £80 a week being the highest. The range of travel expenditure can be seen on the graph below.

Did you require extra financial support during your placement?

Of the 25 respondents, there were only 7 students who stated they would not require extra financial support from external means. The other 17 respondents said they would require extra funding from either parents/family or Student Loans/Finance.

<table>
<thead>
<tr>
<th>No extra support required</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student loans/finance</td>
<td>12</td>
</tr>
<tr>
<td>Parents/family</td>
<td>6</td>
</tr>
</tbody>
</table>

Table twenty-four: extra funding
How will you pay the reduced rate tuition fees?

There were four main ways the 25 respondents paid for their tuition fees whilst on placement, which were via student loans, paid personally out of savings, paid personally out of placement salary and parents paid. The majority of the sample used a tuition loan to pay the fees, the numbers were as follows:

- Student Loan (19)
- Placement salary (3)
- Personal savings (1)
- Parents (2)

Again this is the same outcome as the previous year’s placement students and the fact that the majority of them also paid tuition fees with a student loan. It seems that this is the preferred option for those opting to complete a placement.

Out of the 25 respondents, only nine stated they would not be taking the reduced rate student maintenance loan, with the remaining 16 opting to receive it. When asked for the reason for either taking or not taking the student loan the following reasons were given:

- “The placement does not offer a high enough salary to cover living costs”
- “I don’t want to get in more debt and didn’t really need it”
- “To help with rent payment”
- “I have had to relocate to Bristol from North Wales for my placement so I need the student loan to support me through the year”
How will you pay for your accommodation/living expenses whilst on placement?

All respondents were asked how they paid for both their accommodation costs and living expenses whilst on placement, with the options of:

- Personally from placement salary
- Student loan
- Parents
- and other.

The results were as follows:

- The majority of respondents covered their own every day costs and accommodation costs out of the salary they received on placement. The student who was completing an unpaid placement stated they will be using a student loan for living expenses and will be living at home. Of those earning less than £10k only one student will be paying both accommodation and living expenses from the placement salary, with the others either staying at home or having parents paying for accommodation and using placement salary solely to cover living expenses.
Assessment if students agree with a set of statements

Students were given a set of statements (Appendix three) to agree or disagree with. The feedback was as follows:

Students were asked to strongly agree, agree, disagree or strongly disagree with each statement when applied to their personal situations.

The majority of respondents were confident they will be able to adequately manage their finances whilst on placement, with only a small proportion disagreeing. Students also generally agreed that they will have enough money to complete their placement to the best of their ability. The statistic for those who have already completed a placement evidenced that only half of students felt they were able to complete their placement to the best of their ability considering their salary. These statistics may well change upon completion.

There were quite mixed responses to whether or not a placement year is worth the cost of the tuition fees. As previously discussed this question is very individual to the placement and the personal experience. The answer to this question would be more accurate after the placement has been completed as in surveys B and D.

There were not prominent responses in whether or not students have financial support to fall back on in difficult times. Again this is something that is completely dependent on individual circumstances. Some parents are in a financial situation where they could help, and some are not. There are also other means such as the LJMU Access to Learning Fund, which students can access in difficult financial times.

Finance was a concern for the majority of students looking to the upcoming year on placement. This may be due to the sheer fact of having to settle in to managing a salary and budgeting. Furthermore if the salary is particularly low or students are going to have a lot of outgoing expenditure, they are likely to be anxious.

All but one respondent agreed that a placement would be worthwhile to them, and their academic/professional success. When asked to explain why students gave the following comments:

“The placement will give me vital experience”
“Most companies now look for some or more experience rather than only education”

“The placement will help me advance my skills and ensure I complete my degree and get the highest grade possible”

“Experience, maturity and confidence for my final year of studying”

Again, as with the students who had already completed their placements, the key reoccurring theme was experience and the way in which completing a placement will improve and increase student’s chances of a graduate job after University.

Students were also asked to what extent they agreed both their subject knowledge/skills and World of Work skills would improve as a result of a placement, would improve. All students either agreed or strongly agreed with these aspects. Showing that personal development is one of the main things they are looking to get out of a 12 month placement.

Why did you choose to complete a placement?

The final question respondents answered were regarding the reasons why they chose to complete a placement. The choices given can be found as Appendix three; students could chose more than one option.

![Graph showing reasons for completing a placement]

*Table twenty-nine: reasons for completing a placement*

As with those who had already completed a placement year, the key influencing factor in the decision was for students to improve their chances of gaining a graduate job, with wanting to enhance subject knowledge being close in importance. Financial motivation was slightly more important with those about to begin a placement with 11 out of 25 students giving this as one of their reasons. Those who responded other fed back the following comments:

“As my course is a sandwich course, if I was to go straight to my third year without a placement, I would be restricted to a 2:1 as the highest possible grade”

“I wanted a change from studying, course work and exams”

“The experience for a 12month placement seems like fun and a good stepping stone. It will hopefully encourage and forge a mindset to strive for a lot more in life in terms of getting a graduate job”
Summary of findings

Case studies:

- 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.

Survey A - Students who chose not to take a placement

- 39% of students were willing to take an unpaid placement

- 84% agree or strongly agree that financial factors played a part in their decision not complete a 12 month placement.

- The majority of respondents (32%) would rather complete their degree faster, closely followed by those with financial concerns (19%) in terms of those choosing against a placement year. Less popular factors were those who were against relocating and those who already had a job lined up.

- The majority of respondents stated they were not sufficiently supported by the University whilst looking for a placement (32%).

Survey B and D - Students who have completed a placement

- The most common salary bracket for placement students was £10k-£15k

- The majority of students were not required to relocate (57%) with most respondents living with family (54%). Travel costs ranged from £0-£70.

- Most respondents did not require extra financial support (58%) however 25% received help from their family.

- Almost two thirds of respondents used a student loan to pay tuition fees whilst on their placement, whilst accommodation and living expenses were most commonly paid for with placement salary.

- Almost half (48%) had experience financial problems over the course of their placement year.

- The most common reason to decide on a 12 month placement was to improve chances of getting a graduate job (32%), followed by to develop subject skills (27%)

Survey C - Students about to begin a placement

- The most common salary bracket for 2012/13 placements was £10k-£20k, with less students on unpaid placements

- 32% were required to relocate for their placements which is a slight increase from the previous year

- As in previous years the majority of respondents lived with family (49%) followed by rented accommodation (48%). Travel costs ranged £0-£80.

- Unlike the previous year, the majority of students required extra funding (68%) either through student loans or parents/family

- The majority of students used a tuition fee loan to pay their fees, whilst accommodation and living expenses was most commonly paid using salaries. This is the same trend as previous years.
Appendices

Appendix one: Survey A questions

The questions in survey A were as follows:

1. What course do you study?
2. Is a sandwich placement compulsory or optional on your course?
3. Did you apply for any placements before you decided not to complete one?
4. Would you have considered an unpaid placement if the experience would have been valuable enough to you?
5. Would you have been willing to relocate from University or home for a placement (Paid/unpaid)?
6. Financial worries played a part in my decision not to complete a placement?
7. Please tick the comments which apply to you (You can choose more than one option)
   - I was concerned about how I would cope financially if I would have completed a placement
   - I was not prepared to relocate for a placement
   - I would rather complete my degree faster
   - I already have a graduate job lined up therefore I do not need to complete a placement
8. Do you feel you were supported enough by the University when you were deciding whether or not to complete a placement?

Appendix two: Surveys B & D questions

The questions asked in both survey B and D were as follows:

1. What course do you study
2. What year did you complete your placement
3. How much did you get paid for this placement
4. Were you required to relocate for the role?
5. Where were you living during your placement?
6. If any, what were the approximate costs of travelling to and from your placement per week
7. Did you require additional financial support during your placement year?
8. How did you pay for the reduced rate placement tuition fees?
9. How did you pay for your accommodation while on placement?
10. How did you pay for your living expenses while on placement?
11. Did you take the reduced rate placement student loan
12. I felt in control of my finances while on placement (Strongly agree etc.)
13. I had enough money to do my placement job to the best of my ability (Strongly agree etc.)
14. I felt my placement was worth the cost of the LJMU tuition fees (Strongly agree etc.)
15. I faced financial problems at least once during my placement
16. I found it worthwhile to complete a placement year as part of my studies (Strongly agree etc.)
17. Do you feel more confident about your subject? (Strongly agree etc.)
18. Do you feel more confident about your World of Work skills? (Strongly agree etc.)
19. Why did you choose to go on placement? (You can choose more than one option)
   • To earn money for a year
   • To develop subject skills
   • To enhance chances of getting a graduate job
   • It was compulsory
   • Other

Appendix three: Survey C questions
1. What course do you study?
2. Where will you complete your placement?
3. How much will you be paid for your placement?
4. Are you required to relocate from home or university for your placement? If yes- where to?
5. Where will you be living for the duration of your placement?
6. If any what will be the approximate costs of travelling to and from placement each week?
7. Will you require additional financial support during your placement?
8. How will you pay for the reduced rate tuition fees?
9. How will you pay for your accommodation whilst on placement?
10. How will you pay for living expenses whilst on placement?
11. Will you be receiving the reduced rate student loan whilst on placement?
12. I feel I will be in control of my finances while on placement (Strongly agree etc.)
13. I feel I will have enough money to do my placement job to the best of my ability
14. I feel that my placement is worth the cost of the LJMU tuition fees
15. I have financial help available to me should I come into difficulty whilst on placement?
16. Finance is a big concern to me over the next 12 months
17. I think it will be worthwhile to complete a placement year as part of my studies
18. I think I will feel more confident about my subject?
19. Why are you choosing to go on placement? (You can choose more than one option)
Appendix 2

Nursing students at Liverpool
John Moores University
Introduction from LiverpoolSU’s Vice President (Academic Quality)

For several years now, LJMU Nursing students have complained to us about the pound in their pocket – the reimbursement of placement expenses has taken too much time and seemed unnecessarily bureaucratic. The National Union of Students’ call for research on student finances was the ideal opportunity to engage in a study of Nurses’ financial situation, to better understand the reality of student experiences. We’ve gathered some useful data about the daily lives of LiverpoolSU’s members, and believe that we’ve found the opportunity to make minor changes that could in turn result in significant improvements for health students.

We cannot allow students to be put off joining, or think about leaving, health courses or accept that their lives should be unduly pressed due to financial concerns or system operations. Changes can, and should, be made. We look forward to working together with our partners to ensure policy shapes the work of LiverpoolSU, LJMU, the NUS and national agencies to ensure that these issues are addressed. We want all prospective and current students to have the opportunity to complete their studies, without regard to their background or financial situation.

We’d like to thank Phil Carey and Kate Johnston at LJMU for their help in the design and execution of this research, and their continued support for LiverpoolSU’s work.

Kate Wilkinson,

Vice President (Academic Quality)
Methodology and Introduction to Research

Twenty students from the Faculty of Health and Applied Social Sciences 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.

LiverpoolSU worked with LJMU to ensure that we behaved in an ethical framework for the research; all participants were provided with a handbook and a consent form before to the study, consistent with LJMU’s own requirements.

Response Analysis

Fourteen participants completed in the study in full, from a range of levels and Nursing courses within the Faculty of Health and Applied Social Sciences. The majority of information was passed on by email, one by Facebook and one via SMS messages, and some phone calls, every day. The study period was from 23 April 2012 to 1 June 2012.

The expenditure of the students over this period of time ranged from £34.30- £197.04. This large difference in costs is dependent on how many days students spent on placement. The average overall expenditure spread across all participants was £88.62.

<table>
<thead>
<tr>
<th>Participant</th>
<th>Total Expenditure</th>
<th>Total Bursary received (on 20th April and 18th May)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student 1</td>
<td>£197.04</td>
<td>£1100</td>
</tr>
<tr>
<td>Student 2</td>
<td>£151.07</td>
<td>£1356</td>
</tr>
<tr>
<td>Student 3</td>
<td>£40.10</td>
<td>£736</td>
</tr>
<tr>
<td>Student 4</td>
<td>£136.24</td>
<td>£1916</td>
</tr>
<tr>
<td>Student 5</td>
<td>£76.02</td>
<td>£1116</td>
</tr>
<tr>
<td>Student 6</td>
<td>£117.56</td>
<td>£596</td>
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</tr>
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<td>Student 9</td>
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<tr>
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<tr>
<td>Student 13</td>
<td>£49.93</td>
<td>£740</td>
</tr>
<tr>
<td>Student 14</td>
<td>£97.60</td>
<td>£778</td>
</tr>
</tbody>
</table>

Table 1: The expenditure of each student over the study
As each bursary is income assessed, the amount that each student received varied significantly. However all students received the bursary once a month—on the third Friday, as with all nursing students within the Faculty. Each student was asked the amount of bursary they were entitled to during the interviews, therefore we can track when there would have been a cash injection for each student and by how much. The graph below shows the variance in bursary instalment amounts across the participants.

![Graph showing variance in bursary instalments across participants.]

**Table 2: The range of bursary instalments across respondents**

All students receive their bursary injections on the third Friday of every month, therefore the dates in relation to this study were:

- 20 April 2012
- 18 May 2012
- 15 June 2012

The study commenced on 23 April 2012 and students had received a bursary payment three days previous; the study also covers the bursary payment on 18 May 2012. By way of having accurate information, each student’s starting amount is the bursary amount which they informed us of, which they will have received three days prior to the study beginning.

![Graph tracking expenditure of respondents and bursary cash injections.]

**Table 3: A graph tracking the expenditure of respondents and the bursary cash injections**
Case Studies- a month in the life of a LJMU Nursing Student.

Student 2- Female 1st year Midwifery student

<table>
<thead>
<tr>
<th>Background information: Classed as independent, with 2 dependants (1 adult, 1 child)</th>
</tr>
</thead>
<tbody>
<tr>
<td>“I get £678 a month [bursary] which is high, but this is due to having dependants (a child and an adult dependant) and being classed as independent, with this considered it isn’t a lot really”</td>
</tr>
<tr>
<td>“I take the loan and that is £2324 over the course of the year. I don’t have a part time job as there is no time to at all; I am regularly stuck for money”</td>
</tr>
<tr>
<td>“I have recently been chasing £130 worth of travel expenses for 8 weeks. That’s quite a low one; sometimes they can be for as much as £200, especially with community placements. With my money I pay my bills as soon as possible then the rest is to live off. There is never a month with money to spare and I never feel financially comfortable”</td>
</tr>
<tr>
<td>“I did not have time to purchase the bus pass this morning so walked 30 min’s from the City Centre to where I was going to save money. Then paid £23.80 for a bus pass renewal in town”</td>
</tr>
</tbody>
</table>

Table 4: Student 2’s expenditure and bursary injection tracked over the study

![Graph showing expenditure and bursary injection tracked over the study]

Student 2 told us that being classed as independent and having two dependents (1 child 1 adult) takes its toll on being a Nursing student. She states she is always struggling for money but has not time for a part time job with commitments at home, University and placement. Particular measures this student takes to manage her finances is to incur library charges in order to avoid an unnecessary journey into University- but she states

“26th April, Library fines! How do they expect me to drop books in when I am on placement? It’s a nightmare! £8.72”.

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.
Student 4- Female 2\textsuperscript{nd} year BA Child Nursing Student

Background information: A mature lone student parent, who owns her own home.

“It is a constant struggle financially- all students struggle but when supporting a home and two children I am never financially comfortable. I feel as I am always treading water and there is never any money for luxuries, it’s especially hard when the children have birthdays or at Christmas. Travelling to placement is hard as a parent with childcare needs- sometimes because of timing I have to get taxis- which I would have to justify if I was to claim back- the cost between taxis and the bus isn’t actually that much different once considered the two separate busses I would have to get”.

“Taxi- £6.00- needed a taxi as my son was running late getting ready and I needed to drop him off at the breakfast club before going to placement… [same day] Bus fare £1.70 this was for the bus to go and get my son from after school club after I had finished placement, we walked home to save money”

“I am suffering from the lowered loan rate for third year students, even though we do more placement time in third year they give us less money. This is justified by them not covering final students’ financially over summer but nursing students do not finish until the end of August”

“I also work at Alder Hay Hospital for 7 ½ hours per week, which isn’t a lot but does give me a little bit extra money. I had the job at Alder Hay before I started the course and was lucky they allowed me to stay alongside my studies. This makes timing very difficult but I would rather have a little extra to keep our heads above water than struggle more”

“Taxi to drop my son off before carrying on to University was £9.00- seems a lot but when you consider that it would cost about £8 to get the buses we need is doesn’t seem so bad”

“Taxi to and from placement, dropping son off on way and picking him up on the way back £11.50- buses would have cost £10.50 anyway and the weather was atrocious for him to walk in”

This student further emphasises the financial and time related struggles of having dependants, University and placement, as well as a part time job for extra money.
Student 11- Female 2nd year BA Adult Nursing student

Background information: Lives away from home but is not classed as independent, therefore all financial support i.e. loan and bursary is income assessed.

“I do get a loan but it is also income assessed so it’s not a lot. I also work as well as a Health Care Assistant around my course. This helps financially but it’s hard on my time, it will enhance my job prospects I think. The wage is paid 70% weekly and the final 30% is monthly- I am still taxed on this as I can’t predict my earnings as it’s not regular its more as and when I have time. It’s difficult because the loan and bursary are income assessed on my parents, I do not get a lot, but this does not mean they are in a position to support me anymore. Both my parents took on extra hours in order to be able to pay my rent but this doesn’t mean they give me any extra cash physically. It is very difficult to manage on the £100 bursary, a lower loan rate and little hours in a part time job”

“Opting to do long days in placement to reduce placement costs from 4 days to 3”

“Hard to get back to University sometimes to renew books sometimes with placement, plus 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!”

This student gets the lowest bursary and loan out of all participants, and from the graph it is evident that she comes the closest to running out of money completely, being below the £20 mark with 1 day to go before the bursary instalment. Although this student states her rent is paid for by family, she has no other financial support from them, as this is the only way they can afford to support her. Despite their earnings resulting in her bursary and loan being lower, she is no better off personally trying to live off £100 a month, a reduced loan rate and under 10 hours a month working part time.
Key themes from interviews

None of the 14 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.

The key themes which arose from the student feedback were as follows:

1) Final year students having a smaller loan rate as a final instalment despite finishing their courses in late August.
2) Students not being reimbursed if University is further than their placement destination in miles
3) 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.
4) 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
5) Awareness of expense claims rules and procedures was inconsistent.
Final year students receive a smaller final instalment of their loan, despite finishing their courses in late August

Of the 14 students interviewed, 6 were final year nursing students and all raised the issue of the final loan instalment, received in April, being significantly lower than the other two instalments. This is the case for all students; guidelines state that the money is not intended to cover students over the summer months after they have finished University. Nursing students however do not finish on their course until late August, meaning they are receiving the same level of funding as traditional students who finish in April/May, causing them to struggle financially in the crucial final months of their course without recourse to finding summer employment or returning home to families.

The big issue for third year students is the loan reduction. The last instalment in April is massively reduced but we do not finish until late August. So having to live off £368 a month bursary and my rent is £300 a month, as you can guess this is very difficult

Female, 3rd year Child Nursing student

I am suffering from the lowered loan rate for third year students, even though we do more placement time in third year they give us less money. This is justified by them not covering final students’ financially over summer but nursing students do not finish until the end of August

Female, 3rd year Child Nursing student

Our last bursary is in August and we finish in September- leaving £385 to live off for the final month- which goes nowhere at all when all the loan from April has already been spent, I am really not sure how I am going to cope

Female 3rd year Adult Nursing student

I do take the student loan but due to being in third year it is significantly reduced and in April for my final instalment I only received £600 which is supposed to last me until August

Female 3rd year Adult Nursing student

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.

From September 2012, LJMU has looked to improve the financial support available for health students by allowing all new eligible NHS students to receive a £1,000 non-means-tested grant. This is a positive move, but the timing of the grant will be crucial. Many respondents stated that the majority of finance they received was at the beginning of the academic year, and the hardest time for them was the final few months of the course. This £1000 grant could be used to ease the pressure towards the end of the year, when workloads are high and time is short.

We recommend that LJMU works with students and LiverpoolSU to identify the best time for this additional bursary to be given.

This new grant will only be eligible to 2012-starters, and therefore there will be two more years of students who will face additional funding problems over the summer period.

We recommend that LJMU supports lobbying for more sympathetic loans or grants to final year undergraduate nursing students, to address the shortfall, and considers whether the University may be a suitable provider of financial support.
Students aren’t reimbursed for placement travel if the distance is less than from their home to University

LJMU makes clear that, for Health students, “the cost of travelling to and from your placement MUST BE in excess of your normal daily travel costs between your term-time address and place of study.” Although the policy is clearly stated, the students who have taken part in this research feel the regulations are unfair, as they are paying to travel to placements regardless of where they are travelling from.

“I currently spend around £80 a month on busses but have been told by the placement office that these costs are non-refundable as my placement is less miles than home to university, e.g. Runcorn to LJMU is less miles than Runcorn to placement, so the rationale is if I can afford to get to University then I can afford to get to my placements without being refunded”

3rd year Adult Nursing

“I cannot always claim my travel back as because I live in Huyton, it is further to travel to University than it is to most placements, apart from one or two a year, so I cannot claim for those placement that are less mileage than Huyton to LJMU”

3rd year Adult Nursing

Students sensible take measures to save money, by either living at home, sometimes with parents, or in cheaper areas of the City outside of the centre, but are then at risk of not being able to claim back their travel expenses. Student lives outside of University should be considered; as the Huyton based student noted, she could not afford to live any closer to Liverpool City Centre when she was paying her rent out of the NHS Bursary, but she then can’t access financial support for placements.

Students believe that they should have their expenses reimbursed to travel to and from placement regardless of their home address, as it makes little sense to them that those who live closer to University- who are likely to be paying less to get to university- are having their expenses repaid when those who will most likely be paying a lot to travel into town for University, for example from Huyton, will not be reimbursed.

---

1 Huyton is an area of the Borough of Knowsley, in Merseyside, England 6.8 miles from the Health and Applied Social Sciences University building on Tithebarn Street, Liverpool
Issues with Bus Passes

Even though it is cheaper to buy a 7 day bus pass overall, students are only able to claim pro rata, for the working week. Five individual bus tickets are claimable in full, but cost students more in cash-flow and cost the University more overall.

“...for example we were not told that even though a 7 day bus pass is cheaper, we can only claim 5 days of it back-so this is just a proportion of the cost we have incurred”

The Arriva website, a public transport company in Liverpool, shows bus ticket costs are as follows:

<table>
<thead>
<tr>
<th>Day Saver</th>
<th>Weekly Saver</th>
<th>4-Weekly Saver</th>
<th>4-Weekly Saver m-ticket or online price</th>
<th>Annual Saver</th>
</tr>
</thead>
<tbody>
<tr>
<td>£3.90</td>
<td>£14.50</td>
<td>£50.50</td>
<td>£45.45</td>
<td>£505</td>
</tr>
</tbody>
</table>

This means that if students buy ‘individual day savers’ all week the cost comes to £19.50 and students are reimbursed full amount, whilst if students buy a ‘weekly saver’ the cost comes to £14.50 yet students are only reimbursed 5 of 7 days (£10.40), meaning a loss of £4.10 for students.

LiverpoolSU recommends that LJMU allows students to be reimbursed for weekly passes if students are on placement all week.

This will mean that students are less out of pocket until they are reimbursed and the NHS (and therefore taxpayers) will be refunding less money: £14.50 as opposed to £19.50 in the Merseyside area. It also means that students only have to buy one ticket instead of several throughout the week, reducing bureaucracy and stress.

Arriva also offer a student saver pass which covers students from September- June, although the price for 2012/13 is not yet available from Arriva, the cost for 2011/12 was £287.

It is the requirement of nursing students to complete the whole range of shift patterns which will be reflected upon gaining employment post degree; a student pass which permits day and night travel would suit those on night shifts, to an extent. Furthermore, travel to and from University will be covered as well as travel to those areas slightly more out of the way such as Whiston Hospital. If each student was to be provided with a pass for placement and university travel, expenses claims will decrease significantly. The key indicator to making this move would be to assess the average claim a regular student makes during a year. If this exceeds the £287 amount for the bus pass, it may work out much more cost effective to allow students to purchase the annual student saver and have this reimbursed.

These passes may not always be usable, as the blurb states some night buses where numbers are affixed with an ‘N’ stating they are a specific night busses do not accept these passes. However it would still be more financially feasible for the University to reimburse the rare use of night busses than the current system.
The process for claiming expenses back can frustrate students, leading to delay, confusion and less available cash

Three participants informed us that the placement office post back expenses forms which include mistakes, such as missing documentation, which they feel prolongs the process further. Students would prefer a telephone call or email, which takes less time and means less time without money to be reimbursed.

“My experience is that I have my expenses sent back to me for changes 2 or 3 times, instead of flagging up all 3 mistakes at once. This is very time consuming and leaves me out of pocket for longer.” Female, 3rd year Child Nursing student

“I have had experience of forms being posted back to me on numerous occasions- why can they not just call, and highlight all problems in one go than three separate times- they have also been posted back to my address in Belfast rather than my Liverpool address which adds a lot of time onto the process” Female, 2nd year Adult Nursing student

“Travel expenses have been delayed and there have been a lot of mistakes from the PLSU, I have waited 8 weeks in total. When there are mistakes of things missing the forms are posted back to us rather than them sending us a quick email or making a phone call, this adds on to the length of time we are waiting and leaves us out of pocket and struggling for longer” Female, MSC Adult Nursing

The time frame between expenses forms being checked, posted and received can add a lot of time onto how long students are out of pocket and this is made worse if the address being used is incorrect, as an Irish student highlighted. Furthermore, students also reported that the same expense forms can be returned to them on numerous occasions, rather than all mistakes being picked up in one check.

When completing their travel expenses forms, one suggestion made in the interviews was implementing a checklist for students to work against in order to avoid missing vital pieces of information, available both online and in hard copy from the placement office in Tithebarn Street. This is something which respondents unanimously agreed with, and stated it would prove useful for ease and speed of claiming.

LiverpoolSU recommends that the University

- Produces a checklist (online and in hard copy) for students to try and ensure they include everything that is required upon the first submission.
- Looks over forms upon submission, so mistakes can be highlighted there and then.
- Implement an email or phone call system rather than posting the forms back to students, as this will be less time consuming and see students out of pocket for less time
- Engages in a workshop with students to develop these systems in partnership.
Awareness of expense claims rules and procedures is inconsistent

5 students were not made aware of the travel expenses information at the beginning of their studies, leading to confusion, delays and financial discomfort. However on speaking with the University, there is now procedure in place whereby “the guidance document is handed out to students at the start of their course as part of a travel expenses talk”, so the number of students unaware should decrease as the new intakes progress.

However students also requested to have more information on the Hospitals individually, such as the specific parking schemes which may be in place, or nearby parking availability, as currently information such as this is passed on by word of mouth.

“At first I did not know you could claim expenses back in full. There was no information given on claiming at the beginning of the year. The process is complicated and there is a lot of going backwards and forward” Female 2nd year Adult Nursing

“We didn’t have an introduction session at the beginning of the year, which would have been useful as there were a lot of us who didn’t claim anything for ages, so we were very out of pocket”. Female 3rd year Child Nursing

“We weren’t told about claiming our expenses at the beginning of the year, or told about things such as monthly bus passes which would save us all money”. Female 3rd year Adult Nursing

“I was not told about how to claim expenses back- it was a case of finding out for myself. It would be useful to know about things such as the “£12.00 a week student parking scheme” Female 3rd year Nursing Diploma

“I had to meet my back up mentor at Vauxhall Children’s Centre. It was proving difficult to establish which buses would pass here” Female 1st year Child Nursing

A way to eliminate these problems would be to work alongside each placement provider on producing a small flyer on each place, stating key facts, parking, facilities, bus stops, train stations, which students could access from within the Health Faculty building in order to better prepare for their next placement. This is something the University could produce in conjunction with students, or the students could take ownership of entirely.

A suggestion that was made throughout the interviews was the introduction of a checklist- either online or hard copy, available for students to refer to when completing their expenses forms. This would eliminate forms being returned to students with missing information.
Conclusion

LiverpoolSU considers the recommendations, drawn from analysis of the student information, to fall into two broad categories: local policy changes and national policy changes.

Our positive relationship with LJMU means that discussion around changing forms, producing information and shaping induction, for example, are achievable and we have every confidence that they will be implemented, leading to a better student experience.

We believe that there is useful information in the report for NUS, particularly noting the phasing of student loans for final year students on courses that do not finish in June. The range of local policy changes identified above may also be of interest to NUS as it considers whether there are nationally comparable situations, and whether guidance across the sector may be appropriate.

Following this study, we look forward to working with Liverpool John Moores University and the Faculty of Health and Applied Social Sciences and NUS to achieve the changes that our students deserve.

Further Information

For more information please contact either
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- e.moloney@ljmu.ac.uk or 0151 231 4942.
Appendix 3

Nursing and Midwifery students at the University of Central Lancashire and the University of Cumbria
Finances for first year Nursing and Midwifery Students at University Of Cumbria and University of Central Lancashire

A Qualitative Review

University of Cumbria Students’ Union
Benjamin Wohl (report lead)

University of Central Lancashire Students’ Union
Jennifer Colley (report lead)
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1. Literature review/Introduction

1.1 The purpose of this research project has been to investigate the financial pressure on Health student at the University of Cumbria and University of Central Lancashire. This has been an opportunity to begin examine the stories behind the quantitative data which has been produced through the Pound in your Pocket research by NUS.

1.2 For UclanSU and UCSU this has been the beginning of a process to identify areas which we can continue to explore in a longitudinal fashion with future students.

1.3 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%. 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.

1.4 Based on the PiYP literature ‘Mapping the Evidence’ the current loan and bursary systems cause a great deal of confusion for many students, and create additional barriers for key student groups. This micro project has sought to primarily explore the personal impact of the current financial system on students. According to a review conducted by the UoC of the NHS offer 2012-2013, the basic bursary for health students is dependent on the number of weeks the student is studying per year.

1.5 “Following its review of student funding, the NHS has released the information below. This shows figures for courses shorter than 30 weeks or longer than 45 weeks. It is anticipated that as most of our courses fall between 30 weeks and 45 weeks, that the NHS will award students an amount per week extra where courses are longer than 30 weeks but less than 45. Currently these allowances are: Living away from home - £82 per week and Living in parental home - £54 per week (NB these amounts may be subject to change).”

1.6 Student with other circumstances receive more than this depending on their situation, for example based on the number of dependants. Students can also apply for a student loan which is not means tested. Further financial support is as follows. This study aims to explore what these numbers mean to student in real terms on a day to day basis.

<table>
<thead>
<tr>
<th>If you will be studying and living:</th>
<th>Non-means tested grant</th>
<th>Means tested bursary (maximum)</th>
<th>Non-means tested maintenance loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>In student/rented accommodation /your own home</td>
<td>£1,000</td>
<td>£4,395</td>
<td>£2,324</td>
</tr>
<tr>
<td>with your parents</td>
<td>£1,000</td>
<td>£3,351</td>
<td>£1,744</td>
</tr>
</tbody>
</table>

For students studying 45 weeks or more each year, you will receive
For students studying up to 30 weeks each year, you will receive

<table>
<thead>
<tr>
<th>If you will be studying and living:</th>
<th>Non-means tested grant</th>
<th>Means tested bursary (maximum)</th>
<th>Non-means tested maintenance loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>In student/rented accommodation /your own home</td>
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<td>£2,324</td>
</tr>
<tr>
<td>with your parents</td>
<td>£1,000</td>
<td>£2,163</td>
<td>£1,744</td>
</tr>
</tbody>
</table>

2. **Methodology**

2.1 Initially the team proposed a methodology which used a three pronged approach to gather both qualitative and qualitative responses from new nursing students. The approach aimed to drill deeper beyond the initial qualitative response beginning to build a clear picture about the financial situation of nursing students.

2.2 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 initial approach was dependent on a significant number of nursing students volunteering to take part in this process.

2.3 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. This strategy was revised as the project ran in to a number of delays and challenges which called for a rethink of approach. We felt that the underlying priority of the project was to gather in-depth qualitative data from nursing students. From the beginning one of the biggest challenges for this project was the ambition to cover three cities in the data set.

2.4 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. The ambition was 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).

2.5 As indicated by the map (below) the project successfully reached students from across the region and specifically there is clear evidence of the students being varying distances from the main site where they study.
2.6 Although the initial methodology proved to be unworkable in the timescale, the project successfully spoke to 128 individuals and was able to use a three pronged approach to drill deeper into the ‘stories’ presented by the project participants. As we revisited the project methodology, the context of the wider Pound in Your Pocket research was foremost in our minds.

2.7 The project was presented with three challenges which it was necessary to reform the methodology around:

- A delay in starting the project meant that window of opportunity to engage new nursing students was reduced, this most directly impacted on the UCLAN team as the project had hoped to benefit from a large March intake.
- Staffing – UCSU has experienced a staffing disruption at a critical point in the project. This resulted in having an extremely limited advice capacity. This project as an extra task became a low priority for the member of staff covering advice.
- Timing - due to the other factors, qualitative data collection was delayed and ended up starting when a large proportion of the Cumbria nursing cohort was already on professional placement.

2.8 In order to overcome these barriers a new approach was adapted which aimed to collect sufficient data but 1) relied on less direct staff time and 2) could take advantage of the individual circumstances at UclanSU and UCSU. The new approach included:

- An online survey which both base-lined the quantitative factors and could reach students who may be on placement but were willing to take part. We had 39 responses to the online form.
- Peer interviews and Focus group. UCSU was able to meet with an entire cohort of 44 students who took part in both a 1 hour focus group but also conducted peer interviews.
- And finally UclanSU conducted 45 student led interviews. These Interviews were conducted by a member of the UclanSU staff team whom was concurrently also a student studying Psychology.

2.9 We feel that the final approach was able to keep within the intention of the original proposal while at the same time addressing the circumstances that arose.
2.10  **Online Survey**
Early in the project we created the online survey to act as a foundation as we collected data from a range of sources, this was to be the basis of the peer interviews and also identify qualitative questions to be used in the focus groups.

2.11  Once it seemed clear that collecting data may be difficult, we decided to distribute this as widely as possible to the first year nursing students. The survey covered the following five areas, with both qualitative and quantitative questions: Expectations, financial situation, employment, family and home, and course and placement costs.

2.12  **Focus Group and Peer Interview**
Although the project had already sent an email to the Carlisle based Nursing students who were on placement, because of the low initial response we worked with course tutors and arranged focus groups with the cohort.

2.13  This took place on the first day after the students returned from placement and was particularly informative with regard to some of the hidden costs of the placement system. As the group was relatively large we split the group and while one half participated in the focus group exercise while the other conducted peer interviews. The same themes were covered as in the survey, with the exception that instead of demographics we focused on expectations.

2.14  **F2F interviews in with UClan students**
Prompted by a low survey response rate and organising a focus group proving to be difficult, a member of the team spent two days conducting on the spot interviews with nursing students studying at UClan. Each interview was 5-10 minutes and used the same template as had been created for the peer interviews.
3. Findings

3.1 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.

3.2 We believe that the quantitative data from the survey results give an indication of an overview of the population. Although the survey results on their own are not robust enough to be statistically significant, within the context of the project as a whole we are able to gain insight into certain aspects of the populations/individuals circumstance which they have been reluctant to discuss in a less anonymous context.

3.3 Some of the most interesting findings were the factors that appeared strongly on all three collection methods. Not only does it seem that there is a pressure to do paid work for these students, but even students who do not work are adversely aware of this pressure and adversely affected by this situation. These results force us to consider what factors allow students to get the most out of their university experience. These students are under significant pressure from many different directions. Equally, the financial pressure seems to have an increased impact on students who are mature students or have other responsibilities. However, based on the survey results, these groups now make up a significant part of the population.
3.4 The separation between what may be thought of as ‘traditional’ students and ‘non-
traditional’ students seems to be significant. In some cases creating what seem to be
contradictory results. For example, a number of students indicated that students with
children or single parents received a significantly higher grant/loan to cover additional costs,
these students feel they don’t have the time to work so don’t feel the same pressure to do
paid work as others.

4. Survey Findings

4.1 Initially the online survey was created as a guide to be used for peer interviews. As it was not
possible to facilitate these, we were able to use the survey to distribute to a wider number
of nursing students, knowing that we would be able to cross-tabulate and filter responses.
We had a relatively small number of responses from UCLan; however the survey had very
similar levels of response from Carlisle, Lancaster and Preston respectively.

4.2 The findings of the survey seem to indicate that there are fairly similar experiences between
the three locations.

4.3 The value of the survey is in the fact that it provides another layer to the qualitative data.
We also asked the same set of qualitative questions through the survey giving, us another
set of responses. What are some of the most enlightening questions are those
which asked the respondents how much control they feel they have over their situation. The survey
seems to indicate that the students feel little control over their financial situation.

<table>
<thead>
<tr>
<th>Question</th>
<th>Disagree (nearest 10%)</th>
<th>Agree (nearest 10%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>I feel I have little control of my financial situation</td>
<td>30%</td>
<td>50%</td>
</tr>
<tr>
<td>I regularly worry about not having enough money to meet my basic living expenses such as rent and utility bills</td>
<td>20%</td>
<td>70%</td>
</tr>
<tr>
<td>I feel able to balance my commitments such as work, study and family/relationships</td>
<td>60%</td>
<td>20%</td>
</tr>
</tbody>
</table>

4.4 It seems that many students were thinking about the financial implications of their course
before even starting with close to half of the respondents 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.

4.5 This feeling of having little control over their financial situation is reinforced across the range
of questions for example, when asked why they undertake employment a significant number
replied “to cover mine or my household basic living costs”. The diversity of the group is
reinforced by this graph, as we can see that the second most common answer is that they work for "extras for myself." It seems clear that the socialising aspect of the university is seen as an extra which can be difficult to afford, this attitude seems to be reinforced by the rigor of the course work and the (low) level of financial support the students receive.

4.6 Again we see that not only is expense one of the key barriers to the social aspect of university but through examining the question which concern transport, two things are apparent; first of all that there is a significant number of student who spend more than £50.00 - £100.00 per month on transportation and many spending significantly more, and that many students face a significant travel distance just to get to and from university. One student observed that this can be particularly frustrating when faced with lectures which may by shorter than the commute.
4.7 Placements were an issue which came up significantly in all three collections methodologies. Although the specific issues were more clearly raised in the more qualitative format there were a few key findings which demonstrate some of the possible frustration with placements.

4.8 Firstly the students seem to feel they had 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 a feeling of isolation which the students feel.

<table>
<thead>
<tr>
<th></th>
<th>Disagree</th>
<th>Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>I felt I could/can influence decisions regarding my placement in general.</td>
<td>50%</td>
<td>25%</td>
</tr>
<tr>
<td>I felt I could/can influence decisions regarding the location on my placement.</td>
<td>50%</td>
<td>25%</td>
</tr>
</tbody>
</table>
4.9 Comments in regards to these questions included:

“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”

“We are allocated placements wherever there is one. I have had to travel 80 miles 5 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.”

5. Focus Group and P2P Interviews

5.1 In Carlisle the project team was able to organise a focus group with 45 nursing students. This was a mixed group of both mature and ‘traditional students’. Many of the different circumstances became clear during the focus group. Due the size of the group the individuals were split while one half participated in focus groups activities, the others took part in peer interviews. The peer interviews gave the participants an opportunity to speak more openly with one another.

5.2 Both the interviews and focus groups were based on a template which covers basic themes but gives plenty of room for a wider discussion. The themes covered were:

- Expectations
- Financial situation
- Employment
- Family and Home
- and Course and Placement costs

5.3 Expectation:

In terms of expectation the students seems to have quite varied opinions. Overall the impression was that for most of the students this was an experience that was unlike anything they had done before. The size of the cohort seemed to surprise many of the students, as did the workload. From both the focus group and the peer interviews there was the impression that the students expected there to be a more ‘tight knit’ community. Comments on what surprised them most included;

“The workload – how skint I am”
“How difficult it is to get by without enough money”

5.4 Financial situation:

The project focused on students within the more complex financial support environment. The research seems to indicate that particularly for mature students their first port of call for
financial advice may not be within the university or even the NHS but from more general services such as the Citizen Advice Bureau. One of the best forms of support was peer advice, or advice from students already on the programme.

5.5 From the feedback, having a negative experience with the student support services was perceived as having a wider impact.

“As a result of being rejected for hardship fund – the person had to take a year out which has held them back”

“I can’t say that anything has been helpful. I don’t receive any bursary whilst others students gain more than 2000- how is this fair?”

5.6 Allowing the student’s experience to speak for themselves below, clearly there was frustration with trying to find support in general. What came across clearly in the focus group was that the student’s financial situation caused significant stress.

“Feel let down by the University of Cumbria”

“I struggled to get in touch with anyone at NHS bursary when trying to claim my bursary at the start of the year – was 6 weeks late due to back log, no financial support offered during this time”

5.7 Employment

What seems to be significant is that a number of students reported feeling pressure to work. What appears to have been created is a culture where working part time is expected. What additionally came through the student experience is that even if the individual themselves did not work, the fact that a large proportion of the cohort did have jobs and this had a substantial effect on the overall student experience. Several students reported that they struggled to balance working and studying.

“... so tired after working and studying that it is hard to concentrate on studies at home”

“Yes – need extra income/ doing 12 hours shifts makes it hard to find time to study – either have money to travel to uni or spend time studying is a difficult decision”

5.8 Again this area seems to have a more acute impact on students from non-traditional backgrounds.

“I want to work and feel pressure to work but as I am a single parent I have to struggled to achieve the 15% I have to pay for childcare fees1 is a lot of my money out of my bursary”

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1 This is related to how the Child Care Grant is worked out. The grant only covers 85% of the child care costs, so the student needs to cover the remainder.
5.9 When asked if they were aware of the other on their course having jobs, the students seem to indicate that their peers, in being employed, had changed the learning experience in two key ways:

First, the students felt that social opportunities were reduced. As students’ unions and universities we need to ask and evaluate the importance of the social aspects of the university experience.

Second, the students reported that the culture of working and studying increased the stress level of the course, (and the individuals on the course), but also changed the atmosphere of the programme.

“A lot of my colleagues work on top of their studies due to financial issues. It makes the experience of university stressful; juggling work, placements and essays is difficult and has forced some students to leave the course.”

5.10 Family and Home

The students reported studying has effect their familial relationship in a number of ways. Again we see that there are additional barriers for mature students or students with their own children. These students’ experiences show a level of determination towards their studies but also the sacrifices which they make to study, even to the extent of living in a different part of Cumbria from their ‘home town’ in order to study. As often with mature students it is important to remember that their self-identification is not only as ‘student’ but also as a ‘mother’ or ‘partner’ etc.

“Less time spend at home with partner and children not always available for school assemblies etc.”

“Do not see children as much, constant juggling being a mother student and keeping a home”

5.11 This project looked into how going to university had an effect on the siblings of those studying. Although the investigation of this does not feel fully explored, the raised are profound. If one member of a family attends university, how this affects the opportunities of other children from that family, has this changed due to fees or the wider financial situation?

“My brother will be lucky is he can afford to go to university! Family can barely afford for me to go!”

“Older sister is also doing nursing degree, we both have 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.”

5.12 Several students reported significant changes in their living arrangements although attending university should be expected to be a change; the experience of these students
raises interesting questions. Is it compatible to have a mortgage and attend university? Should we actively discourage students with children from attending university? If the ratio of mature students is to increase, how should student support services (and bursaries) change in response?

“Moved into rented accommodation”

“Don’t have a wage anymore but still have a mortgage and there is no financial help with housing benefit if you have a mortgage”

“Son has to live with my parents”

5.13 Course and Placement costs
The expense of traveling to placement was the most significant issue raised in regards to placement. The students can receive additional bursary for placement travel but only if they are traveling a further distance than to university. This does not take into account whether or not the journey is of greater cost, for example one student reported that the distance to university was the same but as the commute to the placement was daily the cost was higher.

5.14 This project also demonstrates some of the barriers which are created for student living in rural areas where placements may be a significant distance from where the students live. Several of the students reported spending significant amounts on travel and although this was reimbursed the reimbursement process could take up to four weeks. The high cost of petrol was also raised, as this caused significant cash flow issues. Although many students said they would like to use public transport this was not always possible due bus timetable and location of placement.

5.15 One student reported in the focus group 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. In the financial context of these students a vehicle breakdown could have a significant impact on their capacity to maintain their studies.

5.16 Students who do not drive or own cars were put in the position of needing to rely on parents, peers or taxis for out of hours travel arrangements. There was a certain degree of concern expressed about the possibility of having a placement during anti-social hours, as this could impact on working arrangement, childcare and again transport.

6. F2F Interviews – Lead by Jennifer Colley (UCLAN)
6.1 It was found that the majority of student’s realities did not adhere to their expectations of the course. Average age and size of cohort in particular were different to students’ expectations, with the average age being higher, and the cohort size being significantly more students than expected. Further, as the course is considerably longer than most other
courses (52 weeks), they feel they do not have either a break, or are not able to work during a break to acquire money.

6.2 A lot of the participants mentioned that they feel they do not receive as much support from the University and tutors as they would like. Further, they feel that it is difficult to contact Student Finance if they need help or assistance with their loans. One student, however, noted that they had received support from the Advice Centre, who had helped her to create a budgeting plan, something to which she attributes the success managing her money.

6.3 The majority of the students 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. Loans had also arrived late this year, causing some to be in financial trouble with rent, bills and travel. Many feel the bursaries do not cover the costs they are supposed to.

6.4 A considerable amount of students noted they thought it unfair that their loans were based on their parents’ income, with some stating that their parents have nothing to do with their finances. 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.

6.5 Some noted that relationships with partners can be fraught at times, with one students mentioning she felt she had to end a relationship as she did not have time for one. There is also a lot of pressure put on relationships with family, as again, students feel they do not have the adequate time to visit family. 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.

6.6 A number find it hard to find a balance between University and life, with a lot claiming that they do not have a social life as they are either at University, studying or on placement. A few mentioned that they spend any spare time they do have working instead of concentrating on assignments and exams.

6.7 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. Those who travel to placement by public transport noted that they often have to get expensive taxis due to the unsociable hours.

6.8 Those with children found that childcare costs were higher due to unsociable hours, or they are relying on parents to either look after the child(ren), or picking them up from school/nursery. Further, some parents noted that they do not see their children as much as they would like. Overall, it seems that many of the students are unhappy with their situation and the financial and social pressures on them are great, which is turn is causing more stress and unhappiness.

7. Conclusions & Discussions

7.1 Several key points have been raised by the project which should be explored further both locally and nationally. It will be beneficial to compare the findings of this project with the
similar PiYP micro-projects in terms of the reported barriers and challenges faced by nursing student.

7.2 We have focused on five basic areas throughout the review in each area there area topics which open up new questions, but also highlight specific challenges this cohort and future cohorts face in terms of finances.

7.3 Completing this review, most of all these students should be commended for their determination and dedication. Having learnt more about their individual stories their work is all the more impressive and it should be acknowledged that whatever the outcome attending university is an achievement in itself.

8. Key Discussion points

- **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 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 student.

- **Living in rural area**; travel has become an important consideration. In rural areas often public transport infrastructures are a 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 it inaccurate, however mature students have a different set of pressure and priorities than their younger counter parts. 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 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 resource b) time in the evening.

- **Advice and support**; many of our respondents had negative experience 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.
Appendix 4

PGCE students at the University of Bristol
Introduction

This paper is a qualitative micro-study of attitudes about funding support for PGCE students at the University of Bristol graduating in 2012 which is funded by the NUS and feeds into the national-scale initiative ‘Pound in Your Pocket’ designed to address the gap in recent literature concerning experiences of funding. This study looks at the experiences of funding support and guidance received from the government, Student Loans Company, and the University of Bristol (i.e. Graduate School of Education) as well as attitudes for the funding schemes in the upcoming 2012/2013 academic year.

A PGCE (postgraduate certificate in education) is focused on enhancing teaching skills, as opposed to subject knowledge, hence why trainees are expected to have a good understanding of the chosen subject(s) – usually to degree level – before commencing the course. The following table and graph (pg. 5-6 GTTR Annual Statistics 2011) show the fall in the number of applications for PGCEs in 2011:
Overview of funding sources and changes from the 2011/2012 to the 2012/2013 academic year:

- **Student loans:** tuition fee loan, maintenance loan (amount received depending on Household Residual Income) and maintenance grant up to £2,906 in 2011, and up to £3,250 in 2012. UK students need to apply to Student Finance England, Student Finance Wales, Student Finance Northern Ireland or Student Awards Agency for Scotland, depending on where they are from.

- **Teacher Training Bursaries** from the government in the 2011/2012 academic year were related to shortage subjects:
  - Maths, Chemistry, Physics, Engineering will receive a bursary of £9,000
  - Biology, Combined/General Science, Modern Languages receive a bursary of £6,000

  Training bursaries will change in the 2012/2013 academic year and amounts will be awarded depending on the applicant’s degree classification and PGCE chosen subject, although there are exceptions to the degree classifications (TA 2012/13 bursary scheme – consideration of exceptional achievements, website 2012); the 2012/2013 bursary values are (DfE website 2012):

<table>
<thead>
<tr>
<th>ITT specialism</th>
<th>Training bursary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physics, chemistry, languages</td>
<td><strong>Trainee with first</strong></td>
</tr>
<tr>
<td>Mathematics, English, History, Geography, Biology, Religious education (1)</td>
<td>2:1</td>
</tr>
<tr>
<td>Citizenship</td>
<td>2:2</td>
</tr>
</tbody>
</table>

(1) English, Geography, History, Music, biology and religious education mainstream post-graduate ITT courses attract £9,000 bursaries for trainees with a first and £5,000 for trainees with a 2:1.

(2) Citizenship courses attract no bursary.

(3) There are also Institute of Physics teacher training scholarships worth £20,000 (up to 100 available for 2012 start) Any graduate with a 2:1 or first class degree who is intending to do a PGCE in Physics or Physics with Maths, or has a School Direct place teaching Physics, will be able to apply.

- **School Direct Bursary Top-up** is a new scheme that will enable more trainees to choose training that is linked to a particular school. Trainees on School Direct places may be eligible for an additional payment worth 25% of their standard bursary. To qualify for this payment, trainees will need to be based in a school where more than a quarter of pupils are eligible for free school meals.
- **Disabled Student Allowance, Special Support Grant** for those entitled to means tested benefits such as Income Support or Housing Benefit, as well as additional allowances if you are a parent or have dependents (all income assessed).

Students are warned by the GTTR website that a teacher training course is a big investment and tries to give an overview of expected costs while studying, although it largely depends on whether the candidate wants to train in Scotland, England or Wales (GTTR website, 2012).

The Graduate School of Education in the University of Bristol offers a one-year PGCE in secondary education. The course carries 60 Masters’ level credit points and it caters each year for about 210 students training to teach in
secondary schools, with usually two-thirds are graduates of universities other than Bristol (University of Bristol 2012).

In 2011/12, the University of Bristol charged £3,375 tuition fees for the PGCE course, which has risen to £9 000 (subject to approval) for the academic year 2012/13.

Students applying at Bristol can also access University of Bristol specific sources of financial help:

- The University of Bristol Bursary: in 2011/12, all new UK PGCE students with a household income of £50,020 or less and who are in receipt of a government Maintenance (or Special Support) Grant will receive a University of Bristol Bursary. All PGCE students must have applied for means-tested support from DirectGov, or their respective funding assessing body, in order for the University to be able to determine household income levels.

  - PGCE students in receipt of a Maintenance Grant or Special Support Grant, with a household income of £25,000 or less, are eligible for a University Bursary of £1,260.
  - PGCE students in receipt of a Maintenance Grant or Special Support Grant, with a household income between £25,001 and £40,000, are eligible for a University Bursary of £810.
  - PGCE students in receipt of a Maintenance Grant or Special Support Grant, with a household income between £40,001 and £50,020, are eligible for a University Bursary of £330. The amounts are still to be announced for 2012/13.

- Emergency loans up to £200
- Access to Learning Fund
- Hardship Fund (University of Bristol 2012).

Methodology

The study had an exclusively qualitative focus with individual semi-structured 30 minutes interview 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. Some were asked follow up questions in case they made an interesting point and more details were required, but they were never interrupted, with one interview being 50 minutes long.

All potential participants would have been full-time students as the university does not offer part-time PGCEs, and no subjects of study were excluded, and I looked to recruit a good mix from the subjects offered by the university, as well as having both students living in Bristol and outside the city.

One Master’s of Education student was also interviewed (this student was in receipt of government funding, part-time and mature in order to make sure they were eligible for the same sources of support except student loans) as a control ‘group’ to make better sense of the workload of a PGCE and the support they receive from the graduate office compared to other PG students in the faculty.

The recruitment of the sample was done via email, as the course director was asked to circulate the call for participants to all PGCE students, mentioning interviews taking place at a convenient location on campus on several days during office hours or telephone/Skype ones at a time of their choice and they would receive a £10
Amazon voucher for their time. The main challenge at this point was the lack of response to emails (sent two rounds with the second eliciting more response) as well as personally emailing the student representatives, with only two showing interest in the study. So the study’s main shortcoming of having a small sample was due to time constraints for completing the study and the period of the year when everyone already left - although during the year they would not have the time to speak to participate; a challenge which was addressed by being flexible and conducting phone and Skype interviews. Each participant read a detailed information sheet for the study, was made aware that all personal details would be anonymised and signed a consent form for our conversations to be recorded via Dictaphone, telephone and Skype recording software.

In terms of analysis, a thematic analysis of the conversations was employed, with four main themes arising from the questions and after conducting the first two interviews, the rest proved to be confirmational evidence, as the data kept repeating itself and they all seemed to agree, which made the analysis less challenging than expected. One participant had major differences in his experience but the discussion will explain that this was mostly due to him not accepting his offer on time and going through clearance. Therefore the shortcoming of having only six PGCE students instead of ten, as intended, did not have a great impact as it is suspected that the same opinions would have been encountered when interviewing more students.

My sample consisted in three males and three females, with each studying the following subjects: Chemistry, Maths, Modern Foreign Languages (MFL), Religious Education (RE), Geography, and Physics. One had an MA degree, two had PhD’s while the rest did not pursue other PG courses. Three out of the six were mature students, only two out of six had a bachelor’s degree in what they taught; all were white, with a mix of low income and middle income backgrounds. Mature students were not excluded from the sample because this represents the student body better as many turn to teaching later on and highlights the help they receive better, while the shortcoming of not having a diverse sample mirrors the overwhelmingly white percentage of trainees in the UK (see GTTR Annual Statistics Report 2011 pg. 25).

It should be mentioned that Bristol is a more supportive ITT provider because they reimburse part of the travel costs for school placements, so trainees at other institutions might have had to fully fund this. This emphasises the fact that the study is limited to only one HE PGCE provider, and another factor to be considered is that Bristol (and the South West) is a largely rural area, where transport links are not ideal, which may have had an effect on their placement experiences.

Another mention is that 2011/2012 has been an odd year in terms of funding from the government, with many subjects left without bursaries, but most of the subjects were aware of that and focused on discussing the advantages/disadvantages of the new measures.

Findings and discussion

Of the six participants, four had training bursaries related to their shortage subjects, all had a student loan for tuition fees, while five of them had full maintenance loan and a maintenance grant, along with a University of Bristol Bursary that is automatically given to trainees with the grant. Only two of them mentioned having used savings to supplement their expenditures, and those are the trainees who did not get a training bursary (RE and Geography). Only the Maths trainee had to work part-time because his bursaries were delayed.

The choice of subject was not affected by funding for the ones who wanted to teach the subject of their bachelor’s, but having the bursary greatly influenced them to do the course straight after graduating. However, for the others funding was essential, although only one did something else rather than their degree because he could get a training bursary since Maths is a shortage subject.

The MFL trainee would have preferred to have done English instead of Modern Foreign Languages (her degree), but was drawn by the increased training bursary for MFL trainees.
All secured jobs toward the end of the course and are happy with their schools, saying they made no compromise when applying. The discussion will be structured around four themes which will be used to unfold the findings and case studies.

**Awareness and satisfaction with university funding and services**

There was general consensus that the PGCE office did a good job in informing people about sources of help (many emails sent out, good intro week and good support throughout) – one exception: the Religious Education student was not made aware at interview stage about costs of transport whereas others were. One point they were all frustrated with was the distribution of placements in the surrounding areas but all agreed this is a tough job and although measures are taken, some random decisions are made.

Applicants at Bristol are told the area has enough schools for everyone to be placed within 45 min distance which wasn’t true- some spent hours commuting and a car was perceived not as luxury but necessity – they all agreed this should be flagged up more and demanded more consistency at interview stage where all are made aware about the huge commitments of the very intense course.

School placement quality varied a lot along with the support from subject coordinators, but all said the University can’t do much about that. University tutors were spoken of in high regard by all.

Not living in Bristol was mentioned as a cause for not being in touch with some information, although those that mentioned this had not looked on the website or emailed for help.

Grants for mature students (or students not in receipt of parental support) were not hugely publicised by the University, some said it’s understandable that it only appears on the Student Funding webpage; some heard about it through word of mouth or got these grants automatically. The Religious Education student mentioned that the University did not publicise funding from religious charities, as she heard about this alternative from other people when it was too late to apply, so a more comprehensive guide to subject-specific alternative sources of funding can be included both on the University and Teaching Agency webpages.

Module or course-based practical advice for getting jobs was seen as patchy, and since experiences in placements vary so much, the University should address this gap.

They were unhappy about the complicated way of reimbursing travel costs and mentioned that if you say you have a car they’ll send you far away, but in the situation that you’re really struggling, the PGCE office would help.

**Concerns about student debt and future employment**

There was universal consensus about student debt and future employment, with student loans 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 and they all saw them as another tax deduction which will not affect their earnings much.

Surprisingly, all agreed they would have taken out bigger loans if they didn’t have any bursaries, as they were all very determined to go into teaching and a student debt was perceived as a ‘worthwhile debt to have’, and if you wanted to get a teaching qualification ‘another loan doesn’t make a difference’.

One participant knew how funding worked from working in HE but she thought funding could be made clearer to students – in fact, one said he doesn’t understand how it works. She mentioned that students from low incomes might still 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.
However, there is another side to the coin regarding student loans, as a Physics trainee said, students don’t think about extra loans, they’d take them out for extra qualifications, joined by a Geography trainee who thought that bad careers advice leads to people spending money on degrees they don’t need and this contributes to unemployment and dumbs down the value of HE qualifications (‘A master’s doesn’t mean anything these days’).

**Opinions on government funding for teaching**

There was agreement that PGCEs without training bursaries would have a hard time but as a whole, the PGCE student body shouldn’t feel disadvantaged because not many postgraduates get 6k or 9k from the government or have access to student loans – so they felt they were being supported in their career aims.

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; for these, finance is another addition to the stress of the training and it’s hard to be creative with lesson plans when you’re stressed.

The Religious Education trainee said the government pulled out funding for her subject during her application stage, and £6k would have helped massively as she could have afforded a car for placements; she mentioned inequality in allocating funding for subjects and the impact of educational policy on Religious Education in schools. The bursaries for Religious Education were cut in January and she applied in December, hence she felt the misalignment of funding decisions with application times should be addressed in the future.

The Geography trainee said that this being the first year with no funding provision ensured that all the people on the course truly wanted to be there and thus no one dropped out in his cohort. Whereas the Physics student noticed most dropouts were from her course. As Physics trainees had the most funding, it seemed that there was no sense of loss if the left midway through, hence she believed giving most money to people with firsts in Physics is not justified.

The unanimous opinion on the new bursary allocations was that it’s not a fair system and it will attract ‘the wrong people’ who will drop out. However, paying a portion of the money back if they don’t stick to teaching was identified as a possible measure to address this. The Chemistry trainee mentioned that the Golden Hello system was good, since some might think doing a PGCE is an easy route and you get paid for a year, and confirmed that most drop-outs from science were graduates with firsts. All said that most teachers have 2.1 and 2.2s and drew a sharp distinction between research and teaching, saying a first does not make you a good teacher, but a better researcher. One labeled it a ‘ridiculous system’, and a few raised concerns about the resulting profile of PGCE graduates, as people with firsts were perceived as having difficulty in relating to young people. All agreed that differentiating money per subject is never fair, but a shortage subject system was seen as an understandable response for the Department for Education. A degree classification distinction, however, was seen unfruitful; two respondents felt that a first from a lower ranked university is not the same as a first from a Russell group one, with the scheme’s motive to attract the best candidates seen as shortsighted and putting off good candidates.

The £9k fees were seen as possibly discouraging fresh graduates with no savings and who don’t get a teaching bursary. The Religious Education trainee disagreed as she saw fees as arbitrary; however all said they’d still do a PGCE even if it cost £9k, but that’s in hindsight since ‘no one can be that sure they want to be a teacher until they do it’; only one participant would not do it without a training bursary next year.

Participants spoke about jobs not being that secure if you’re doing oversubscribed subjects (Religious Education and Geography colleagues were still looking for jobs) but still better than other sectors. Some expressed concerns that ‘more people do PhDs and PGCEs cause they can’t find jobs’, and there was the unanimous opinion that a lot

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1 Golden Hellos used to be awarded to students of secondary shortage subjects who, as a retention incentive, received £4000 when they entered the profession after training – they were discontinued for 2011/2012 (and later) entrants.
of people go on to a PGCE because they don’t know what else to do, and are encouraged by the training bursaries, with the PGCE seen as an extra qualification. This was a prevalent topic of discussion and all agreed the new bursary system will only increase the number of people ‘trying out’ a PGCE and not following any teaching vocation. This echoes the findings of an older study by Jenkins (1998), who using interview data from a small group of science and history teachers, found that the decision to teach was based on unpredictable and contingent factors rather than a sense of vocation or long-term commitment to the profession. So a main finding of this study is that with an added financial incentive for graduates with firsts who are not sure about teaching, retention rates for the teaching profession could drop even lower.

Two respondents discussed the starting salaries for teachers and how they don’t reflect the work and effort made – as during your first year on the job you might earn less than being on a PGCE with a bursary, with council tax and loan repayments kicking in.

Regarding information about government administered student funding, all expressed that 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

The biggest dissent was about opinions on social life and transport: some said the lack thereof makes them save money (‘you’d spend more studying for a normal Master’s’); others said ‘being skint’ doesn’t allow them to socialise; some identified living away from Bristol as a cause for less socialising with other trainees, while others complained about the high costs of living in the city and the dissatisfactory public transport links in the South West. All mentioned transport difficulties for placements with time-consuming car shares and some mentioned the high costs for that while others (usually in receipt of the training bursary) said it’s fine. However, it should be stressed that the area of the ITT provider should be flagged up more as a big factor on finances while studying.

All wanted to teach and were doing the course for this reason, and not because they couldn’t get employment in another sector. They voiced the opinion that many of their peers were in that situation, but most of them don’t end up completing the course anyway because it is very intense and some realise teaching is not for them. Surprisingly, the Chemistry trainee said the course had the same workload as a full-time Master’s, but others went as far as describing it as putting ‘yourself through hell’, a very intense experience which reflects the school environment and teaching job requirements.

The Modern Foreign Languages trainee compared current PGCE requirements with past ones as her parents were also teachers, saying that it used to be less strenuous and included less hours for placement, highlighting the tough government requirements; she also flagged up that some of her peers 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 counseling and no provision of extensions. She also referred to the ‘subculture’ of PGCE students who are always stressed and school obsessed, so inclusion in the larger PG student body is difficult.

The Maths trainee had to work weekends since his loan was delayed (due to a personal mistake of not accepting his place at Bristol and then going through clearance) and that was very hard; others had friends who sometimes worked – some said they could never manage a part-time job, other said ‘you just get on with it, you pull through’. However opinions on the possibility of doing the PGCE part-time were the same - it doesn’t help and it’s hard to arrange a school placement so you’d end up doing the same amount of work, and also a full-time course prepares you for real life school work.

There was consensus that applying for a job wasn’t easy: most got to 5 applications before landing a job, it was a stressful experience with time consuming interviews while you’re still on the course. Some schools provide a lot of
practical help and do mock interviews; and all agreed teaching is still a very secure job and you'd only have problems if you're stuck on a specific geographical area.

Teaching is a commitment and a PGCE is an investment, as you teach for at least 5-6 years after you finish and you don’t do teaching for money; it’s easier to get a job, but you work harder than the salary reflects; it is seen as a secure job, but less flexible and more intense. These findings corroborate with Taylor’s (2006) study about prospective students’ attitudes to embarking on a teacher training course –lack of worry about finances and debt, and teaching shortage subjects seen as a stable career path.

Finally, the increase in the fees will not put off applicants with lower incomes, because of the financial help available and having student loans with the same terms and conditions as an undergraduate loan. PGCEs are very unlike other postgraduate degrees, although the shortage subject scheme being based on bachelor’s degree classification may pose some problems with their establishing an elitist framework to admissions and impacting negatively on retention rates.

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Appendix 5

Taught Masters students at the University of Bristol
Taught Masters Students’ Experience of Student Financial Support

Background

This research feeds into the NUS Pound in Your Pocket campaign. The primary research question 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.

Fee levels and available support for students at the University of Bristol

In a recent poll, fewer than half of respondents said that they would continue to postgraduate study if undergraduate fees were charged at £9,000 (Guardian, 2011). Analysis by Times Higher Education suggests that postgraduate fees are also on the rise, from an average of £4,989 in 2010-11 to £6,184 in 2011-12 (Times Higher Education, 2011), which could mean that home students will eventually be priced out of the market (ibid.). Examining data on Masters students at the University provided by student records, the number of home students has, largely, stayed static over the last few years (fig. 1), while overseas student numbers are on the rise in several departments (fig. 2).

Although the University has some scholarships available, administered by each faculty (University of Bristol, 2012), as the University website states “There is little in the way of financial support for postgraduate students” (University of Bristol, 2009). If a University of Bristol student gets into financial difficulty in the academic year, non-repayable grants are available from the Access to Learning Fund (ALF) however applications can be complex. For example, a ‘Notional Postgraduate Income (NPI)/Realistic provision’ figure is used to calculate whether a student has made reasonable financial provisions (University of Bristol, 2011). The Fund also provides short-term emergency loans of up to £200 (University of Bristol, 2006). Other means of funding a masters that are not specific to the University of Bristol include savings, borrowing from parents, professional and career development loans, and other scholarships (Direct.gov, undated). Some students may choose to study part time in order to support themselves financially. At the University of Bristol, the proportion of part-time students varies greatly by faculty and from year to year (fig. 3).
Fig. 2: overseas masters student numbers at the University of Bristol

Fig. 3: home students studying part time at the University of Bristol (per cent of overall home student figures)
Key funding issues facing students

Little has been written about Masters students specifically, and therefore research into undergraduates serves as our starting point.

Academic choices

Choices made by students from disadvantaged backgrounds are more constrained than for wealthy peers, for example, they are more likely to live at home while studying; over the last decade, the proportion doing this increased from 12% to 20% of students (Callender and Jackson, 2008: 409), perhaps causing them to miss out on an important aspect of university life (Bennett, 2003: 125). In Callender and Jackson’s study, fear of debt had no effect on undergraduate students’ choice of qualification and subject, except in the case of maths, engineering and technology (STEM subjects), which attracted more debt averse students (2008: 421). Bradley and Ingram, however, found that working-class students were more attracted to degree programmes leading to a specific career – e.g. law – indicating that ‘working-class’ and ‘debt-averse’ do not necessarily mean the same thing (in press: 5).

Part-time work

Privately educated students are 23% less likely to work while studying (Bennett, 2003: 126), while overall figures continue to rise, from 30% in 2001 to 43% in 2002 (Bennett, 2003: 126), while a 2007 survey found that this figure is now 52% (Guardian, 2007). The proportion of working students also varies by region (ibid.) and university type, with 48% of students at new universities working, compared to 35% at old universities (UNITE, 2006: 21). Employment has a negative effect on academic performance, with students working fifteen hours per week – the average – a third less likely to achieve a first or 2:1, with lower degree classifications resulting in poorer paying jobs (Callender and Jackson, 2008: 410). Part-time work is not completely without merit, however, because it can also enhance employability (Bradley and Ingram, in press: 9).

Stress and attitudes to debt

Half of students surveyed by MORI reported greater stress since starting university (Bennett, 2003: 125), with students growing more worried about finances as they progress through university (Cooke et al, 2004: 53). Debt is more likely to deter those from lower social classes from applying to university than middle or upper-class peers (Callender and Jackson, 2008: 406). Indeed, in Callender and Jackson’s study, debt aversion was also a statistically significant predictor of whether a student from a low-income family would seek a university in an area with plentiful term-time employment and low living costs (ibid. 421).

Methodology and ethics

International students were excluded as they may have access to funding in their home countries that is unavailable to home students, while students over 30 years old were excluded as their experiences may be different again. Part-time students were included, owing to their significant numbers. This research used qualitative data from ten students who responded to email requests for participants with the incentive of a £10 voucher. Small focus groups and interviews were held and these were transcribed, with a thematic analysis undertaken to establish key issues. This number would ideally have been higher, and may have been were it not for the short timescale and the fact that many students had exams or had returned home over summer.

All participants were given an information sheet, and asked to sign an informed consent form. Asking questions about finance was not judged to cause psychological harm, and participants were anonymised in order to guarantee confidentiality.
The sample

Students were categorised by degree subject: 1) STEM subjects, 2) arts and social sciences, and 3) career-oriented arts and social sciences subjects, e.g. accounting. Students whose course crossed two categories were excluded. One participant was studying a STEM subject, with nine studying a range of arts and social sciences subjects. Career-focused Masters students were unrepresented, however, the mix was broadly representative of taught Masters courses on offer at the University, with 26 being classified as STEM subjects, nine as career-oriented, and 50 as an arts and social science subject. The sample consisted of seven women and three men, with three studying part-time and a good racial mix (six described themselves as white). A range of ages were represented and most participants (nine out of ten) self-identified as middle-class.

Claims to knowledge are limited as this is a very small piece of research at a single university. Although participants’ courses were broadly representative of those on offer at the University, this would ideally have been better; therefore other experiences may have been missed. The sample is also drawn from current students, and thus does not include people who were put off studying for a Masters owing to costs. The fact that the sample is drawn from an Old University may also have an effect.

Results

Fees and funding

All participants knew roughly what their fees were. Three stated that they would not be willing to pay any more for their Masters than they were currently paying, with one saying that he “wouldn’t have had the desire to save up” any more money if the fees were higher. Four students stated that they would be willing to pay more – “if fees were higher, I’d probably end up paying them because I’d still want to do a Masters” – suggesting that no set figure would dissuade potential applicants; it is an individual issue.

Many felt that fees would soon rise, with two participants electing to start immediately in case fees went up, although the STEM student thought fees for her course have now decreased by £1000. Concern was expressed that this could lead to a student body only able to study for a Masters because their parents will pay for it, and that “it could ultimately deter people from doing a PhD if they can’t afford to do the Masters,” further reinforcing this effect.

Value for money was also important; there were mixed feelings about this. Two participants felt their course to be good value for money because, compared with undergraduate study, “it seems like a slight step up in fees, but a huge step up in what we’ve received” in resources. Another participant thought that Masters students are “treated much more like a part of the academic community” and that “you can see your tutor whenever you want, and the class sizes are a lot smaller.” Another spoke about the networking opportunities afforded by his course. Three other participants felt that their course was good value for money, but only for the “piece of paper” they would receive. Three participants agreed but asserted that they did not get much for their money in terms of teaching or resources (“I can't really see where my money is going”). Two participants had contemplated undertaking a PGCE but had judged that “a PGCE would [not] be worth nine grand.” This speaks to the rise of the student as “customers who are welcome as long as they can pay for it.”

Participants employed a range of methods to pay for their courses. One student had taken a full career development loan, and received some help from family, and sponsors keen to advance her field. Four participants had received significant financial help from parents, with six working to cover other costs (three chose part-time study in order to earn more money). Four saved up their course fees and living costs in their entirety before coming to study, and one received disabled students’ allowance. No one had obtained scholarships or bursaries, not even for a STEM subject, although the one STEM participant has secured PhD funding. Furthermore, one participant mentioned that only one person on his Masters course had funding.

Academic choices

Four participants felt that “a Masters is the new undergrad now”, and that this had partly motivated their study. One participant, Melina, said that Blair’s policy of encouraging so many young people to go to university had “backfired” because everyone has a degree these days. She had looked hard for a job but had not been able to find one, and worried that a new qualifications arms-race had already begun.
Only one participant had weighed two courses and chosen the more expensive, with several others selecting a cheaper course. Two students had considered the LSE and one thought about King’s College London; all discounted the idea due to £10,000 fees. Fortunately, cost was not the most important factor; as one student explained “this was the cheaper option, but it was kind of equal on course and then fees just swung it to Bristol.” Two participants rejected the idea of a PGCE due to costs (“it’s just not worth it in terms of what you can make as a teacher, to pay nine grand”).

There were a range of other reasons for selecting the University of Bristol; for two participants, it was the only place offering the course they wanted. Another believed there would be more funding opportunities because she had done her undergraduate degree there, and the department preferred to give to “home-grown students.” One student, Lisa, had chosen to live at home to save money, believing that she wouldn’t be able to do it any other way. This left her with only two options: UWE and the University of Bristol. She chose the latter because she had done her undergraduate degree there and because she believed it to be a higher status institution. She was the sole self-identified working-class participant, corroborating Callender and Jackson’s assertion that less wealthy students are more likely to choose this option (2008: 409).

One participant, Christine, said “at a university on the continent in France and Germany, you can do the same course at a university that’s at the same academic level, but it’s a tenth of the price” with many courses now taught in English. She had, however, decided against this because it would be a “big gamble” to move so far away from family and friends.

**Term-time work**

Six participants were working during study, mirroring figures for undergraduate employment overall (Guardian, 2007), although this is only a small study. Three opted to study part-time so that they could work enough hours to earn enough money. Unlike undergraduate employment patterns, over half (5) of the nine middle-class Masters students were undertaking work (Bennett, 2003: 126).

Five participants knew that the careers service could help them find work while they studied. One student, Lucy, expressed surprise that others had not considered this. She felt very strongly about this issue, saying “It’s right next to the library as well. I just would assume that every university would have one and it’s got a website and I just typed in ‘Bristol University careers service’ and it comes up. I think it’s a bit off to assume there isn’t one.” Four out of these five students had studied their undergraduate degree at Bristol, so had more time to find these services. Unfortunately, others felt that “most people weren’t aware of it until after the second term,” thereby missing out. While some may be aware of the careers service, they may not realise that it can be utilised while studying (“When I see careers service I think careers after education”).

For those coming to Bristol for the first time, the problem is compounded because they have no knowledge of the University or City. One participant felt this keenly, having had difficulty in finding work, as had a number of his friends. Another participant also found this problematic, and felt that the economic climate made the situation worse.

Many students reported that a lot of time was lost to work. As one put it, “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.” Some felt better able to manage this time, perhaps only taking on more hours when they had a light workload. Another student, Lisa, stated that she works one and a half days a week in a flexible job that she feels contributes to her research skills. Her second job affects her studies because the hours are fixed, but they have been “really understanding” allowing her unpaid time off. The STEM student stated that although she did not have trouble fitting her part-time work around her studies, others with more contact time (this would presumably apply to those taking other STEM subject Masters) might find it a lot harder. Evidence that paid work impacts negatively on academic achievement as per Callender and Jackson (2008: 410) was, therefore, mixed.

Secondly, Bradley and Ingram have asserted that term-time employment can enhance employability (in press: 9). Some felt that they were “able to gain some proof of transferable skills that I hadn’t had in previous work,” while it encouraged others to use time more wisely. One participant, however, felt that he gained nothing beyond money. This work was also seen as a safety net: “when I graduate, if worse comes to worst, I have got a decently paid permanent job, even if it’s not exactly what I want to do.”
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 course. It appears logical that this may be the case for others, and it is therefore crucial that the University accommodates these students and their work schedules as they may not otherwise be able to study. One respondent reported that her department was “flexible,” with some classes being optional for part-time students, and was grateful that her course was even available part-time, as this is not always the case. Unfortunately, her department failed to make other concessions, for example, scheduling one-off classes on the same day each week, excluding those with fixed working hours. There was also a sense that “part-time doesn’t really work out part-time – you just end up working twice as hard on the stuff you’ve got.” This participant, Jermel, also reported that this took an emotional toll, saying “You just don’t stop; basically, you don’t get a day off. It’s horrendous.” The final part-time participant reported difficulty finding a job, and this problem was also highlighted by other participants discussing friend’s situations.

Money worries
Nine out of ten participants articulated money worries to a greater or lesser extent (“every time I buy something I feel guilty”), with several contrasting their worries now with relatively carefree undergraduate days. This supports recent polling by MORI indicating that students feel more stress since starting university (Bennett, 2003: 125). Fortunately, all students felt able to compartmentalise this, and prevent it from affecting their studies.

These worries may be mitigated by strong money-management skills of which one participant was especially proud (her grandfather had trained her to write down all expenditure). Another student was less concerned about money because she could rely on her boyfriend for financial help, and “because I live at home it’s not like I’ve got bills coming out of my ears so in a way I don’t really feel stressed about it because I know it’s more important to focus on my thing.”

Some participants mentioned that money is “a future worry [that] has already set in”. This was even the case where the student felt that they had excellent money-management skills, indicating a feeling of powerlessness. As one participant put it, “as long as I get a job after. That’s the only issue, the job market at the moment.”

Fear of debt
“I don’t know off the top of my head, but it’s a lot” was a typical statement regarding undergraduate debt, about which no one was remotely concerned, contradicting polls asserting that higher undergraduate fees would deter students from undertaking a Masters (Guardian, 2011). There was a sense that this was a ‘normal’ situation that ‘everyone’ was in. Furthermore, six participants made it clear that “if it was larger, I don’t think it would have affected my choice because it doesn’t really feel like a debt.” Callender and Jackson have noted that middle-class young people are less likely to be put off university owing to debt (2008: 406), and therefore this may simply reflect the fact that nine out of ten participants self-identified as middle-class.

This was actively contrasted with ‘bad’ debt like credit cards and commercial loans. One participant, Matt, had chosen to work and save enough money to cover his costs to avoid this. In a statement typical of this group, he said “of course, there’s debt and then there’s debt. There are student loan debt and bank loans and obviously I’m more wary of that real-world debt.” Seven participants spoke of their distaste for this type of debt. Three of this number mentioned an overdraft facility that they did their very best to avoid using, with one working in the holidays to prevent this. A loan from parents was also seen – by both parties – as a good way of avoiding ‘bad’ debt. This ‘bad’ debt was reviled as unmanageable owing to high interest rates, explaining one participant’s assertion that they didn’t know anyone who had taken commercial loans to do their Masters. The current job market may also deter people from taking loans like these because “you just have to pay back once you finish studying and you don’t know whether you’re going to have a job at the end of it.”

Student perceptions and awareness of what is available
There was a perceived lack of fairness in relation to finances over the Masters period of study, with arts and social science students asserting that those studying STEM subjects had more available financially. One was resentful that science students usually left university with a Masters as part of their undergraduate degree, while arts students have to save up and pay so much more. Two other participants also felt that funding was unfairly concentrated in the sciences, and that science students get better value for money as they get to use more equipment. It was also felt that Masters students are marginalised in terms
of funding (“you’re not going to be seen unless you do a PhD”), and there was a sense that bursaries and scholarships often targeted a “niche” markets.

Knowledge of what was actually available, however, was surprisingly uneven. Four out of ten participants were aware of help provided by individual departments for costs like travel, and were extremely positive about this, with one saying they could “think anecdotally of people who have taken advantage of that.” Information on bursaries and scholarships was thought to be difficult to find, with one student reporting that she was often told that charity directories were only available in paper format at the library and that she could apply only by post.

At the university level, three participants had either applied or were applying to the ALF; all mentioned that “there were lots of forms to fill in” but they found this an acceptable workload. One student, Christine, felt this process to be both intrusive (requiring bank statements) and ill-thought out as some income was hard to prove, for example, cash from her parents that she did not put in her bank account. 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.” Christine articulated a sense of bafflement and unfairness at this, as though those administering the fund felt that undertaking a Masters was a “folly or fancy.” A further two participants had heard of the fund, but had decided not to apply because it was “lazy” or would be “a lot of hassle.”

While some students appeared to have good knowledge of help, others did not. Half had not heard of the ALF, but of these, two students had assumed that there might be some sort of hardship fund, but that it would just be for undergraduates. This lack of awareness may, in part, result from a lack of student engagement. Three participants stated that students did not really read their emails or go to introductory talks, and would therefore be unaware of help. Sarah was one such participant, asserting that information should be sent out by the University before students start their course, stating that “if it was something that came in the packet, I think you’d actually take the time to look at it before coming.”

**Conclusion: What more can be done?**

Participants felt that Masters students required more financial help. One student said that “I’d like to see universities offering more scholarships and bursaries – merit based perhaps – I can think of people I knew on my undergrad degree, who were more intelligent than I was, who were better candidates for a Masters than I am, but they couldn’t do it because they couldn’t afford it.” Another participant believed that these should also be based upon need, and not just merit. Participants felt that 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, especially if it was enclosed in the information pack. One participant stated that they would have liked more advice on how to find work to fit around studies, which was an important means of keeping students afloat financially over their study. While some people knew about the careers service, a surprising amount did not (even though it is centrally located), and therefore, raising awareness of this service may help, especially for those new to the city.

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, with the majority of participants mentioning this. As one student put it, “I think it’s the government’s job, in a way.” As discussed earlier, there was a real sense of unfairness articulated by participants, and this was seen as the solution. While students felt that the government should offer them help, a number made it clear that they did not read emails or go to introductory talks, raising the question of whether or not they were doing enough to help themselves.
Appendix 6

Student parents at Goldsmiths and the University of Greenwich
June 2012

GOLDSMITHS STUDENTS’ UNION POUND IN YOUR POCKET
LOCAL RESEARCH INTO STUDENT PARENT FUNDING

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Introduction

This report details findings of research conducted on behalf of Goldsmiths Students’ Union, with funding from the NUS (National Union of Students) between April and June 2012. Its contents contribute to data informing the NUS ‘Pound in Your Pocket’ report, due for publication in the autumn of 2012, which details how students interact with the financial support system as a whole. 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)\(^1\) 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.

- To understand the impact of changes in the universities’ support of childcare – funding individual student parents versus funding onsite nurseries.

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1 The ALF is paid by the government to higher education institutions to help home students facing financial difficulties that may affect their studies. The fund is intended to help with living costs, not tuition fees, and is administered by institutions on a discretionary basis, usually in the form of a grant – so students are not required to repay it. Students must have taken out the maximum student loan to which they are entitled before they are able to apply to the fund.
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Literature Review

As noted by Heynat and Davies (2012), little if any research has been conducted into the impact of the broad shift from statutory to discretionary funding of students in English higher education institutions. Our own searches (using Google, Google Scholar, Google Books, Jstor and by consulting colleagues in the Department of Education at Goldsmiths) also found little literature directly pertaining to this shift. This change in funding model is one of a number of notable changes to the way in which higher education is funded over the last 20 years (see Heynat & Davies [2012: 17] for a more detailed discussion), which includes the introduction of tuition fees in 1998. The 2004 Higher Education Act made it a requirement for institutions to ensure that higher fees do not have a negative impact on widening participation by making some bursaries mandatory (any student receiving the full Maintenance Grant or a Special Support Award is also entitled to a non-repayable bursary of not less than 10 per cent of the cost of tuition fees) and by encouraging institutions to also offer non-mandatory bursaries alongside. Institutions are required to show evidence for this provision via an Access Agreement with the Office for Fair Access (ibid.).

There is little evidence of the take-up, use, significance to students and impact of funds such as the ALF, hardship funds and other special support awards (ibid.: 27), such that the Heynat and Davies note the need for:

...systematic, rigorous and up-to-date assessments on: awareness and take-up of hardship funding; evidencing the nature and scale of any mismatch between available funding and need; evidence to understand or better understand the circumstances leading to students applying for funding (or not), criteria for assessment, and the extent to which students are turned down or receive less funding than might otherwise benefit from or use to mitigate higher burdens of debt (ibid.: 8).

From the limited literature on the ALF, Heynat and Davies (2012: 20) cite studies describing the low numbers of students intending to apply for, and applying for, hardship funds; the mixed experiences of students who apply for such funding (Smith and Wayman 2009); and also studies criticising the ALF’s

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2 We used ‘student parents’ as our search words since this is the focus of our research. Work in this area tends to focus on one specific institution (e.g., Alsop, Gonzalez-Arnal and Kilkey 2008. Marandet and Wainwright 2009). What emerged from our search was the wider context of a rise in the number of student parents (in the US as well as UK) without sufficient support for their needs (Medwed & Heisler 2002, Springer 2009, Steiger 2011). Issues affecting student parents arising in the literature included the time pressures on student parents, the scarcity of onsite childcare, financial pressures, and institutional policies and practices that are unsupportive of student parents (Osborne, Marks and Turner 2004, Alsop et al. 2008, Marandet and Wainwright 2009). Further issues include uncertainty about the cost of economic hardship endured by student parents (Gerrard & Roberts 2006), problems resulting from tensions between the role of idealised mothers and idealised students (Lynch 2008, Springer 2009), and the influence of gender norms on student-parent enrolment (Osborne et al. 2004). Focusing on specific higher education institutions in the UK and Denmark, Brooks (forthcoming) has investigated the effect of gender norms and state policy relating to higher education and childcare on day-to-day familial practices. Elsewhere (2011) she has assessed how differences in the welfare regimes of the two countries, the structure of the higher education system and pervasive assumptions about gender relations impact upon the way in which student parents are constructed within institutional cultures and assisted by institutional practices. Marandet and Wainwright (2009) have studied the influence of neo-liberal individualisation with the UK on students’ perceptions of the difficulties they face and the marginalisation of non-traditional students resulting from the commodification of higher education. See also www.nuffieldfoundation.org/supporting-student-parents-he.
complexity and the lack of assistance offered to students applying for it, as levied by Marandet and Wainwright (2010). The authors also remark upon the lack of recent evidence relating to other forms of support such as the Parents’ Learning Allowance and Childcare Grant, as well as a lack of research into financial support for postgraduates – significant since many of the student parents informing this research are postgraduates.

This local, qualitative research among student parents at Goldsmiths and the University of Greenwich is intended to contribute to filling these gaps in the literature looking at the experience of student parents in particular, a group that is disproportionately likely to apply for discretionary funds (NUS 2012: 26) and for whom funds such as the ALF form a vital source of income (Smith and Wayman 2009). When the NUS commissioned Goldsmiths Students’ Union to conduct this research, it outlined the following as possible areas on which to focus: how state and institutions’ discretionary funding interplay; how part-time and/or summer employment impact upon students’ claiming of benefits; the availability of suitable childcare; the take up for the government’s Childcare Grant; and how students who have transitioned from Further to Higher Education institutions in particular experience accessing financial support. We have tried to address these issues within the research objectives we set ourselves as outlined in the Introduction above. The exception is the experience of students transitioning from further to higher education institutions since we were unable to find any such student parents.

Informing our research objectives are the observations that more than half of student parents surveyed for the NUS (2012) reported finding it difficult to understand their financial entitlements. When asked about experiences of applying for discretionary funds, responses were mixed – most likely reflecting the fact that most of such funding is subject to the differing application procedures of the institutions administering it – with one in ten describing the application process as ‘extremely difficult’, 20 per cent of whom were student parents (NUS 2012: 26). Such views support the literature reviewed by Heynat and Davies (2012: 21) that emphasises the complexity of the bursary system (largely because the numbers and amounts of bursaries offered, and the eligibility for bursaries, differs from institution to institution), making it both difficult for students to comprehend and to evaluate the bursary system as a whole (see Mitton 2007, London Economics 2007, Smith 2007, Adnett & Tlupova 2008, McCaig & Adnett 2009, Callender 2010 – all cited in Heynat and Davies 2012: 21). The literature also discusses few students knowing details of what support they would be eligible for ahead of attending university and not being able, therefore, to factor such considerations into their decisions to study (see Maringe & Foskett 2009, Mangan et al. 2010 – both cited in Heynat and Davies 2012: 21). Further contributions to the literature on bursaries highlight the issue of whether institutions are effectively distributing potential funds (OFFA 2008, cited in Heynat and Davies 2012: 21). Heynat and Davies (2012: 22) also highlight (citing OFFA 2010)
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there being little evidence that the current bursary system has deterred entry into higher education or influenced students’ choice of institution, although they also note evidence of some institutions using bursaries to attract the student body that is most beneficial to them (McCaig & Adnett 2009, Callender 2010 – both cited in Heynat and Davies 2012: 22), which often contradicts the aim of widening participation in higher education. Finally, the authors signal the strong case for a national bursary scheme as laid out by Chester and Bekhradnia (2008).

We found no specific research into the significance of universities supporting individuals (though discretionary childcare bursaries for example) rather than subsidising onsite childcare provision – a shift taking place at Goldsmiths and to a lesser degree at Greenwich – but we understand this move as comparable to neoliberal changes in the world of work in which the cost of labour is reduced through flexibilisation, about which there is an abundant literature. Discussion of issues surrounding student parents and the lack of affordable, suitable childcare in the Smith and Wayman’s ‘Meet the Parents’ report for the NUS (2009) is clearly of relevance here.

The broader context of the research is the prominence of finances as an issue among student parents. Smith and Wayman (2009) describe the majority of student parent survey respondents as citing finance as the area that would have most improved their experience as a student parent:

13% said higher benefits or student support; 11% cheaper childcare or increased childcare funding; 8% funding for unregistered childcare; 7% guaranteed childcare funding; 5% funding for travel; 4% an easy-to-use central source of funding information; and 4% better financial advice. Others focussed on financial processes, with 7% picking monthly instalments of student loan, and 4% not having to change in and out of benefit and student support systems throughout the year (ibid.: 77).

The NUS (2012) reports more than half of student parents surveyed as regularly worrying ‘about not having enough money to cover their basic living expenses’ and that ‘financial considerations remain important contributors to decision-making, most notably for students with dependent children’. Almost half (49 per cent) of student parents surveyed reported feeling ‘unable to concentrate on their studies because of financial worry’. Callender et al. (2006; cited in Heynat & Davies 2012: 8) depict student parents as among those with higher levels of debt upon graduating, while the NUS (2012: 23) observes previous research showing student parents to experience high levels of guilt about imposing economic hardship on their children because of deciding to study. It is against this backdrop of literature that we conducted our research at Goldsmiths and the University of Greenwich.
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**Methodology**

The obvious starting point for recruiting student parents to take part in the research was the onsite nurseries present at both Goldsmiths and the University of Greenwich. The nursery managers at both institutions were contacted and interviewed informally in person (in the case of Greenwich, we communicated with the manager by phone and email and the deputy manager in person onsite – see appendix one). These discussions included general background information about the nurseries, the struggles to keep both open and the universities’ attitudes towards supporting student parents.

Having established contact with the nurseries’ management, we then requested that they forward our email and printed slips requesting participation in the research (as well as suggestions for other student parents we might contact) to student parents with children in the nurseries. The response was disappointing: none from Greenwich and one from Goldsmiths – most likely a reflection of the time of year when most student parents are preoccupied with revision, examinations and coursework and often not present on campus as much as they are during the more timetabled autumn and spring terms. We also displayed research recruitment posters at Goldsmiths (but were unable to secure permission to do the same at Greenwich) and included a call for participants within the Goldsmiths Students’ Union e-bulletin to its members.

Given the lack of response to these efforts, our research participants were gathered through our personal networks - we have a daughter at Goldsmiths Nursery and study/studied at the university as postgraduates. This meant that only two of the Goldsmiths student parent participants were undergraduates (and the remaining six were postgraduates - of whom two were ourselves). We held two lunch-time focus groups with participants at Goldsmiths which used the same, semi-structured script and lasted for approximately 90 minutes each (see appendix two). Participants were offered £10 to cover the cost of their meal and travel. In addition, the Head of Student Funding was interviewed whose role includes administering applications to college hardship funds (see appendix three). The administrator of one of the college’s academic departments was also emailed to enquire whether his dealings with any student parents, or those of his administrative and academic departmental colleagues, included issues concerning student financial support. Since this particular member of staff reported little involvement with these issues, no further department-level staff were pursued as potential interviewees.

We were unable to carry out focus groups or interviews with student parents from the University of Greenwich. This was because we had no response to our attempts to recruit participants (who, like Goldsmiths’ students, were busy with examinations and coursework at the time of the research) and also because the university announced its intention to close the nursery in coming weeks, early on in the
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research. The nursery offered the best chance of establishing contact with student parents and its threatened imminent closure meant its users were focused on campaigning for its continuation. We felt that to press further for users to take part in our research to be unrealistic and insensitive and instead offered our support to the campaign (having been involved in the campaign to save Goldsmiths Nursery). Through contact with the campaign we have however received insights into the institutions’ attitudes and actions towards student parents that have informed the research discussion. In addition, we interviewed by phone the university’s students’ union’s Academic and Welfare Adviser (see appendix four) at the start of the research (who went on to orchestrate the campaign to save the nursery) as well as the university’s Senior Student Finance Officer about hardship funds and issues surrounding student parent finances (see appendix five). All participants were informed about the research and what participating in it entailed. Focus group participants were asked to sign information and consent forms (available on request) that include guarantees about the anonymity of their identities and the information they provided.
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Findings

Discretionary funding:

Both Goldsmiths and the University of Greenwich offer a range of discretionary bursaries with varying eligibility criteria, as well as the ALF. Information about them is located several pages into the institutions’ websites and is not always easy to locate. We found finding relevant information on the Greenwich website the most difficult of the two. At Goldsmiths, the Head of Student Funding reported good attendance at workshops on funding at the start of each year for students and Senior Tutors (but not for student parents in particular) and she added that mid-year workshops might also be of use to students. All research participants reported difficulties finding out about possible funding. For example:

Respondent 1: I was not aware that the university offered any assistance towards the cost of childcare. I don’t think this was publicised by the nursery or the wider institution. It did not occur to me that it might have been available. I was not aware of being able to draw on hardship funds for these costs.

Respondent 2: I think the nursery could be a point of contact at which information could be shared when students make initial enquiries. A booklet, updated regularly and available in hard copy and online, with specific details about the possibilities for funding.

Respondent 3: I only recently found out about hardship and childcare funds through this focus group.

Respondent 4: I did not know anything about the funds. Personally the idea that I should check online for them disturbs me, I prefer much more person-to-person information - an office where somebody can tell me all the possibilities I have. Also, inside of the department, I would prefer to have a session dedicated to funding at the beginning of the MPhil year.

Of the bursaries offered at both institutions, only Goldsmiths’ Childcare Bursary is specifically targeted at student parents. New and existing home, EU and international students using OFSTED registered childcare for their dependent child(ren) under 11 years of age are eligible to apply for the bursary of £400 per child. The bursary was instigated in 2011 with the withdrawal of the college’s financial support of the onsite nursery. The college attributed its decision to wanting to use the £70,000 of college funds spent subsidising the nursery (a figure disputed by those campaigning to save the nursery) in a manner in which more student parents would benefit, rather than only those using the nursery which had limited places owing to lack of space. After a long campaign to save the nursery, the Students’ Union eventually took over its management from September 2011. The college Students’ Union emailed all students about the bursary and the nursery distributed information to its student parents (information was also posted on the college website, as noted earlier). Participants described the application procedure as short, simple and not means tested. After a number of months, a further £600 was automatically distributed to our

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3 See http://www2.gre.ac.uk/current-students/student-finance and http://www.gold.ac.uk/student-services/student-funding.
participants who succeeded in being awarded the initial bursary payouts. When the Student’s Union took
over the nursery’s management, nursery fees were raised by up to £16 per day to make the nursery
financially viable without a college subsidy. This marked rise in childcare costs was cited by two of our
participants as a main reason for applying for discretionary funds from the college and it is likely that
other student parents using the nursery applied for these funds for the same reason.

Of the student parents participating in this research, three had applied for the Goldsmiths Childcare
Bursary and three for the ALF and one for ‘everything except the student maintenance loan’. Those who
had applied for the ALF commented on the time it took to compile the application. Some students
described feeling uncomfortable applying for hardship funds: ‘when you receive a letter saying that you
are rejected you feel greedy, you feel that maybe you are trying to claim too much’. Several pointed to
the importance of sympathetic personnel who administer hardship funds and provide the point of contact
with students:

Respondent 1: I feel some of the staff in job centres and office jobs in college have their own
frustrations. Maybe unconsciously they don’t want a single mother like me to get ahead of them.

Respondent 2: They always approach you with a punitive demeanour; you feel that they are not
there to support you really but to catch you out. When there are children involved mothers feel
more sensitive to judgement and having to apply to then have their finances scrutinised.

The Head of Student Funding in a separate discussion showed sensitivity towards this sentiment:

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. I was a student
parent myself so I like to think I understand their situation.

At Greenwich, the ALF comprises the government’s input as well as additional funds from Alumni. At
Goldsmiths the fund is not topped up. We do not consider the differences in the application procedures
for the ALF at the two institutions to be significant. One undergraduate participant was turned down from
the fund because she was an ‘examinations-only’ student, which also disqualified her from the Childcare
Bursary and government Childcare Grant. Another was refused because she had not taken out the
maximum student loan for fear of falling into too much debt. A postgraduate participant’s application was
declined because the notional weekly income of £161 for postgraduates in London that was added on to
the applicant’s reported income meant his household income appeared to exceed its expenses and hence
made him ineligible for the ALF. The Head of Student Funding at Goldsmiths told how the Notional

4 All higher education institutions assume levels of income for students when assessing applications for the ALF as set by the
government: non-final year undergraduate applicants being assessed for a Standard ALF Award are assumed to have an income of
£1,694 per annum and £565 per annum for final year students. This assumes income from a number of sources including part-time
work, additional support from a partner/parents/bank overdraft/savings, etc. For full-time postgraduate students a weekly Notional
Postgraduate Income makes is nearly impossible for postgraduate students to receive support from ALF regardless of their real financial situation and how she had been trying in vain to challenge this directive. She has, however, the ability to distribute Non-Standard Awards from the ALF that uses a different process: instead of the standard template including its set levels of assumed income, Non-Standard Awards are assessed on a case-by-case basis and often issued when the need for funds is particularly urgent. Last year alone, £35,000 of funding was awarded to Goldsmiths’ students via this method.

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. To quote one respondent further:

_The system is too complex. It’s too time-consuming to apply for bits of grants all over the place. The grants that are offered are completely inadequate for the costs involved. Registering at a nursery, leaving a deposit and establishing a routine, usually by being physically present through the settling in period – it all takes time and money. It’s right that children and parents are adequately initiated and connected to the processes of where they are based. But to have to stop and start this process due to a lack of co-ordinated and sustained funding is wasteful and detrimental to the wider working life of the parent who must put a lot of energy into getting the resources to cover the bare minimum._

Of the 15 student parents using Goldsmiths Nursery, four of the nine undergraduate student parents were in receipt of the government’s Childcare Grant. Among Greenwich’s 10 student parents using the Avery Hill Day Nursery (the nursery of the University of Greenwich), all seven undergraduate parents received this grant. While no issues about this particular grant emerged among our participants, problems were noted from the institution’s vantage about this and other funding, as the Senior Student Finance Officer at Greenwich explained:

_Part of the problem is the nature of where student parent support comes from - i.e. DWP [Department for Work and Pensions], HMRC [Her Majesty’s Revenue and Customs] etc. - they are extremely difficult for us to assess. The Childcare Grant is always a huge problem, as is the assessment of benefits for parents. The Childcare Grant is persistently causing parents problems as a result of a number of factors. Firstly for the first term the costs are estimated: the student and childcare provider then have to submit a CCG2 confirming actual costs for childcare which is then used to pay term two and there are often overpayments. As the student is paid the childcare and not the provider, we frequently have providers ringing us to say the student hasn’t paid and asking what they can do about it. 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_
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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.

In addition to these issues, research participants made specific reference to the Nursery Education Grant as problematic for a number of reasons: the 15 hours of ‘free’ childcare for 3-4 year olds is only available for 38 weeks of the year, it has to be claimed over a minimum of three days’ childcare per week (or 12.5 hours can be claimed over a minimum of two days per week), and the maximum cost that can be claimed for each of the ‘free’ hours is currently £5.89. Since Goldsmiths Nursery is unable to offer half days and the cost of its care per hour amounts to more than £5.89, parents claiming the Nursery Education Grant still face significant childcare costs, as this participant testified:

I was aware that money was tight but that my child qualified for 15 hours per week with the early-years entitlement. On this basis, I signed up for two days a week childcare at the nursery. I was shocked when September and October’s invoice arrived. It indicated a total of 17 hours a week less 12.5 hours in early-years credits leaving me liable for a £130 monthly deficit. By late October, I was given a week to pay £260 and borrowed the cash to do so. Only then did I learn that 15 hours of ‘free’ entitlement was only applicable when childcare is spread over a minimum of three days. But for me, two days a week was all I could afford given that Goldsmiths Nursery only operates full-day provision.

The final issue raised by participants in relation to state support pertains to the childcare element of Working Tax Credits claimed by all bar one of our postgraduate participants, most of whom worked as casual teaching staff in their departments alongside writing their PhDs. The main issue for these students was the fact that they are paid for the hours in which they have ‘contact’ with students. While their contract stipulates this hourly rate to include preparation, marking, etc., these latter hours are not clearly laid out within their 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 easy for them to produce it. Participants expressed deep unease at this state of affairs and resentment that they were in this position for what they saw as no fault of their own. They felt this was a mere administrative issue that departments/the university could easily address and the institutional failure to do so was seen as indicating the college’s lack of support 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. ‘This is also a union issue’, reflected another: ‘It would be nice to have the NUS or UCU push universities to get this sorted out in our favour’. ‘Ultimately’, she said, ‘it is rather ludicrous that the only way we can afford the childcare we need to study is provided through work’. Looking forward,
another described feeling confused about whether changes to the Tax Credit system announced in April’s Budget meant that she and partner would be eligible for Working Tax Credits under the new rules if she studies full-time while he works more than 24 hours per week.

**Onsite childcare:**

The final objective of this research concerns the impact of institutions such as Goldsmiths and Greenwich providing bursaries for individuals while shifting away from subsidising facilities such as onsite childcare. Research participants had used a range of formal and informal childcare and all highlighted the same challenges: 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. All recognised the advantages of onsite childcare facilities while one preferred to have their child cared for nearer home. The threatened closure of both Goldsmiths Nursery and the Avery Hill Day Nursery differed in that Goldsmiths’ Senior Management described wanting to close the nursery in order to redistribute its nursery subsidy among student parents more broadly (a motive challenged by those campaigning to save the nursery) while the case for closing Greenwich’s nursery appears to be purely financial (see appendix six for insights into the university’s position), which may indicate a difference in the way the two institutions view the needs of student parents.

**Discussion**

A number of points for discussion emerge from this research. Even though the number of research participants was disappointing, we still feel the experiences of those with whom we spoke illuminate issues of relevance to the wider student-parent body. Since the majority of our research participants were postgraduates, 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. 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 (often having met at the university where they study) rather than one parent working to support the other’s studies.

What also is apparent at both Goldsmiths and Greenwich – universities that pride themselves on their diverse student body – is the lack of specific support (financial and otherwise) for student parents. That neither institution has statistics on student parents is revealing, as is the situation in which the contracts of teaching postgraduates do not clearly support their entitlement to Working Tax Credits. Furthermore, the two universities’ desire to close their onsite nurseries in the face of considerable resistance from staff, students’ unions and the wider public has been taken as one of the clearest signals that neither takes the
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needs of student parents seriously. Goldsmiths’ Senior Management justified wanting to close Goldsmiths Nursery in order to redistribute funds to student parents more effectively but failed to address issues such as the increasing lack of alternative, quality nurseries in the area. As the findings above make clear, it is not apparent whether the Childcare Bursary instigated with the nursery’s closure has reached those who need it most: it seems several student parents were unaware of it and that those who first applied for it received a second payout suggesting a smaller number of applicants to the fund than expected. Moreover, the fund – like the ALF\(^5\) - is tokenistic: notably it is not sufficient to cover the increase in nursery fees under the Students’ Union that has left many student parents facing an unforeseen hike in childcare costs.

A further issue is the need for a state and institution-based funding system that recognises that the pressures on student parents leave them prone to, for example, falling into debt or suffering from mental ill health. All of these factors affect student parents’ ability to study and requires a financial support system that can react quickly to their changing circumstances and allow for the specificities of their situations. (Ideally, student parents would be universally entitled to a minimal level of support.).

At Greenwich, the Student Unions’ Academic and Welfare Adviser reported the main issue with student funding to be the slow speed with which the university and benefit system react 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\(^6\) to take effect. When a student [parent or otherwise] finds his/herself in debt, the speed of responding to their needs is critical. As universities have come under pressure to take on ever-larger numbers of students, bureaucracy increases and slows (committees meet less often, etc.) such that in my experience, Greenwich has a weak record at reversing decisions, reacting to problems, etc.*

One undergraduate participating in our research who had suffered from ill health and failed to meet her academic requirements 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. This case is one example of a student parent whose situation is poorly catered for under the current system. Although a member of support staff within institutions is able to make decisions about the use of Access to Learning funds using a Non-Standard mode of assessment, this then means that whether a student parent is eligible for support can rely on the discretion of just one individual.

\(^5\) At Goldsmiths for example, the minimum amount paid from the ALF to successful applicants is normally £100 and the maximum is normally £3,500.

\(^6\) The university system geared towards supporting students with personal difficulties affecting their academic performance.
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These are just some of the issues surrounding student finances unearthed among the student parents and support staff taking part in our research that we hope make a useful contribution to the NUS ‘Pound in Your Pocket’ report.

References & Resources

Journal/print media articles:


Brooks, R. (forthcoming) ‘Negotiating time and space for study: student-parents and familial relations’, *Sociology*.


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Reports:


Other relevant resources:


www.direct.gov.uk/en/EducationAndLearning/UniversityAndHigherEducation/StudentFinance/Typesoffinance/DG_171503

www.practitioners.slc.co.uk


Appendices

1) Avery Hill Day Nursery

- Started around 1994. Moved site once (or more than once?).
- Capacity for 28, only ~19 because cut under twos to ‘save’ on staffing costs but this has made it difficult to fill the spaces and is hence short sighted. Decision taken when nursery was under Student Affairs (now under HR) – talk of reversing the decision.
- HR made no attempt to meet with staff to discuss new line manager structure, etc.
- Only dealings with unions - UNISON when reapplying for jobs – unions not thus far been active in saving the nursery, including the SU.
- Nine staff, ~five at a time (job sharing), all permanent. Space allows for more cost-effective ratios (cf. Goldsmiths Nursery).
- No support with marketing and publicity from the university, few staff or students knows nursery exists (cf. Imperial College for e.g., where capacity has been expanded to some 150 and staff come from all over the world knowing about the excellent onsite childcare, etc.)
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- Given rising tuition fees, you’d think it’d be an asset to promote (esp. as rated outstanding by OFSTED). Large number of women with children among the massive staff.
- £45 students, £55 staff per day, including hot lunch. Half days possible. Open 8am-6pm.
- Student, staff and community users.
- Occasional issues with delays in payments coming through from Childcare Grant.
- Many staff use childcare vouchers.
- Closed 10 weeks/year (six in the summer, two at Easter and two at Christmas).
- Student parents sometimes pull out once teaching lessens around May, and then want to re-enrol children in the autumn but have to go back on the waiting list. Wider issue of who/what the nursery is for – e.g., widening access to education and hence student focussed.
- Currently still subsidised by the university but being told they have to be self-sufficient.
- Paulina has developed strong ties with the Education Department with students doing placements at the nursery, etc. Sees the nursery as the first rung of the university’s excellence in education and is dismayed that this isn’t recognised more widely.

2) Focus groups

Focus group 1

Q: Can you start by stating the age of your child(ren), whether you were studying before having them or before being pregnant, whether they influenced your decision to study, what you’ve done for childcare (type of provision, how often, rough idea of cost), etc.? If you were pregnant or already a parent before starting your studies, did you find out about funding options beforehand? How?

Respondent 1: Two - 11 months and five years. I started studying before I had children. I do remember reading the section about being able to take maternity leave in the information booklet from the ESRC and being very impressed about getting three months paid maternity leave! I had no clue really what it meant to have children.

I have used a combination of continually extending maternity leave to submission deadlines while I was sole carer for my children, informal arrangements with family both while in South Africa and in the UK and formal nursery settings. I initially used Goldsmiths Nursery for approximately six months back in 2008 when I only had one child who was 18 months old. Up until this point I had taken full maternity leave, suspended my studies and used family to attempt to juggle the business of becoming a parent. I was able to access the nursery on a three, full days per week basis because I had begun to teach in the department again alongside my studies and was thus able to claim Tax Credits. Hence most of the costs of childcare could be claimed back through the childcare element. I would not in any way been able to afford the nursery fees of approximately £135 per week without this assistance. I later switched to a community nursery where I paid about the same amount for the same quantity of time, though now with lunch and snacks included in the price. Once my daughter was old enough to have the fees reduced, we went full time. I have not used any formal provision for my son so far. The costs at the moment are prohibitive and as I am not working I do not qualify for the childcare element of our Tax Credits.

I was not aware that the university offered any assistance towards the cost of childcare. I don’t think this was publicised by the nursery or by the wider institution. It did not occur to me that it might have been available. I was not aware of being able to draw on hardship funds for these costs.

7 Olivia tried in vain to take notes while running this group, breastfeeding and caring for an older child(!). Participants kindly emailed responses after the focus group that developed into an unstructured discussion. One participant failed to respond to questions on email but did copy us into a confidential letter of complaint to Goldsmiths Students’ Union (not included here) regarding her childcare funding and agreed we could use sections of it in the report anonymously.
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Respondent 2: My son is two in August. When I got pregnant I was still on funding but it ran out during the pregnancy and I did not have the right to maternity leave/pay [from the ESRC] because of that. I did get statutory maternity pay though for six months, £30 a week, which really helped at the time. As I was unable to work when I was highly pregnant I claimed housing benefit to pay the rent and we also received Tax Credits because my partner was working full time. That was enough to cover all the household costs. I first sent my son to childcare when he was six months old because I had to submit my thesis to an ESRC deadline. He was with a child-minder full time for six weeks. We paid for this through Tax Credits and my grandpa paid some as well. Before that, my mum was looking after him for six weeks everyday while I was finishing a first complete draft of my thesis. I spent all day writing and she called me when he was due for a breastfeed. When my son was 3 months my aunt and uncle in Dorchester helped me in a similar way for one month, taking him for walks so I could write and did all the cooking and shopping. I could not have finished it without the help of my family and the ESRC were not very generous with their extension. Then my son started going to nursery two and a half days a week from the age of 14 months. We pay for this through Tax Credits because my partner and I work enough for all the childcare costs to be covered. This is the arrangement we still have.

Respondent 3: One child, three years and five months old. As said, I started to apply for a PhD place at Goldsmiths immediately after I found out I am pregnant. I also knew that there was a scholarship deadline in few months’ time - so I got accepted by Goldsmiths and applied. Basically, the pregnancy made me more determined to be accepted for the PhD and apply for a scholarship. I got the scholarship - the only problem is with the deadline for finishing the studies. One of the reasons I chose Goldsmiths is because it has a nursery. It looked friendly and open to students and parents. Also the department’s staff was very supportive when they found out about the baby.

Q: How have you funded your studies? Have you applied for state/college support? How do you feel about doing so? For what type of support have you applied?

Respondent 1: I have funded my studies through a combination of ESRC funding and smaller departmental bursaries. I feel fine about doing this, though a little annoyed at myself that I did not manage to finish the PhD before the end of the ESRC funding.

Respondent 2: My studies were entirely funded by the ESRC. When the grant finished I received a departmental bursary for the completion fees. I feel very lucky to not have had to pay a single penny towards my PhD. I have not applied for any other support since because all the costs are covered.

Respondent 3: I did not apply at all for college support. It takes a lot of time to find about bursaries and to apply for them. Generally and unfortunately I prefer to have one big grant and not to bother after. Only in November 2011 I have applied for Child Tax Credits - and after filling the form we have received NO entitlement - because we did not prove that we work, nor that we are self-sufficient. Later, with the help of some colleagues from Goldsmiths, I made a complaint and explained our financial situation, plus attached copies of documents of our bursaries. We have received a Credit Tax Award. This thing - as the letter confirming it says - it is not meant to cover childcare payments, just to help the family.

Q: How did you find out about support available? Who did you ask? What might improve access to information?

Respondent 1: Through the ESRC booklet about maternity leave provision. Self-led enquiry about Tax and Child Tax Credits instigated by the advertising campaign aimed at encouraging take up of the benefit. I think the nursery could be a point of contact at which information could be shared when students make initial enquiries. A booklet, updated regularly and available in hard copy and online, with specific details about the possibilities for funding.
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Respondent 2: I found out about Tax Credits through other parent friends and applied. I only recently found out about hardship funds and other childcare funds at the focus group.

Respondent 3: The scholarship I took in Romania was advertised everywhere (TV, newspapers) - even if it was a private one. That year was the first year, and there were 100 places for MA or PhD. I took one of the 3-4 PhD scholarships for three years ($15,000 per year). All the others were MA. With this sum of money I’ve paid tuition fees and living expenses. Then I have also applied for another scholarship of £2,000 with a British-Romanian Foundation. In the UK I did not know anything about scholarships. Personally the idea that I should check online for them disturbs me a lot. I prefer much more person-to-person information - an office where somebody could tell me all the possibilities I have. Also, inside of the department - I would prefer there to be a session dedicated to funding at the beginning of the MPhil Year.


Respondent 1: Too complex. Too time consuming to apply for bits of grants all over the place. The grants that are offered are completely inadequate for the costs involved. registering at a nursery, leaving a deposit and establishing a routine, usually by being physically present through the settling in period. This is right - children and parents benefit from being adequately initiated and connected to the processes of where they are based. However, to have to stop and start this process due to a lack of co-ordinated and sustained funding is wasteful and detrimental to the wider working life of the parent who must put a lot of energy into getting the resources to cover the bare minimum.

Respondent 2: The system is horrendously bureaucratic but I’m satisfied with what I am receiving now. Except that the Goldsmiths Anthropology department does not recognise that tutors work for more hours than they are paid, which complicates the application procedure for Tax Credits because you have to claim that you work for at least 16 hours a week, which is true but the college does not provide documentation stating how much preparation work goes into teaching.

Respondent 3: Yes, it is quite unfair to work as a tutor for such few hours... I would like that the contract should pay less per hour but for more hours, including preparation. Like post-docs are, for example. This way we could benefit from Working Tax Credits.

Q: Have you also worked during your studies? Has this affected your claiming state/college support? In what way?

Respondent 1: Yes. Working enabled me to claim Tax Credits and fund childcare.

Respondent 2: Only as a Visiting Tutor. It enabled me to receive Tax Credits to apply for the childcare needed to study.

Respondent 3: I worked for three months at ‘Paul’s’ - because I wanted to add to my tutoring hours to make 16 hours a week. Both me and my husband are PhD students. In the booklet that we received in hospital when our son was born, it was written that if both parents are students and one works 16 hours.... but this information is not true for PhD students.

Q: Do you feel being a parent affects your academic life/potential? In what way?
June 2012

Respondent 1: It is detrimental in that I cannot compete with the amount of time others can put into their careers. It has been massively positive because it has exposed me to a wider social reality of which I would otherwise be unaware that has influenced my engagement with critical theory and academic practice.

Respondent 2: Yes. I cannot go to seminars in the evening because I have to look after my son, unless we plan it long in advance. Less flexibility. But it has also made me work harder and be more structured and emotionally balanced.

Respondent 3: I think I am much more organised and much more profound as a student since I am a parent too. I have less time, it is true, but I work for seven to eight hours every day in my office - like any other job. When I did my MA and had no child, I felt I was working much more - reading much more during the night, day - no structure really - and much more than normal working hours. Is this all right, I wonder? Eight hours a day - isn't it enough?

Q: How could student parents be better supported?

Respondent 1: OK. It’s a pipe dream. The introduction of universal, free, high-quality nursery provision, as per the model in France and Norway. For infants, a student fund that provides consistent and long-term cover of costs for the life of the time studying. This to be co-ordinated with local and national government schemes to provide a straightforward model and a single payment made direct to the care provider. The complexity and time it takes right now is wasteful and distracting.

Respondent 2: If childcare were paid for without needing to work to receive tax credits. This is also a union issue. It would be nice to have the NUS or UCU push universities to get this sorted out in our favour. Ultimately it is rather ludicrous that the only way we can afford the childcare we need to study is provided through work.

Respondent 3: Visiting Tutor teaching positions should be regarded as 8 or 10 or 16 hours per week. More than that, when a student enters a maternity leave, they should receive a booklet informing them about possible funding for student parents.

Q: If you had to choose between money (e.g., bursary) and facilities (e.g., nursery) from college, which would you prefer?

Respondent 1: This question needs to be elaborated upon for me to answer properly. How much money? Applied for how? What facilities? Funded how?

Respondent 2: Hard to say. I think free/cheaper nursery would be ideal but it is quite difficult to make such a big nursery for everyone. The bursary gives the theoretical opportunity for any parent to apply - if he/she knows about it...

Respondent 3: A bursary because I prefer to have my son at childcare near home.

Focus group 2
Respondent 1 is a postgraduate who hasn’t applied for any funding. She has a child-minder who comes to the house and is an illegal immigrant so receives cash. Hence 1 feels she won’t be entitled to any funding. Also, because she is a postgraduate student she thought she wouldn’t be entitled to anything.

Respondent 2 has applied to everything - all funding except for the Student Maintenance Loan. She was told (at the jobcentre) that if she applied for the loan then she would lose income support and housing benefits. She had a loan in the first year but then fell pregnant at which point the staff in the job centre discouraged her from studying. When she decided to study they encouraged her to take the loan and drop the benefits. She stood her ground and made the most advantageous choice but could easily have been drawn into large debts when it was unnecessary. Her daughter is at nursery four days per week but
when she has placements she needs to have her daughter in a different nursery from 7.30am to 5pm. She didn’t apply for Childcare Bursary because it had been already attributed. She applied to the ALF but didn’t get because she was not claiming the loan.

Owing to her situation, Respondent 1 had more to say than Respondent 2 but there was interesting interaction between the two. Respondent 2 is a single mother of two and Respondent 1 is a married mother of three. Respondent 1 commented that this was another reason why she thought that she wouldn’t be entitled to any funding, because her husband helps. His income of £26,000pa does not allow her to apply for funding and she feels that maybe there are other people who need it more than her. Respondent 2 intervened to say that having a husband doesn’t mean much: in her case, if the father of her daughter lived with her things would be much more difficult. In a way ‘I cannot afford to have a husband’ she said.

Respondent 2 fell pregnant soon after being accepted to Goldsmiths. Respondent 1 thinks it is good to have kids whilst studying. She has always used informal childcare. Her youngest is in the waiting list for nursery but the other one never got a place. She always used swaps with friends and now an informal nanny. She said that applying for funding is a job in itself. Some of them, like ALF for example, are a day’s work and then added that ‘when you receive a letter saying that you are rejected you feel greedy, you feel that maybe you are trying to claim too much’. She find out about ALF through a friend.

Respondent: ‘When I walked in the corridors of uni pregnant I would ask her “What am I doing here? Who am I fooling?” She doesn’t know anyone else who has kids in her course. She finds it difficult to always have to meet people in the jobcentre and in the student services who sit behind the desk and make her feel that they don’t want her to get ahead: ‘I feel there is a strong force around or above trying to stop me from getting ahead in life, there is a strong force preventing single mothers to go to university, because that is how it supposed to be, rich should be rich and poor should remain poor’. Part of it is down to the kind of people who she deals with in admin services and the like who she feels have their own frustrations and ‘maybe unconsciously don’t want a single mother like me to get ahead of them. Because maybe they don’t want me to later I come back to that desk and be a different position, maybe with a degree, and probably then I won’t need to go there anymore’.

Respondent 1 feels the same when dealing with student support services, it seems that they always approach you with a punitive demeanour; you feel that they are not there to support you really but to enquire after you and trick you. Respondent 1 feels she could have done much better if she had had more financial support, she is now in completion but her PhD funding has ran out. She thinks that information should be transmitted to student parents. In the student services for example, they should inform student parent of their entitlements. When there are children involved mothers feel more sensitive to judgement and processes of application and assessment of financial situation.

3) Head of Student Funding, Goldsmiths

- Childcare Bursary £40,000.
- ALF is the biggest pot of money. ALF is a hardship allowance meant to cover shortfall as a mechanism of last resource.
- ALF is attributed under a set of strictly defined criteria commonly referred to (by the people who work in Student Finance and Student Support) as ‘the spreadsheet’. The spreadsheet defines the ways in which income and expenditure is supposed to be accounted. On the side of spending, it defines limits for certain items as well as what can be included. On the side of income the regulations define an assumed income for students. This is particularly problematic for postgraduate students. The Notional Postgraduate Income (NPI) has a value of £129 per week and is to be added to all other sources of income in all postgraduate applications to the ALF. This makes is nearly impossible for postgraduate students to receive support from the ALF regardless
of their real financial situation. She has been trying to challenge this directive but it has proved impossible. It would make sense to have a notional income for students who declare no income from other sources. The current set up is completely senseless and it is difficult to see a rationale for the continuation of the NPI.

- Another controversial aspect of the ALF application in relation to undergraduate students is the link between the receipt of a student loan and the eligibility for the ALF. As it is, a student must apply for a student loan before applying to the ALF. This means that indebtedness is encouraged.
- Apart from the Standard process of assessing claims she has the power to attribute funding through a Non-Standard process. This means looking at the application and usually interviewing the student if there is the need to respond to a specifically urgent situation. Last year alone, £35,000 was distributed using the Non-Standard method.
- Because of the characteristics of the funding, it would be expected that student parents made use of this support due to the high cost of childcare. Yet whether because of the difficulties imposed on postgraduate students (and these are the ones who don’t have access to Childcare Grant), the funding fails to cover their shortfalls. In any case she says that she regularly sees and attributes support to student parents especially in particularly difficult situations through the Non-Standard process.
- There are workshops for senior tutors in the beginning of the year as well as workshops for students - both well attended. She agrees it would be a good idea to have those maybe in the middle of the year so that students can have better access to information. There is nothing in particular for student parents.
- 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, and she feels that the fact that she was a student parent herself helps her understand their situation.
- She has to be a ‘guardian and a giver’.

4) Academic and Welfare Adviser, Greenwich

- Joined Greenwich in October from London Met where he was a visiting lecturer in law. He is a qualified legal advisor with over 20 years’ experience of working in legal/welfare-related posts.
- Greenwich Students’ Union is just off the Greenwich campus and covers Greenwich and Avery Hill campuses with Medway having a separate association (a little complicated apparently, so didn’t seek further info).
- Deal with some 400 students per year, a very small fraction of whom are parents. Vast majority are young and single.
- Majority of welfare issues encountered concern academic issues, followed by financial aid issues. Academic issues usually result from more complex problems and rarely relate to sheer academic inability. Students approaching the union tend to be from the older, more ‘diverse’ sections of the student body.
- One issue all students face is the difficulty accessing information relating to welfare, which is exacerbated by the university website being difficult to navigate.
- The ALF application procedure is relatively straightforward; He doesn’t see this as causing problems per se.
- Alumni contributions top up the ALF.
- The main problem is the slow speed at which the university and benefit system react to students’ changing circumstances. If a student becomes a carer for a younger sibling, for example, or falls pregnant, etc., it can take two-three months for the ‘extenuating circumstances’ procedure to take effect (university system geared towards supporting students with personal difficulties affecting their academic performance).
- Literature from the 80/90s on debt might be relevant, particularly: Berthund & Kempson (1992) ‘Credit and debt: the London PSI report’
Which outlines the five key triggers of debt - e.g., age, (dis)ability, family composition (with parents more likely to be in debt, and single parents all the more so), etc.

- When a student (parent or otherwise) finds his/herself in debt, the speed of responding to their needs is critical. As universities have come under pressure to take on ever-larger numbers of students, bureaucracy increases and slows (committees meet less often, etc.) such that in his experience, Greenwich has a weak record at reversing decisions, reacting to problems, etc.
- Greenwich SU has not been involved in the university nursery’s long-term struggle to stay open (in contrast to the situation at Goldsmiths where the SU, along with UCU and UNISON, where integral to the campaign to save the nursery and eventually took over its management). He does not see the role of the SU as taking over roles that he feels should be undertaken by the university – a move he sees as part of a wider trend towards selling off public services.

5) Senior Student Finance Officer, Greenwich

Q: Does Greenwich have a childcare bursary or any other discretionary funding that student parents can access, aside from the Access to Learning Fund?

A: The university has in the past had the Greenwich Support Fund, which will continue into 2012/13 but it’s a limited fund. It is available to parents but as students have to apply for ALF first, the ALF assessment cancels out qualification for GSF in all but the most exceptional circumstances.

Q: Have you any data you can share on the ALF and any other funding, in relation to student parents? (Such as how many student parents apply for such funds, how much they receive, whether they’re UGs/PGs, etc.?)

A: No unfortunately not, we do not keep records on students’ situations as stats - only as applications. In addition, there is no specific amount that a parent might qualify for - all students are assessed in the same way using income and expenditure costs that are applicable to the students’ situation.

Q: Is the application process for the ALF the same across institutions?

A: In the main, yes. The government provides guidance that all institutions have to use. We then have areas where discretion is applied to costs, such as, travel, accommodation and course caps.

Q: Could we see the application forms and other policy docs for any such funding?

A: I have attached a sample of our application along with our guidance notes. Every institution will have a different form layout and data collection question structure but they all collect similar information. Further information regarding the government guidance can be found at http://www.practitioners.slc.co.uk.

Q: Are there any particular issues that arise in relation to student parents and funding in your experience in your role?

A: Yes, the main problem is a lack of planning really by the student. Added to this the nature of where student parent support comes from, i.e., DWP, HMRC etc., they are extremely difficult for us to assess. The Childcare Grant is always a huge problem, as is the assessment of benefits for parents. The Childcare Grant is persistently causing parents problems as a result of a number of factors. Firstly, for the first term the costs are estimated, the student and childcare provider then have to submit a CCG2 confirming actual costs for childcare, which is then used to pay term two, so there are often overpayments. As the student is paid the childcare and not the provider, we frequently have providers ringing us to say the student hasn’t paid and asking what they can do about it. Similarly with regard to benefits for parents, claiming over the summer vacation is an issue. Jobcentre Plus seem 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.

6) Parents’ Action Group Counter Proposal, Greenwich

Avery Hill Nursery
Parents’ Action Group

Counter-proposal to the Proposed Closure of Avery Hill Nursery as of 31 July 2012
This proposal is endorsed by Unison and by the Students’ Union, University of Greenwich.

“Without the nursery I would not be able to finish my study. With its closure ... my son’s development will be put on hold as with the forced change of environment I am afraid it will take him some time to adjust... Since my son started at the nursery me, my family and my health adviser could not believe his development. Compared to my friends’ children he is more developed than their kids who are the same age as my son.”

• Anna Grodzka, student

“The nursery makes all the difference in the world. I get to bring my child when I need to, and when I am off from uni or schools have half term, she is also off. I know she is happy and safe and not far from me. If I have to leave early or be in lesson it’s not far for me to drop her off.”

• Nez Cornish, student

“I could not study at all without this nursery.”

• Student parent (anonymous)

 “[The nursery] makes a huge difference. I simply wouldn’t be able to study if I didn’t have access to the nursery. All other nurseries in my area are full with a year long waiting list. It’s the best nursery in London if not the UK. The staff are fantastic with the children; they have nonstop access to a huge outdoor play area. My son has considerably improved ever since he started.”

• Student parent (anonymous)

 “[The nursery] allows me to focus on my work safe in the knowledge that my child is happy and receiving excellent care. The nursery factored highly in my decision to accept the role at Greenwich. The nursery is far superior to other local nurseries in quality of care offered and educational standards. A childminder can only offer limited interaction with other children and limited resources. The location of the nursery is ideal for staff and students at Avery Hill.”

• Philippa Osborn, University staff member and parent

“Without the nursery here at Avery Hill I would not be able to complete my Primary Education degree. The nurseries closer to where I live have no places for September and if they do they are double the price of what I’m paying here... meaning I can’t afford them. I like knowing my daughter is just across the road from me if anything were to happen. Because of the times of my lectures I wouldn’t be able to get back to another nursery in time to pick up my daughter. I haven’t been able to find another like it in the area.”

• Louisa Ramm, student parent
“Using the nursery enabled me to be able to do everything that I cannot do with my son due to his disability. It is important for my son to be in a smaller environment as he cannot cope with lots of noise but at the same time I want him to experience other children and the nursery environment. This nursery has outstanding from OFSTED and comes highly recommended to me. The nursery staff have done everything in their power to support my son, they give him medication, support him on a one-to-one basis, welcome other professionals involved with my son into the nursery and much more.”

- Samantha Charman, parent

Avery Hill Nursery Parents’ Action Group  
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22 June 2012

Professor David Maguire  
Vice Chancellor’s Office  
MG QA082  
University of Greenwich  
Old Royal Naval College, Park Row, Greenwich, London SE10 9LS

Dear Professor Maguire,

We write to express our concern and dismay at the university’s recent decision to close the nursery facility at Alderwood Road.

We are led to believe that the Vice Chancellor’s group has taken the decision to close the nursery on the basis that the poor financial performance of the nursery has resulted in substantial losses to the university, which in the medium term is not considered acceptable in the current challenging economic climate. Furthermore the university has decided that the provision of childcare for staff and students is not a ‘core’ aspect of the university’s business.

It is disappointing that the decision to close the nursery appears to have been taken on purely financial grounds. We note that recent reviews of the financial viability of the nursery indicated that the level of subsidy required by the nursery over a five-year period was circa £450k. However, we believe this figure to be inaccurate as there are discrepancies on the application of salary cost savings resulting from existing salary protection, which yield savings earlier than anticipated. Furthermore, on the basis that the nursery already has a lengthy waiting list of children under two years wishing to attend the nursery we believe the estimates on recruitment to the ‘baby’ room, to be far too conservative. Therefore the decision to close the nursery on financial grounds should perhaps be reconsidered and you will find attached a revised five-year financial forecast which indicates a lesser subsidy over the period of circa ****** with a breakeven/modest surplus predicted from year ******, which we believe to be a more realistic proposal.

By proposing to close the nursery, the university is about to make a decision distinctly and substantially affecting a specific group of people (parents already using the nursery) who in the circumstances were entitled to rely on the nursery’s continuance. Following the review undertaken last year by the university’s HR Office, we were lead to believe that the future of the nursery was secure at least until summer 2014. We believe that, as a matter of public law, the university must ordinarily consult before effecting any change. So far the university has refused to recognise any obligation to consult current service users, merely advising users that they are only obliged to consult with those staff at risk of redundancy. This is deeply disappointing particularly considering the university’s new strategic plan,
which has been developed in a very open and consultative manner, talks in very specific terms about listening to the views of both staff and students when considering the university’s future development and service provision.

We understand other options other than closure may have been considered but we would be interested to know what these were and why they were discounted. Interestingly, we have been asked by the Human Resources Office to forward our alternative ideas to keep it open – surely it would have been better to have had a dialogue and consultation before taking a decision to close the nursery?

Although the university is aware of the need to conduct an Equalities Impact Assessment before making a decision to close, or alter, the nursery service, the Impact Assessment was conducted without the knowledge or involvement of nursery staff, parents, the recognised union (Unison) representing nursery staff, or the Students’ Union. The assessment relies on generalised information and did not take into account the specific circumstances of nursery parents, children using the nursery, or the needs of parents who are staff or students at the university. The failure by the university to consult parents, Unison or the Students’ Union contributed to the lack of information in the assessment about the potential impact of closure not just on female staff and students, as primary care-givers for children, but also the added impact of changes to childcare for children with disabilities and their parents. Not least, failure to consult has meant the university lost a valuable opportunity to seek to mitigate the impact of any change on protected groups under the 2010 Act by considering (a) alternatives to closure (the Students’ Union is aware of other universities and colleges where Students’ Unions have successfully taken over management of nursery provision) and (b) the timetable for proposed closure, to maximise the chances of parents obtaining as close to equivalent childcare provision as possible elsewhere.

On the issue of timescale, the timing of the decision is also to be regretted. For those students who have children placed at the nursery, to find out during the examination period that they will be required to make alternative childcare arrangements within less than two months has proved particularly stressful. Staff parents have also found this very difficult and many will have to take some time to find alternative provision at very short notice before settling children in to a new environment. As you will no doubt be aware, the nursery recently achieved an ‘outstanding’ OFSTED rating and parents of children at the nursery therefore wish to ensure that their children are placed in a nursery environment with a similar standard of provision. However, this in itself is very difficult as places are very hard to find in the Royal Borough of Greenwich with parents finding that many nurseries have long waiting lists only adding to the uncertainty and anxiety for all concerned – much of which could have been avoided with appropriate consultation over a longer timescale.

In our view the argument to close the nursery should not be based solely on financial performance. The provision of a well-marketed university nursery has other benefits which are perhaps difficult to quantify in monetary terms. It demonstrates the university’s commitment to diversity through supporting students and staff with childcare responsibilities and which in itself can assist in attracting and retaining more talented staff and students. The quality of the nursery provision is in keeping with proposed the university’s mission, values and behaviours for the new strategic plan. It offers a recognised ‘outstanding’ childcare provision to key university stakeholders – students, staff and the local community. In addition, it is a valuable learning resource for students from the Schools of Education and Health and Social Care who use the facility to place students as part of their studies and presents opportunities for research both of which contribute to the core mission of the university. Perhaps more importantly it provides a learning experience for young children that is caring, nurturing and is of highest quality and is something of which the university should be very proud and recognise as an exemplar in the local community.

Considering the above, we firmly believe the university’s decision to close the nursery to be both premature and ill-considered. We would therefore request that the university gives consideration to the following counter-proposal:
• At the least, to postpone the closure of the nursery until the end of the academic year 2012/13. 12 months is the minimum time needed for parents due to waiting lists at the most closely comparable nurseries.

• More constructively, to use the 12-month pause to establish a working group comprised of university representatives, nursery staff and parents, and unions representing staff and students, to review the business case and options for the nursery’s continued existence, whether remaining as part of the university or elsewhere. We would envisage that the working group’s tasks would include developing milestones and targets to maximise use of the nursery and strengthen the nursery’s financial viability. Experience elsewhere suggests that six months will be needed to explore all practical options and develop a viable business plan.

• The nursery be opened for 50 weeks per year for staff and 42 weeks per year for students therefore making it a more attractive offering in keeping with other nurseries in the local area.

• An immediate reinstatement of the ‘baby’ room, which we believe could very easily be filled to maximum occupancy therefore reducing the expected level of subsidy considerably.

• Internal support for the marketing of the facility to maximise opportunities to fill vacancies in the three-five year rooms.

• Consideration of other activities such as summer or vacation clubs during half terms and summer vacations which would increase the income generating opportunities of the nursery, thereby reducing the level of subsidy required by the university.

We would very much welcome the opportunity to discuss our proposals with you further but would appeal to you again to halt the decision to close an outstanding facility which should be considered an asset rather than a financial liability to the university.

In the light of the very short timescale for decision-making by the university, I would be grateful if you would respond to this letter by Thursday 28 June, particularly on the need for a 12-month pause and the establishment of a joint working group.

Yours sincerely,

Louisa Ramm
On behalf of the Parents Action Group
Bibliography


