

Doing Student Loans Differently and Passing the Postgraduate buck

[London South Bank University Students' Union](#) and [Christ Church Students' Union](#)

Description

The student loans system is not fit for purpose! Divided politics and constant changes in leadership frustrate any and all chances of real change from happening. Students' futures and the future of education are under threat, more and more students are opting out of education. The onus is on us as student leaders to make the change!

We also need to reconsider the way in which Postgraduate loans are calculated. Currently, all Postgraduate loans are capped and the same at £10,280, regardless of circumstances or income. These are paid in 3 instalments of 33%, 33% and 34% each year.

These loans are not eligible for any extra bursaries e.g. childcare grant or maintenance grants. Not only does this inhibit marginalised groups from accessing postgraduate study, it will have far reaching consequences within academia and other male and able-bodied dominated industries.

What's the problem?

That the student loans system and funding for education is not fit for purpose!

In order for Britain's further and higher education sector to remain internationally renowned and accessible for future generations, it is vital that the government understands the challenges and concerns facing students on the ground

£17 Billion is paid out in loans to students every year, a huge strain on the very students it is meant to benefit. If it's going to get done, it should be done right!

Employed graduates repay student loans to the government with high interest rates, after their earnings exceed a level threshold. Therefore, these loans are students' private contributions towards the costs of their education!

Students deserve a loans system that works for them and that is fit for purpose

The government's decision to freeze the repayment threshold for post-2012 loans in 2015 also meant that the average increase in repayments was greater among women than men. Moreover, disabled graduates, and those from minority ethnic groups faced larger absolute increases in repayments

The abolition of maintenance grants for new students in 16/17, a move meant to minimise access to education, hurt those in most need, saw student poverty rise significantly, and the poorest students accruing debts in excess of £57000 before graduating.

For mature students with a need to study flexibly, the need for adequate maintenance support is critical with transport, child care and carer responsibilities as key challenges. In Wales, the offer of grants for this demographic has rocketed the number of those choosing flexible study tremendously

Proper student funding is not just a way to pay for your studies, it's a livelihood, and a way to prepare for the harsh reality ahead! The government doesn't seem to have a robust, sustained system in place to sort student funding once and for all.

Students' futures are uncertain because of divided politics, Yo-Yo effect policies, and the overwhelming amount of debt that awaits them.

This has put many off from aspiring to higher education, a decision several students take shortly after joining key stages 3 and 4

Postgraduate loans were introduced by the Government in 2016 to widen access to postgraduate study.

Currently, all Postgraduate loans are capped and the same at £10,906, regardless of circumstances or income. These are paid in 3 instalments of 33%, 33% and 34% each year. Unlike undergraduate students, postgraduate students in receipt of government loans are not eligible for any extra bursaries, e.g. childcare grant or maintenance grants.

There is a distinction between equity and equality. Thus, by receiving the same loan, regardless of background, disadvantaged students are not able to access the same opportunities as non-disadvantaged students.

The two marginalised groups at greatest risk are student parents, specifically women and disabled students.

This will hinder these groups progressing into POSTGRADUATE study and will have consequences throughout the academic narrative, inhibiting voices from being heard in academia and within positions of leadership.

This is a systemic issue throughout HEI and needs to be addressed

The current funding system for postgraduate students disadvantages students from low-income backgrounds, with disabilities and with caring responsibilities. Postgraduate students are entitled to equality of treatment with undergraduate students. The marginalised groups who suffer within these systemic bounds need more financial support to facilitate equity within HE

The solution:

- The government and opposition parties should ensure that full student financial support is a core part of the UK's planning and budgeting
- Deliver a student support strategy for all students studying in the UK, for the entire length of their studies. A strategy developed with real-time students.
- The UK Government should make essential changes to student finance procedures and assessment to be inclusive of marginalised groups
- The Childcare Grant and disabled student allowance to postgraduate students
- Childcare should be offered for free in Universities
- Students' unions should challenge their university on their current childcare provisions
- Develop resources on how postgraduate students are disproportionately affected by the lack of financial support.

Amendment 1: We Save Lives, When Will You Save Us NUS?

Submitted by Liverpool John Moores Students Union

If passed, this amendment will ADD the following to the proposal

What's the problem?

With the retraction of the NHS bursary for nursing students in 2017, the decline in student nurses applying for nursing places dropped by 10% (RCN, 2018). However, there is an increase in the number of vacancies for nurses within the NHS, thus creating a staffing shortage. A nursing and allied health degree (Occupational Therapy, Physiotherapy Therapy, Midwifery etc.) it is not a typical degree. These students are working as part of the NHS and private healthcare firms to ensure learning outcomes and required amount of placement hours are achieved to ensure the requirements of the course.

There are massive gaps between 'traditional students' and nursing students, 'traditional students' will study, on average, 40 hours per week for 30 weeks (RCN, 2018). In contrast, nursing courses run a full calendar year, with students working up to 45 weeks per year, with many of them working over holiday periods and abiding NMC code of conduct (Ibid). Their degrees require them to have at least 2,300 of theory hours as well as 2,300 placement hours to ensure they are able to qualify (Ibid). Often due to university deadlines, students are writing academic assignments before, during, and sometimes after long shifts.

The previous bursary and the new proposed bursary is not enough. With students having to choose between bus fare for placement and food for the day. Rooms4U website say the average cost of accommodation is around £100 a week. Previously nursing students could apply for non-repayable bursaries up to £4,191, of which £1000 was non-means tested each year. This averaged out to be £433 a month, when accounting for approximately £100 weekly rent that left students living off £33 a month.

The new proposed bursary leaves nursing students worse off; with those receiving the minimum amount of £5000 this translates into £416 a month that after rent is £16. To add further context, in Liverpool a weekly bus pass via the Arriva app is £15, this would leave students with £1 for the rest of the month for food. This results in many students drowning in debt whilst studying; this does not even factor in their tuition fee debt. As means to survive nursing students often have to work part-time jobs alongside placement, academic work with many working 60+ hours a week.

The Royal College of Nursing have been working tirelessly on their campaign #fundourfuture that highlights how the funding issues are effecting the intake of student nurses and consequently contributing to the ongoing staff shortages across the NHS (RCN, 2018). Likewise, the Royal College of Midwifery have reported shocking statistics on their student midwives; students graduating with between £41,000 - £100,000 of debt, one third of students with caring responsibilities are getting no financial report and 50% of students who apply for grants with help with childcare having their application rejected (RCM, 2019).

What's the solution?

Better funding for our nursing and allied health students, as they play a major role within our healthcare system.

Better understanding of the hard work and long hours they do to complete their studies whilst having so little money.

Government to understand the struggles of nursing and allied health students so they can find a better way of supporting them financially.

References:

iNews: <https://inews.co.uk/news/health/nursing-bursary-student-nurse-grants-nhs-how-much-abolished-tory-government-1344252> [accessed 25/02/20]

Rooms4u: <https://www.rooms4u.co.uk/liverpool/accommodation/liverpool-student-accommodation-costs-lets-compare> [accessed 25/02/20]

Royal College of Midwives (2019): <https://www.rcm.org.uk/media-releases/2019/september/half-of-student-midwives-consider-leaving-training-over-financial-concerns-reveals-rcm/> [accessed 25/02/20]

Royal College of Nursing (2018) Fund Our Future Nurses, Royal College of Nursing, London

DPC Notes

The main proposal comes from a submission by London South Bank Students' Union covering student loans. This was similar to a submission from Christ Church Students' Union which looked specifically at Postgraduate loans. DPC considered these topics to be similar enough to merge into a single policy proposal.

The proposal from Liverpool John Moores' Students Union on funding for nursing students forms a part of the same discussion, however was felt to be distinct enough to be treated as an amendment to the proposal as a whole.

Some minor changes were made to the framing of these proposals, including moving some text from 'solutions' to 'problems'.