

Colleges Scotland's Submission to the Education and Culture Committee on Student Support

Background

Colleges Scotland is the voice of the colleges in Scotland and supports the sector by ensuring that its views are heard and interests represented. Thank you for seeking submissions in relation to student support as this is a particular challenge for the sector at this time. In particular the committee is looking at the extent to which:

- the availability and balance of bursary and loan support in higher education; and
- the availability of bursary support in further education

are helping to improve access and student retention; and to narrow the educational attainment gap.

General Comments

Evidence shows that one of the greatest barriers to students participating and remaining in education is financial support. The two separate and distinct systems currently in operation for higher education and further education produces a complex, and often confusing, financial support landscape for students progressing on through different levels of study at Scotland's colleges.

The experience of the college sector is that the student support funding systems are accessible for an average student from a stable family unit. Accessibility reduces considerably as variables are introduced including deprivation, broken or dysfunctional families, caring responsibilities, parental responsibilities and residency, given the requirement to apply to a limited source of funding. Issues over access quickly transfer into retention issues over the first few weeks and have a longer term impact upon educational attainment.

In view of the recent Student Support Review, there is now a requirement for a fully inclusive discussion around taking the recommendations forward, including the adoption of a fully funded entitlement based approach for Further Education (FE) student funding, as currently adopted in Higher Education (HE) and Education Maintenance Allowance (EMA) awards. This has the opportunity to provide a fairer and more transparent system and also improve access and attainment for students from poorer backgrounds, but an understanding of all the impacts would need to be considered.

Whilst the Student Support Review was well received, it was undertaken by a small group, and there are potentially considerable costs associated with implementation of many of the recommendations.

Funding

Over recent years the college sector has faced significant funding reductions. Student support cash is kept separate from the funding stream for the college itself, and the college acts as a distribution point for this funding.

Historically, the cash limited allocations for student support have led to a system that has caused inequalities: different colleges, due to reaching their cash limit, had to take management decisions

(within the guidelines) that resulted in awarding different amounts to students from other colleges who are both on a similar course, thus exacerbating inequalities.

Whilst the amount of funding for student support has increased in total, some individual colleges have seen their student support funding reduced, and the overall increase has not kept up with the demand. As a result, colleges have needed to take strategic decisions on how to manage the increasing pressures on the funding. Under the reclassification of colleges as public bodies, the strategic options available to colleges to cover this shortfall have been removed. Previously, colleges had supplemented the student support funding from their own reserves, but this is no longer an option.

The impact of reclassification, along with the changing profile of students and the evolution of the college sector demographic in line with Scottish Government priorities have placed increased pressure on the student funding awards across FE and HE provision. Colleges have needed to use significant proportions of the discretionary funds to provide maintenance support to students and to support childcare requirements. Childcare in particular has seen a rise in demand and this requires increased support from the discretionary funds. One impact of this is that we have less money available for hardship payments to support the most disadvantaged students which negatively impacts upon access, retention and attainment.

The Availability and Balance of Bursary and Loan Support in Higher Education

Support for students following a course of higher education comes as a loan, with a number of grants and bursaries available for specific groups of students depending on their circumstances.

Student access to Student Awards Agency for Scotland (SAAS) loans at HE level works very effectively in terms of allocation as long as the student applies before the June 30th deadline. All students who apply prior to that date have funding in place, but if the date is missed students can encounter difficulties. This is more commonly the case for students who come from chaotic or disadvantaged backgrounds. The impact of this is that retention is adversely affected because students cannot afford to attend college until they access a loan. In addition, students who wish to access discretionary funding must prove they have exhausted other funding routes (e.g. loans). The reality of longer term debt for students is a wider issue but the practicality is that an HE student cannot access discretionary funds at the beginning of a year whilst they await SAAS funding. This negatively impacts upon retention but will also impact upon attainment due to students being unable to access learning and teaching due to a lack of money.

While the overall level of support available is arguably at a reasonable level (maximum of £7,625 per annum) the majority of this funding is provided through a loan. The level of bursary available has decreased over the years with the loan component increasing. The maximum bursary is now £1,875 and this is only available to young students from low income households. A student on the maximum bursary available is now required to take out a loan of £5,750 to receive support at the maximum level of £7,625 per annum. Many of these students come from backgrounds that are very debt adverse and are reluctant to participate in higher education programmes as a consequence.

Discretionary funds are available for colleges to support HE students in need but these can only be used if the student has taken out the maximum loan available to them. This is often a barrier for students from poorer backgrounds wishing to access these funds and can result in the student withdrawing from their programmes of study.

The Availability of Bursary Support in Further Education

Bursary maintenance grants are available to FE students at Scotland's colleges. These are distributed by colleges in line with the National Bursary Policy and, in marked contrast to HE students, there is no automatic entitlement to any student support at this level of study. The level of

support provided varies between the colleges and is limited by the amount of funds an individual college has available.

FE students access a limited funding stream through bursary, childcare and discretionary funds. There is not sufficient supply to meet the demand, and the students who find it most challenging to access student funds are those from deprived backgrounds and/or where they exist within a chaotic family situation or the care system. This makes collection of evidence required to process applications more problematic, impacting upon their ability to access funding in a timely manner.

Delays in funding applications not only reduce the possibility of accessing funds, but potentially mean a student enrolls on a course and cannot provide the necessary evidence required in a timely manner so is left unsupported for a prolonged period of time. This is not an uncommon situation for some students.

The maximum rate of bursary maintenance which can be provided to a FE student is £94.52 per week (typically £3,402 per annum over 36 weeks) and this cannot be supplemented by student loans. The low level of financial support available, and the discretionary and variable nature of the awards, can often act as a major discouragement for students wishing to participate in full time further education – particularly students from low income households.

The variable and sometimes unpredictable demand on FE student support funds can also cause difficulties for college financial planning. The current in-year student funding redistribution approach employed by the Scottish Funding Council does not fully alleviate this.

It is also important to understand that any move to a standardised entitlement system to student support funding for FE students will result in additional funding being required. It is vital for the continuing provision by the college sector that any such increase is not at the expense of funded teaching activity at the colleges.

Case Study

The assistance provided by bursary staff in colleges is both personalised and extensive, with staff often providing vital support. Appendix 1 to this submission provides some real and current case studies, anonymised to protect individuals, which highlight the value of bursaries and the work of student support teams in retaining and supporting college learners with often quite critical needs.

Colleges Scotland
14 October 2015

Appendix 1

The following case studies highlight the value of bursaries and the work of student support teams in retaining and supporting college learners with often quite critical needs.

1. A young male student, who had been disengaged in school, looked after by his grandparents, seen his mum pass away due to a drugs overdose and eventually having been a carer for both grandparents, recently lost his grandmother. He has now become a parent himself and has had continual financial and personal support throughout. Due to this, he completed his Higher sports and fitness and has returned to progress. He has developed both personally and academically with realistic, down to earth advice and help from the team.
2. A European student has now been with us two years. She is a single parent who has three young children under five. This student was ready to leave her course due to financial and personal difficulties. The student funds team and student support has helped her with financial aid, benefits advice, support and childcare costs, thus allowing her to continue in her studies.
3. The teams are often presented with students facing eviction and by this time in an extremely distressed state. The teams will calm them down, and take the situation in hand. The student funds officer works closely with all local housing associations, the council and debt collecting agencies to resolve these issues, often paying the debt or a large part of it and setting up new agreements and payment plans where the bursary payment will go directly to the rent payment which takes pressure off the student, letting them continue their studies. In one recent case the student funds officer had to accompany a student to court to stop the eviction as the student was too distressed to go on their own; this resulted in the eviction being stopped immediately.
4. A male student presented himself to the student support officer in a distressed state as he was in huge debt due to gambling. The student support officer referred him to gamblers anonymous and he attended the meetings regularly. The student funds officer immediately changed his payment schedule to weekly, to ensure he didn't have access to large amounts of money for gambling, thus lowering the risk of temptation. She also paid his rent directly to his housing association and spoke to debt collecting agencies, arranging affordable payments. The team also had weekly meetings with him to ensure he was managing. He now has a permanent full-time job in his catering profession and is doing extremely well.

These are only a few examples and this is daily on-going practice within college student support departments.