

A Consultation on Supporting Learners in Higher Education

Option 1a

What are your views on the proposal to begin a move to grants by extending the Young Students Bursary?

Do you feel that the focus of bursary support should continue to be on dependent students?

We agree with the proposal to begin a move to grants by extending the Young Students' Bursary. This proposal as it stands would definitely benefit young learners but may create an ever increasing barrier to participation in higher education for the older learners.

We recommend that the focus of the Young Students' Bursary is extended to include all learners and not solely dependent learners. The overall target groups should include dependent learners receiving allowances - dependent learners not receiving allowances and independent learners. In addition we would also suggest a review of the complex benefit system that exists for independent learners.

The amount of money allocated to individual learners in bursary payments is too low and should be increased to open up realistic options for all learners with an increase in the minimum allocation.

Option 1b

What are your views on the extension of bursary support to independent students as part of a transition to grants?

Converting the loan system to a bursary is a much fairer system for the more independent learners. The gradual phasing out of the loan system replacing it with a bursary would support this group. The facts presented in the consultation document indicate that the independent learners are the ones with the most acute financial problems therefore providing less repayable loans would help alleviate this problem and encourage entry to higher education.

Again we would advocate the maximum amount of bursary for all learners. The proposals in Table 3 indicate a significant improvement in non repayable grants but we would also suggest review of the household income threshold levels.

Option 1c

What are your views on the proposal from the ASC to introduce full bursary/grant support for higher education courses in colleges?

In particular, what are you thoughts on the potential for this to change the nature of support so that it would be based on what type of institution you were attending rather than your level of study?

This is our preferred option and we fully support the proposal from the Association of Scotland's Colleges that the transition to grants should begin by offering non-repayable support to all learners on higher education level courses in colleges. We concur with the believe that introducing bursary support on an equal basis for all learners in colleges regardless of level would ease financial transition from non advanced to advanced courses within colleges. Bursary officers should be the main point of contact for funding students in colleges which would allow the provision of a more tailored advice and guidance service. This infrastructure already exists within colleges. This would enable parity across the student population. Progression opportunities would be enhanced by this individual support thus enabling seamless articulation between further and higher education. Colleges have built up a great deal of expertise at non advanced level and have a proven track record in this area.

Regarding the potential to change the nature of support so that it would be based on what type of institution you were attending rather than your level of study, it should not make any difference if the training and quality measures within each institution are in place. Individual learner choice should be supported with appropriate action.

Option 2

What are your views on the NUS proposal to increase the overall support available by increasing the grant support currently available?

How should we address the potential effect on parental or partner contributions?

How should the increase in income be addressed for independent students who receive no bursary support?

The NUS proposal to move to a non repayable grant system is a positive one taking on board the overall cost of living expenses experienced as a student. However the suggestion to retain the amount of repayable loan does not relieve students of the burden of repayment on completion of their course. Long term debt is not the answer.

We welcome the increase of the nominal level of support as this would assist those from lower income households but proportionately this option is not reaching a sufficient percentage of learners.

Regarding the potential effect on parental or partner contribution it is unfair to increase the suggested parental or partners contribution for those further up the income assessment scale. The increase in Young Students' Bursary is positive but further increases in contribution from spouses/partners/civil partners should be avoided. Fairness in this complex system is required particularly in the changing economic climate.

Option 3

What are your views on this hybrid option aimed at those on the lowest incomes?

Any move towards additional support for lower income households is well received. It is doubtful that the support of an additional £600 over a one year period is sufficient incentive to reduce barriers to higher education for this group of learners. Whilst there are sound reasons for this suggestion it is important to look wider to include all groups of learners.

Perhaps an alternative initiative may include a system linked to average earning rates for individual households.

Section 4 – Fairer Entitlement to Support

Support for Second HE Qualifications

What are your views on the options proposed to ensure that the funds available are used as fairly as possible to give students adequate support for their first degree?

Do you agree that we should consider removing student loan support for second degrees?

Alternatively, should we be maintaining funding for this group to explore more avenues to support opportunities to retrain or up-skill those who may face redundancy as part of the effects of the economic situation?

Totally agree on proposed options to ensure that the funds made available are used as fairly as possible to give students adequate support for their first degree. Our suggestion is that grants are made available for a first degree and loans for second degrees. ILA payments at present

provide a percentage of costs but are not covering the full amount required for part time course fees.

We do not agree with the suggestion that consideration be given to the removal of student loan support for second degrees. We suggest a total rethink in this economic climate eg people who studied a degree 20 years ago discover it is no longer relevant and should be given another opportunity.

Funding should be maintained to explore more avenues which enable opportunities to retrain or up-skill those who may face redundancy as part of the effect of the economic situation. In this economic climate there is more of a need for retraining and encouragement for learning throughout life. It may be possible to consider a time bar after so many years a degree doesn't count any more and therefore individuals can re-apply for further study. This will support and encourage lifelong learning. It is important to have incentives and barriers removed within the benefits system to ensure a positive impact on an inclusive agenda.

Minimum Loan

Do you believe that there is a case for removing the minimum loan?

The minimum loan should not be removed as it would be unfair to the 20,230 students who receive it. The minimum loan should be increased?

Travel Expenses

Do you think that support for travel expenses should be subsumed into the main grant pot or should it remain a separate, claim-based fund?

Should we differentiate between day-to-day travel expenses and trip to and from home from those who stay away from home?

Travel expenses should remain as separate claim-based funds and should not be subsumed into the main grant pot. This would provide the flexibility for individual circumstances and course demands particularly in rural areas.

Section 6 - Servicing Existing Student Loan Debt

What are your views on our proposals to service existing student debt if funding becomes available in future?

Agree on the proposals to service existing student debt if funding becomes available in future not at expense of bursary for all.

Section 7 – Conclusion

Overall, based on the options and issues presented in this paper, we would welcome your views on what our funding priorities should be for the £30 million pounds available in 2010-11 and in future years.

- Move to demand led as opposed to cash limited funding.
- Reduction of debt - move loans to non repayable grants
- Reassess income thresholds
- Bursaries for all
- Colleges administer system of grants/bursaries
- Review of benefit system available to learners in higher education. Benefits complement grants
- Full implementation of the Association of Scotland's Colleges proposals