

# **Independent Review of Financial Support for Students in Scotland**

## **Consultation Paper**

**Response deadline - Thursday 31 August 2017**

**June 2017**



**Scottish Government**  
Riaghaltas na h-Alba  
gov.scot

## A. Foreword



**Jayne-Anne Gadhia**  
**Review Chair**

Education plays a vital and critical role in shaping the future of our society and the economy. Public funding of education is an investment in society, providing both individual and wider social benefits.

Our Colleges and Universities across Scotland play a valuable role in delivering the skills, competencies and learning that fuels productivity. They enable students to learn, to train and contribute to the success of economic development and regeneration in Scotland.

During the course of this Review it quickly became apparent that students face issues with the complexity, accessibility and availability of funding. This was demonstrated through our survey - completed by over 3,500 students - and the consistent feedback we hear in focus groups throughout Scotland.

Over many years the system that has developed has become too complex, with different application across colleges and universities. It has become clear that much can be done to help students by bringing clarity and consistency to help them to access and to understand the financial support that is available to them.

With an awareness of constraints on public finances, this review aims to suggest real and meaningful improvement of Scotland's student support system, particularly for young people and students of all ages from lower income households or experiencing disadvantage for other reasons. Work to understand what the evidence is telling us will continue into the second half of the review. However, our findings so far support:

- greater alignment of financial support for students across colleges and universities, with increased fairness in what all students can access;
- a simplification and clarification of all of the systems used to provide financial support to students in Scotland today;
- better and clearer communication of the funding available, including a clear explanation of the repayment terms of student loans; and
- further consideration of the levels of funding required for all students and the funding mix.

Change in these broad areas has the potential to make a fundamental difference to the way in which students across Scotland access, receive, manage and understand the funding they receive.

As part of our continuing work, we want to consult with a wider audience by asking you some exploratory questions and giving you an opportunity to share other ideas / innovations to inform our final report. The final report will be supported by robust data, analysis and feedback from all stakeholders and published in Autumn 2017.

## **B. About the Student Support Review**

This independent review was announced in the Scottish Government's 'Programme for Government' on 6 September 2016. The scope is to assess the effectiveness of the current system of student support for all students engaged in further education (which is all post-secondary education below Higher National Certificate (HNC) level) and higher education (which is HNC and above, including all undergraduate university courses) and make recommendations for beneficial change. This review complements the work of the Commission on Widening Access and other work underway to review the Learner Journey for 15-24 year olds.

The scope includes:

- review of financial student support to ensure that the entire system is firmly focused on meeting the needs of all students in colleges and universities;
- consideration of how student support meets the needs of the students from the poorest backgrounds and the most vulnerable; and
- ensuring all students can access a fair and effective package of appropriate support.

This review will not consider how tuition fees are paid for or conduct a detailed examination of wider non-financial forms of student support.

The Review Board has met seven times since its inception and the initial part of the review has concentrated on evidence gathering including a YouGov survey and student focus groups. Various working groups led by expert stakeholders continue to consider the underlying challenges faced and opportunities that exist.

## **C. Summary of interim findings**

The key findings suggested by evidence gathered so far are:

- The complexity of funding arrangements makes it difficult for students to understand and access the right levels of financial support;
- The communication of the financial support available is not clear;
- The current levels of financial support can differ depending on the level of qualification being studied rather than the circumstances of the student;
- The administration of student support can lead to inconsistencies in the financial support students receive;
- Due in part to a lack of clear advice, some students and their families do not want to take on debt in the form of student loans, which could constrain educational opportunities open to students; and
- The interaction between welfare benefits and student support is complex, and the systems do not always work well together.

## **D. Consultation questions**

*The key findings support consideration of the changes presented below. Views are invited on these, as well as responses to the underlying questions:*

### **1 – Greater alignment of financial support for students across colleges and universities with increased fairness in what all students can access;**

*Rationale: to create parity for all students whatever the level of study*

- 1.1 Should there be parity in funding levels available to all students, based more on need rather than the level of study?
- 1.2 How could parity be achieved and how can we maximise the income available to students?
- 1.3 How can parity in funding be achieved without having a negative impact on benefits?
- 1.4 What is the most effective way to determine which students are most in need of bursary support?

### **2 - A simplification and clarification of the systems used to provide financial support to students in Scotland today;**

*Rationale: to remove some of the unnecessary complexities and enhance the student experience*

- 2.1 What are the key features of the current system that may deter or make it more difficult for students to access, or stay in college or university?
- 2.2 Do any of the current rules and/or practices in place make it harder to access or maintain study?
- 2.3 How could the way in which financial support is delivered to students at college or university be improved?

### **3 - Better communication of the funding available, including a clear explanation of the repayment terms of student loans;**

*Rationale: to assist students and prospective students to understand what financial support is available and when and how they access it*

- 3.1 What type of information on funding would be helpful to students – both prospective and continuing?
- 3.2 How and where should that information be made available? Would a particular format be more helpful?
- 3.3 When should potential students first be given information on financial packages of student support?
- 3.4 What role should colleges / universities/ schools play in providing information on student support?
- 3.5 What more could be done to support parents/guardians to better understand the student support funding available?
- 3.6 What could be done to help students understand more about student loans, including how and when they are repaid?

### **4 - Further consideration of the levels of funding required for all students and the funding mix.**

*Rationale: to provide more funding, particularly for students from the most deprived backgrounds, and funding choices for students*

- 4.1 Should a 'minimum income' guarantee be introduced across all students?
- 4.2 What should the 'minimum income' guarantee be, and why? Should it be linked to the Living Wage?
- 4.3 Under what circumstances should a 'minimum income' apply?
- 4.4 What is the appropriate balance of bursary / loans within a 'minimum income'?

**4.5** Rather than only Higher Education students, should all students have the option to access student loans, regardless of their level of study at college or university (in addition to existing bursary entitlement)?

**4.6** Are there ways that the terms and conditions attached to student loans (e.g. interest rate or repayment threshold) could be reviewed to support consideration of extension to all students?

## **5 - Any other comments, ideas and innovations**

**5.1** Please use this space to provide any other comments which you believe are relevant to the review. In addition, your ideas and innovative suggestions are welcomed to help inform our final report on how the student support system can be fit for the future.

## **E - Responding to this consultation**

To help us analyse the responses please use the online system wherever possible. Visit <https://consult.scotland.gov.uk/student-support/financial-support-for-students/> to submit your response.

If you are unable to respond via the online system you can download a word version of the form and send your response:

by email to: [StudentSupportReview@gov.scot](mailto:StudentSupportReview@gov.scot)

by post to: Jennifer Finn, Higher Education & Science Division, Directorate for Advanced Learning & Science, The Scottish Government, 5 Atlantic Quay, 150 Broomielaw, Glasgow G2 8LU.

The deadline for this consultation is 31 August 2017. Any enquiries should be directed to [StudentSupportReview@gov.scot](mailto:StudentSupportReview@gov.scot)



## F – Details

### INDEPENDENT REVIEW OF FINANCIAL SUPPORT FOR STUDENTS IN SCOTLAND

Consultation Paper June 2017

Response deadline Thursday 31<sup>st</sup> August 2017

#### RESPONDENT INFORMATION FORM

**Please Note** this form **must** be completed and returned with your response.

Are you responding as an individual or an organisation?

- Individual  
 Organisation

Full name or organisation's name

Phone number

Address

Postcode

Email

The Scottish Government would like your permission to publish your consultation response. Please indicate your publishing preference:

- Publish response with name  
 Publish response only (without name)  
 Do not publish response

#### Information for organisations:

The option 'Publish response only (without name)' is available for individual respondents only. If this option is selected, the organisation name will still be published.

If you choose the option 'Do not publish response', your organisation name may still be listed as having responded to the consultation in, for example, the analysis report.

We will share your response internally with other Scottish Government policy teams who may be addressing the issues you discuss. They may wish to contact you again in the future, but we require your permission to do so. Are you content for Scottish Government to contact you again in relation to this consultation exercise?

Yes

No

**6.1 If you are responding in an individual capacity, which of the following best describes your background?**

- a) Currently a student studying a Further Education (FE) course at a College
- b) Currently a student studying for a Higher National Certificate (HNC) level qualification or above at a College
- c) Currently a student studying a course at a University
- d) Prospective student
- e) Employed in an education institution
- f) Other (please specify): \_\_\_\_\_

**6.2 If you are from an educational institution please provide:**

- a) An indication of the number of students enrolled
- b) Geographical location
- c) Other (please specify): \_\_\_\_\_

**Thanks**

**Thank you for taking the time to complete the consultation, we welcome all views. The final report will be published in the autumn.**



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