

### **UNISON Scotland response**

# Independent Review of Financial Support for Students in Scotland August 2017

#### Introduction

UNISON is Scotland's largest trade union with members across the public, private and voluntary sectors. UNISON members work in a range of roles in universities and colleges in Scotland delivering essential services including cleaning, advice, administration, libraries, technical and research support, IT, finance, learning and student support services, security, porter services and management. These employees are often the face of Scottish colleges and universities and contribute a great deal on the overall student experience, providing the foundations for high quality learning for all. UNISON therefore welcomes the opportunity to take part in this consultation.

#### **General comments**

Education is central to both Scotland's economy and the wider wellbeing of its citizens. Everyone who could benefit from further and higher education should have an equal chance to do so. Education not only benefits the individuals who take part but wider society and the economy it is reasonable therefore, that like schools, further education and higher education should be funded from the public purse rather than the cost falling only on the individuals who take part. UNISON believes that access to education should be based on ability not ability to pay. The absence of fees is not enough. We need to offer financial support to cover the livings costs of students.

Scotland needs a highly skilled workforce, this is how we create and maintain good jobs which will ensure people not only don't live in poverty but can have a decent quality life. UNISON welcomed the end of both tuition fees and then the Graduate Endowment but it is increasingly clear that these changes are their own have not closed the gap between the better and less well off in terms of accessing higher and further education. Many students in Scotland are still struggling to make ends meet leading to some dropping out of their courses or to a lifetime of debt.

Student debt is increasing and fear of taking on that debt is also putting some people off taking up opportunities for education. This increases their risk of being stuck in low paid work or no work at all. As well as having consequences for their own wellbeing there are also consequences for the wider economy as business and employers from all sector struggle to find the skilled workers they need to maintain and grow.

UNISON believes that it is a matter of basic fairness that further and higher education students are treated equally and have access to the same levels of financial and practical support as those in higher education. Despite the aims behind the removal of fees Scotland has not seen the hoped for transformation of access to higher education for people from less well off backgrounds. Your parent's income and education levels continue to determine your life chances. It is increasingly clear that lack of grants/bursaries for living costs remain a real barrier for many.

UNISON believes that piling up debt is both a barrier to taking part and an unacceptable burden for those who do take part. There should be a system of grants/bursaries in place for students and that these should be targeted at those from less well-off backgrounds. UNISON believes that fair progressive tax system which should be used to fund higher and further education not students themselves.

Our economy depends on a highly educated workforce and on people being able to take part in education at different times in their lives. This enables workers to develop new skills and therefore be able to find and keep jobs. The review therefore needs to come up with a system of student funding that delivers for the diverse range of people who now take part in post school education. The current system still assumes that students are young people who have parents who can support them. As has always been the case not everyone has parents who are willing or able to provide financial support and many current or potential students are older and have dependents of their own.

The new system for student support needs to be the same across further and higher education. This will help to ensure that the system is clear and easy for students and potential student to understand and navigate. It is also much fairer. There is no reason why you should have less support in further than higher education.

Websites are useful for generic information but they cannot replace face to face contact with a person who understands the system, your individual circumstances and who can access the system to give you a definite offer of financial support. An idea of what may be possible is not good enough for people to make decisions on their future. Students need to have face to face contact with information and advice services in the universities and colleges that they attend. They also need to have access to people who are able to make decision in their institutions. It can't just be sign posting people to other places. Improvements in new technology mean it is perfectly possible for a student funding system to be staffed, not in a central warehouse, but by individuals on the ground in our colleges and universities.

#### D. Consultation questions

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?

Students need to have access to people who can give them an understanding of the full pictures on student funding. This means staff in colleges/universities to both give advice on student support and other welfare issues and also finance staff who are operating the system and actually making decisions. Websites and leaflets have their place to give people a general idea but in order to make decisions students need detailed information about their own individual finances.

## 3.2 How and where should that information be made available? Would a particular format be more helpful?

While websites and leaflets are useful for general information, students need to be able to talk through their own specific circumstances face to face with people who understand the system are able to make decisions about the funding the will receive. Therefore staff need to be based in our universities and colleges where students and potential students can have regular contact with them both for initial applications or when changes in circumstances occur.

### 3.3 When should potential students first be given information on financial packages of student support?

Websites and leaflets with up to date general information on student funding should be widely available at all times. These have a vital role to play in helping school pupils and other potential students in long term planning about their futures. People in the process of a applying for further and higher education need to be able to have more detail on the sources and amount of funding that is available to them personally. When students receive and unconditional offer of a place in a college and university they should be able to have confirmation of their support package as soon as possible after that. At a bare minimum no one should be expected to start a course without their funding package in place. This again requires staff in place in institutions to deliver both advice and the funding decisions.

# 3.4 What role should colleges / universities/ schools play in providing information on student support?

Universities and colleges should have teams of staff in place to provide face to face support and advice services to students through the funding application process. Students also need to be able to discuss their individual circumstances with staff who make the actual decisions on funding so the staff who operate the new funding system should be based in colleges and universities.

### 4 Further considerations of the levels of funding requires for all students in the funding mix.

We believe that education should be funded via a fair progressive taxation system rather than the burden falling entirely on students themselves. UNISON believes that the current student funding system is a clear barrier to those from lower income families accessing further and higher education. Scotland needs to invest in a system of bursaries for higher and further education that enable all those who could benefit from further and higher education to take part.

While UNISON believes that students should have access to bursaries at rates that allow them to avoid loans to cover their living costs, if that is the only system available then there should be parity of opportunities for student funding between higher and further education students.

#### Conclusion

UNISON is Scotland's largest trade union with members across the public, private and voluntary sectors. UNISON members work in a range of roles in universities and colleges in Scotland. Education is central to both Scotland's economy and the wider wellbeing of its citizens. UNISON believes that access to education should be based on ability not ability to pay. The absence of fees is not enough. We need to offer financial support to cover the livings costs of students. We believe that it is a matter of basic fairness that further and higher education students are treated equally and have access to the same levels of financial and practical support as those in higher education.

Websites are useful for generic information but they cannot replace face to face contact with a person who understands the system, your individual circumstances and who can access the system to give you a clear offer of financial support. An idea of what may be possible is not good enough for people to make decisions on their future. They also need to have access to people who are able to make decision in their institutions. It can't just be sign posting people to other places. Improvements in new technology mean it is perfectly possible for a student funding system to be staffed, not in a central warehouse, but by individuals on the ground in our colleges and universities. UNISON welcomes the opportunity to take part in this consultation.

### UNISON Scotland August 2017

#### For further Information contact:

Kay Sillars k.sillars@unison.co.uk 0141 342 2819

Dave Watson
Head of Policy and Public Affairs
d.watson@unison.co.uk 0141 342 2840