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?

Students should be able to access funding according to their circumstances rather than their mode or level of study in order to ensure that their basic needs are met.

1.2 How could parity be achieved and how can we maximise the income available to students?

Scottish tertiary education’s strength lies in its diversity; our student support system should empower students to make informed decisions about where, when and how to study, recognising that different students have different needs and that therefore different modes and intensities of study are necessary.

In Wales, the Diamond Review (which made recommendations about both fee and maintenance support) argued that "[f]unding should support and enhance diverse modes of study, including full and part-time study, and distance learning; and should ensure freedom of movement between different educational sectors."


1.3 How can parity in funding be achieved without having a negative impact on benefits?

Small-scale, qualitative research with OU students has identified this as a significant concern to some part-time students. Such students argue that there is no advantage to either the taxpayer or the student in the provision of student support which sees an equivalent sum withdrawn from benefit support; indeed, if the student support is a loan, the student is actually placed at a disadvantage.

The Scotland Act 2016 gives the Scottish Parliament powers in a variety of areas related to social security, including competence for several benefits and the ability to ‘top up’ those benefits which remain reserved to the UK Parliament. Indeed, social security legislation was introduced to the Scottish Parliament shortly before the summer recess.

It should therefore be possible to introduce measures which would ensure that students receiving benefits for which competence now lies with the Scottish Parliament are unaffected, and students receiving benefits which remain reserved to the UK Parliament are compensated or otherwise ‘topped up’ such that they are not disadvantaged.

1.4 What is the most effective way to determine which students are most in need of bursary support?

Financial barriers are the most obvious obstacle to tertiary educational equity; however, they are not the whole story. A definition of ‘need’ should take into account non-financial aspects of students’ lives such as care experience, geography (particularly rurality), disability, and family and caring responsibilities.

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?

As OU/part-time university students are not eligible for maintenance support via SAAS (other than Disabled Students’ Allowance), we do not have sufficient experience to usefully comment on this question.

2.2 Do any of the current rules and/or practices in place make it harder to access or maintain study?

The current rules largely exclude part-time university students, who make up 25% of the student body at Scottish universities (Audit Scotland). It seems likely that for some students this would 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?

Given this, one way to make access to, or maintenance of, study easier would be to make financial support available to part-time university students too, directing the greatest support to those with the greatest need, regardless of their mode of study.

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?

Reliable information is essential. The terms of any funding offered to students must be honoured in order to maintain trust in the system.
OU study is modular and modules have start dates at different points in the year. Information should not assume uniform academic schedules.

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

Our students primarily study online; therefore, a single, comprehensive website outlining all necessary information, tailored according to students’ study and circumstances, would be beneficial. This would accord with a similar proposal in relation to wider access emerging from Universities Scotland’s work on the Commission for Widening Access’ recommendations.
However, we are aware that for some students, including some with disabilities, offline, hard copy materials are preferable.

3.3 When should potential students first be given information on financial packages of student support?
Potential students should have access to funding information as early as possible in order to allow them to plan appropriately. Thought should be given to how this information can reach older potential students who cannot be reached through schools. Our experience of outreach and partnership working would suggest that this might include making information available via employers, trade unions, community organisations and other relevant groups.

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

Universities can and should play a critical role in supporting students with information, advice and guidance. However, care must be taken neither to duplicate nor fragment authoritative sources of information.

3.5 What more could be done to support parents/guardians to better understand the student support funding available?

It is important that parents and guardians have access to appropriate information. However, parents and guardians are not always present or relevant (for example, in respect of care-experienced or older students) and this route should not be assumed or relied on to excess.

3.6 What could be done to help students understand more about student loans, including how and when they are repaid?

Part-time students tend to be older than their full-time counterparts and thus have more experience of financial products such as loans. This often means greater knowledge and understanding of the implications of loans and debt and indeed can result in greater aversion to such financial products.

Good quality information, advice and guidance from institutions and other sources is important. Open educational resources may also have a role to play. For example, The OU has a free OER called You and Your Money which deals with debt and indebtedness. http://www.open.edu/openlearn/money-management/money/personal-finance/you-and-your-money/content-section-0

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?

This would depend on how ‘income’ is defined. Part-time students often choose this mode of study because they are in full-time work. However, their circumstances – for example, they may have family or caring responsibilities – may mean that they have a very low disposable income despite having a notionally ‘high’ overall income.

Study intensity will also be relevant in that it may be appropriate to provide support on a pro-rata basis, ie studying 60 credits per year would entitle a student to 50% of the support available to full-time, 120 credit students.

4.2 What should the ‘minimum income’ guarantee be, and why?
A minimum income guarantee should enable students to complete their studies successfully without undue financial stress. For OU students, this might include support for travel to exams and tutorials, childcare, technology and equipment or to protect students in unstable or self-employment for whom income is unpredictable.

4.3 Under what circumstances should a ‘minimum income’ apply?

As in question 4.1, this would depend on how ‘income’ is defined. As a matter of principle, any such guarantee should ensure that those most in need – taking into account circumstances beyond financial – receive most support.

4.4 What is the appropriate balance of bursary / loans within a ‘minimum income’?

A ‘minimum income’ guarantee should be balanced such that students most in need do not end up facing ‘maximum debt’.

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)?

Such a move may improve access to higher education by making pathways more navigable. For example, The OU offers three popular access courses at SCQF level 6, with more than 600 students in 2016/17. These do not currently attract state financial support in terms of fees or maintenance. There may be an argument for extending support to students on these courses from the perspective of widening access to higher education.

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?

In order to ensure that students retain trust in the system, terms and conditions should not be reviewed such that they impact negatively on existing students or graduates.

Repayment thresholds should acknowledge that the majority of part-time students are in employment and may already be earning over the repayment threshold. This presents a risk that students could be asked to repay loans before completing their study and would therefore negate the utility of the loan. Part-time students necessarily take longer to complete their studies than full-time counterparts which may exacerbate this risk.

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.

Part-time students, not just at The OU, have different needs, both as a group with respect to full-time students, and as individuals compared with other part-time students. Indeed, ‘student’ is likely to be just one of many identities they hold, and often not the dominant one (reference below). It is not possible to generalise about them but what they have in common is that they have more going on in their lives, which is why they study part-time.
This means that what might be a significant cost for full-time students may not be relevant to part-time students, and vice versa. For example, travel costs will be higher for full-time students, whereas for part-time distance learning students a quality broadband connection in the home is likely to be very important.

What this means is that there may be some relatively hidden costs associated with part-time and distance learning which may not be immediately apparent but which should be factored into the review’s considerations.

We appreciate that student support policy is complex; however, from a user/student perspective we are keen that interactions with any student support system are as straightforward as possible, and we believe this is a view shared by our students.

Students have raised the notion of an ‘earnings trap’ – that is, having begun full-time work, perhaps having started a family, they must continue to work to provide an income to service their various obligations. This makes the notion of study more challenging. Access to maintenance funding is perceived as one way to make this ‘trap’ less challenging.

There is also a broader economic impact. Supporting students to study part-time, alongside work, means that new skills and knowledge can be applied immediately. There is no lag until a full-time course is completed and employment gained.

We believe that it is essential that higher education is accessible to people at all stages in their lives and careers, not just immediately upon completion of school. In a dynamic and changing economy, the ability to change jobs, careers, and to re-skill and progress in the workplace is essential.

https://www.heacademy.ac.uk/system/files/resources/Challenges%20for%20part-time%20learners.pdf