

Education & Skills Committee, Draft Budget 2018-19 NUS Scotland submission

The First Minister has, rightly, identified education and closing the attainment gap as the Scottish Government's number one priority. This budget NUS Scotland is calling on the Scottish Government to back up that commitment with new investment and fresh support for Scotland's students.

Introduction

While NUS Scotland recognises the tight financial climate we are currently in, we equally recognise the great economic and social benefits which come from investing fully in further and higher education, and skills.

It's absolutely right that the Scottish Government have maintained their commitment to free tuition - but now we need to address the support available to students while they study. The government must now deliver a world leading student support system, to match our world leading education system.

NUS Scotland is calling on the Scottish Government to dedicate new funding to improve Scotland's system of student support, with significantly improved bursary support for all students, and a better deal for repayment of student loans. We are also calling for new funding to transform the mental health support available to college and university students across the country.

Our budget asks:

- **Significantly improved bursary support for college and university students – especially those from the lowest income backgrounds**
- **A better deal for those taking on loans – starting with an increase to the graduate repayment threshold and a reduction to the repayment period**
- **New, ringfenced funding to improve mental health services offered at colleges and universities**

Significantly increased bursary support for FE and HE students

Further education

Unlike their higher education counterparts, further education students have no guarantee to cost of living support. The student support system is cash-limited and discretionary, meaning it works on the basis of money available - as opposed to student need.

A December 2015 Freedom of Information request from NUS Scotland asked Scotland's colleges how much of their further education student support budget had been spent since the start of the academic year in September¹. The figures showed, less than half-way through the academic year, that:

- 67 per cent of colleges had already committed 100 per cent of their further education bursary budget
- 43 per cent of colleges topped up their bursary budget using money from their discretionary funds, which exists to provide immediate financial help to students in need
- 29 per cent of colleges had to close applications or limit awards for hardship funds, as these had also been used to top up the bursary budget

¹ [Shaping Scotland's Future: a manifesto for Scotland's students, NUS Scotland, March 2016.](#)

It's clear that the current system of further education student support is underfunded and unfair.

We believe the system need to be replaced, with a right to improved, locally delivered bursary support for all further education students, irrespective of age.

Higher education

We welcome the Scottish Government's ongoing commitment to free tuition. Free tuition doesn't mean our education system is free, however. Increasing uptake of loans to meet living costs means average graduate debt is to reach record highs in the coming years. And the lowest income students are leaving university with the most student debt. Recently published SAAS figures, covering 2016/17², show that the poorest students continue to take the highest loans at £5,920 per year, compared to £4,640 for those from the highest income backgrounds. For a student on a four-year degree this would accumulate to over £23,500 in debt.

We want to bring down reliance on debt for study, and support increased bursary support – especially for the lowest income students.

Independent Review of Student Financial Support in Scotland

² [Higher education student support in Scotland 2016-17, October 2017.](#)



The Independent Review of Student Financial Support in Scotland³ recommended a total entitlement of £8,100 in support for full-time further and higher education students, tied to the cost of living – a recommendation welcomed by NUS Scotland. Whether you're studying at college or university, the cost of living doesn't change and neither should the level of student support available.

The report sets also out a range of options on how student support could be funded, in terms of balance of bursary and loan. Of the three options set out, NUS Scotland's preference is the model which would increase bursary for the lowest income further and higher education students of £4,500.

As the Scottish Government sets out its spending plans for the year ahead, NUS Scotland is calling with significant new investment in bursary support for further and higher education students - especially those from the lowest income backgrounds – and for parity of entitlement to be put in place.

A better deal for graduates repaying student loans

Currently graduates in Scotland start repaying loans once they start earning over £17,775. In England and Wales, by comparison, graduates are set to benefit from an increased repayment threshold of £25,000.

³ [Independent Review of Student Financial Support in Scotland, 20 November 2017](#)

The Independent Review of Student Financial Support in Scotland recommends that the Scottish Government increases the graduate loan repayment threshold to £22,000 – in line with the SNP's 2016 manifesto commitment. The report also recommends that the government considers further increasing this to £25,000, in line with England and Wales.

We're calling for the loan repayment threshold to be increased - so that Scottish graduates aren't worse off than their UK counterparts. We are also calling for the Scottish Government to reduce the repayment period to 30 years – as set out in the SNP 2016 manifesto, and recommended by the Independent Review of Student Financial Support in Scotland

Improved mental health services for students

The mental wellbeing of students has a huge impact on their studies. We need to make sure the right support is in place – for all students.

Students face a unique mixture of social, academic and financial pressures that can result in mental ill health including anxiety, depression, eating disorders, self-harm and suicidal feelings. Transition from leaving home, social isolation, building new relationships, balancing work and study, pressure to succeed and financial worries are additional challenges students face.



In November 2015, NUS UK undertook research across the UK which found a majority of students experience poor mental health or mental illness at some point during their studies. The survey found 78 per cent of respondents reported experiencing mental health problems in the year before the survey was conducted - which included poor wellbeing and/or mental illness, diagnosed or undiagnosed⁴.

While we welcome the Scottish Government's commitment, contained within the Mental Health Strategy, to continue to support and further develop 'Think Positive' - a project delivered by NUS Scotland - we were disappointed that there wasn't greater ambition to improve services available to students at colleges and universities across Scotland.

While there are examples of good practice at institutions throughout the country, drastically different levels of mental health services are available to students, based on where they study. It has been reported that under-provision is a particular issue in the college sector⁵.

We are calling for the Scottish Government to dedicate new funding to establish a universal level of counselling provision and mental health support at all of Scotland's colleges and universities,

with improved integration between institutions and the NHS.

We are also calling for new resource to be dedicated to the roll-out of on-campus training for students and staff - to improve, understanding, awareness, and peer support. There are numerous examples of this working, like Scottish Mental Health First Aid (SMHFA) training, which has been delivered to students and staff and has been successful in creating a body of students entering the workplace better equipped to respond to mental health issues.

For more information on this submission, contact:

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⁴ [Mental Health Survey, NUS, December 2015.](#)

⁵ ["As student mental health worsens, student support is scant", Times Education Supplement, 7 July 2017.](#)

