

## **Maintenance Loan Report**

### Introduction

This report has been authored and put together across three Student Unions. Winchester Student Union, Christ Church Students' Union and Chichester Students' Union, with the three Presidents for the above institutions leading on it with support from staff. This comes off the back of feedback from retrospective cohorts that, in a current Cost of Living crisis, Student Finance payments thrice a year is inaccessible and does not support students financially. Therefore, in this report we will display the research as to why the payments should be split up into monthly payments, ergo detailing how this system would simplify budgeting, as well as replicate what is done widely in other scenarios. Below you will find a contents section listing the breakdown of this report as well as conclusion statement and next steps. If you have any further questions or would like to support us in any way, please contact us.

### Aims

- To make the case for Student Finance Payments to be monthly rather than three times a year.
- To campaign for an increase in Maintenance Loans due to the Cost-of-Living Crisis and inflation.

### Existing steps taken

Alongside this report, several steps have already been taken to push for monthly maintenance loan payments, along with an overall request for increased maintenance loans.

- In the original meeting set up between the three Students Unions, research was done into the APPG for students and their findings in 2020 around this topic (details on pg 2 – 3)
- A Letter was sent to Paul Blomfield MP (chair of the above APPG) addressing the research done and asking for his support.
- The Presidents have reached out to other Sabbatical Officers/HE Staff and asked them to sign in support (<https://chnng.it/QB4b5C8D> and <https://petition.parliament.uk/petitions/637621>) as well as give any information that might be of use for this report.
- Gillian Keegan MP (Secretary of State for Education) was contacted, once in person with a meeting with GH and once on email.
- GH spoke to Scottish Sabbatical Officers who currently use this scheme in Scotland to see the effect on their student population.
- The officers have collected feedback from their local institutions to see how their students feel about this topic.
- Research was done in Winchester, to break down Maintenance Loans – what you currently get, what you would get next year and therefore the gaps in funding.
- This report has been sent to Local MPs and Councillors asking for support.
- CB contacted NI NUS President Chloe, who is also researching into a similar scheme.

(See Previous Petition - <https://petition.parliament.uk/archived/petitions/55629>)

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## **PREVIOUS WORK ON MAINTENANCE LOANS**

APPG for Students, 'Reforming Student Finance: Perspectives from Student Representatives' 2<sup>nd</sup> March 2020.

The APPG for Students Report arose from an evidence session during March 2020. Student representatives from across England, Wales, and Scotland shared their views on the current student finance system and how they thought it could be improved. NUS Officers also added their comments, before MPs asked questions.

One of the main findings regarded '**Student finance and cost of living**':

**\*(These quotations are dating from 2020)**

- Students generally felt that current levels of maintenance support were inadequate.

*"The cost of living for students over the last decade has risen far more than maintenance support levels".*

*"Current levels of student maintenance support are insufficient".*

*"Median expenditure by full-time students, who live away from home and study outside of London, is £11,679, which is significantly higher than maximum loan amount of £8,700".*

- Even before factoring in the Maintenance Loan shortfall, it's concerning that the maximum funding for living costs in 2022/23 is going up by very little for students around the UK:

For English students, the maximum funding is increasing by 2.3%

For Northern Irish students, the maximum funding is increasing by 0%

For Scottish students, the maximum funding is increasing by 4.5%

For Welsh students, the maximum funding is increasing by 3.5%.

All of the above figures are dwarfed by the current rates of inflation.

- Support should be increased, and non-repayable means-tested maintenance grants should be reintroduced
- The system should better recognise the diversity of students and their particular needs
- Tailored support should be offered to certain students through better means-testing
- Accommodation was identified as the main cost, with prices having increased significantly over the last decade - in many cases exceeding the maintenance loan available

*"This increases the pressure for students to make up their student loan shortfall with part-time work or parents' support. The expectation that parents financially support their children through university is not always accurate and leaves the students who are without support at a major disadvantage"*

*"It is therefore not surprising that 52% of students earn some form of income alongside their study to meet the gap between expenses and income from maintenance loans (Augar, 2019)".*

- The relative reduction in maintenance funding was a concern as household income thresholds had not risen with inflation
- Other issues which were raised included travel costs, childcare costs, and that the current London weighting does not address the different costs of living all around the UK
- *Consideration could be given to moving to monthly payments, instead of the current termly instalments*

*"A representative from Edinburgh University Students' Association gave evidence as to the differences experienced between Student Finance England (SFE) and the Students Awards Agency for Scotland (SAAS), as they represent students using both systems. In every comparison they made, they viewed the Scottish system to be better than the English one".*

*"Student representatives... recommended changing to a system of monthly payments instead".*

*It was recommended that "Student finance payments should be monthly, with a double payment for the first month", likely to offset the costs of deposits.*

(This evidence showed that students were concerned about the Cost of Living before the term was introduced more generally in 2022. The pandemic did cause a disruption in moving forward with this work as stated to us by Paul Blomfield when asked if any progression had been made. This evidence does highlight how isolated students are in terms of the Government support and how a review of maintenance loans and payment options needs to be implemented).

In 2022, the APPG for Students launched an inquiry into the 'Cost of Living' for students with two evidence sessions. The research below has been taken from the minutes sent to us by Paul Blomfield MP but more details can be found in the report here - [APPG-Students-Report-Cost-of-Living-Inquiry-220323.pdf](#)

### Employment

- '15% of students said they are working 36 – 50 hrs a week' to support them in their studies when the recommended amount is 16. '69%' are working 1 – 20 hours a week.
- The reliance on part time work means students are less able to take part in volunteering groups.
- '63% said paid employment was affecting studies'.
- Sutton Trust released article that nearly half of students have missed lectures to do paid work - [Sutton Trust released new research yesterday](#)

### Mental Health

- Many students feel in a cost of living crisis an 'emotional burden' and the stress of surviving is causing them to disengage with their studies.
- 'Managing money is a stress most of the time'. This is a 13% increase compared to the year prior

### Finances

- In the room there was an overwhelming want for 'increased hardship funds'
- Many students are waiting for hardship money which causes another barrier to budgeting and planning.
- 'impossible to be a PGR Taught student without taking external funding or working extra hours'
- 'There are concerns over giant bills at the end of a tenancy with the current payment set up where as monthly would be easier to manage'
- Halls of residence are going up by less than inflation (9%) but the maintenance loans are not covering it?
- (England rise 2.8, Wales 9.4% and Ireland 14%)

### Cost of Living

- Students are 'cutting down on essentials and skipping meals'
- Harder to run and join extracurriculars so students are not getting the full University experience.

### Retention

- There is a general concern in the sector that students are at higher risk of withdrawing and therefore this has a bigger part to play in retention in HE and FE.
- Question of if HE institutions specifically will struggle to recruit as less and less students can afford to go to university.

### Institute for Fiscal Studies, 'Student living cost support to lowest level in seven years' 15<sup>th</sup> June 2022.

The above article details the failings of maintenance loans to adequately cover student living expenses. The 22/23 academic year maintenance loan allowance will be the lowest level in seven years and will fall short of what a 22-year-old student would earn if they worked on the National Minimum Wage instead of studying.

- These maintenance loan cuts are the result of errors in forecasting, which when proved wrong, are not corrected.

*"This means that merely because of forecast errors, students from the poorest families will be £1,200 out of pocket in the next academic year, or around £100 per month".*

*"Remarkably, there is no mechanism in place for these errors to ever be corrected".*

- Therefore, the maintenance loan system must be reworked to ensure loans are meeting inflation rises.

*"The government should urgently review how maintenance entitlements are determined. While reasonable people can disagree on the appropriate level of living cost support for university students, it makes no sense for it to be determined by errors in inflation forecasts".*

Institute for Fiscal Studies, 'Cost-of-living crisis to hit students harder than expected', 30<sup>th</sup> November 2022.

This article highlights how the cuts to maintenance loans will affect students, noting that Government support is inadequate and the overall effect of this on students deciding to go to university. This plays into the bigger conversation in the Higher Education Sector regarding retention due to an increasing demand of withdrawals.

- These cuts to maintenance loans are exacerbated by the policy to determine maintenance loans.

*"Importantly, these cuts in support will affect students not only this year but potentially for many years to come".*

*"There is no mechanism in place for these cuts ever to be undone, as past forecast errors are not considered when the adjustment in entitlements for the following year is determined. This means that – unless and until policy changes – any cuts will stay in place".*

- The Governments 'cost of living' support does not help all students and needs to be improved.

*"Many students are falling through the cracks in the government's 'cost of living' support package. They are typically not eligible for benefits, and so are not entitled to targeted payments for those on low incomes".*

*"Most households received £400 towards their energy bills this winter but, as others have pointed out, we still do not know whether students living in halls will be eligible for payments through an expansion of that scheme".*

*"When asked, government ministers have pointed to universities' own 'hardship funds' and to £261 million of funding from the 'student premiums'. This overstates the funding available to support students in financial hardship, and the real value of funding being provided has in fact been cut compared with last year".*

- Ultimately, this cost-of-living crisis, and lack of support, may lead to students preferring employment that higher education.

*"The expectation of financial hardship might lead some prospective students to decide against going to university in the first place".*

*"A 21-year-old student could earn nearly £1,200 more working in a minimum wage job this academic year than they will receive in maintenance support. This gap is set to increase to more than £2,000 next academic year – the biggest gap since the national minimum wage was introduced in 1999".*

Office for National Statistics, 'Cost of living and higher education students' England: 30 January to 24 February 2023

These experimental statistics are from the Student Cost of Living Insights Study (SCoLIS) in England. The study includes information on the behaviours, plans, opinions and well-being of higher education students in the context of the increases in the cost-of-living.

The main points from the bulletin are as follows:

- More than 9 in 10 (92%) higher education students reported that their cost of living has increased compared with last year, similar to students in early November 2022 (91%).
- More than 9 in 10 (91%) students were either somewhat or very worried about the rising cost of living, the same as in early November 2022.
- Around half (49%) of students felt they had financial difficulties, with 33% saying these were minor and 16% saying they had major financial difficulties; this is similar to students in early November 2022.
- More than two-thirds (68%) of students were receiving a student loan; of those, nearly 6 in 10 (58%) said it did not cover their living costs, while one in four (25%) said that it covered their living costs but only just.
- In response to the rising cost of living, 3 in 10 (30%) students had taken on new debt, a significant increase from early November 2022 (25%); of those that did, 71% reported they did so because their student loan was not enough to support their living costs.
- More than three-quarters (78%) of students were concerned that the rising cost of living may affect how well they do in their studies; more than one-third (35%) of students reported they are now less likely to do further study after their course has completed.
- The average level of life satisfaction among higher education students (5.8) was significantly lower than the adult population in Great Britain (6.9).
- Around 46% of students reported their mental health and well-being had worsened since the start of the autumn term 2022; this is similar to students in early November 2022 (45%).

Other

- Recently (April 2023) in a plenary session at the Student Loans company HE student support seminar, monthly student finance payments were raised. There was a positive feeling amongst staff members and students, this in itself is a positive step in our campaign as it shows this is being brought up across the sector.

## MAINTENANCE LOANS: WHAT CAN YOU AFFORD?

\*(Based on predictions in Winchester)

Highest vs Lowest loans: what do you get in Winchester?

	Overall Maintenance loan	Maintenance loan p/m	Avg. living costs p/m	Leftover p/m	Minimum living costs p/m	Leftover p/m
<b>Max Maintenance loan</b>	£9,706	£808.83	£1000	-£191.17	£780	£28.83
<b>Minimum Maintenance loan</b>	£4,525	£377	£1000	-£623	£780	-£403

*How much do students spend per month*

- **£1000<sup>1</sup>**

Even removing 'non-essential' spending totals **£780**

- Rent £558; Groceries £116; Transport £54; Health £20; Phone £18; Course materials £17.

Here, costs are cut on socialising and leisure activities which can limit the student's student experience due to having insufficient money to fully engage in university life, such as through extracurricular activities and societies. This was noted in the 2022 APPG Cost of Living Sessions.

Depending on the maintenance loan, student loans shortfall can range from none (with extremely minimal spending), up to £1000 pcm. Maintenance loans are clearly not enough to support students.

According to Save the Student – students cover the short fall from their maintenance loans mainly through a part-time job (62%); their parents (59%), or savings (57%).

This places heavy emphasis on parents to support students, and assumes that parents will send their children money. In many cases, this does not occur, meaning that the income that SFE bases loans off of is not being given to the students. Whilst there is support from university hardship funds, this 'overstates the funding available to support students in financial hardship, and the real value of funding being provided has in fact been cut compared with last year'. Hardship funding across the sector is also continuingly being cut to do Universities also being in a difficult financial position due to the lack of Government funding. Many students turn to part-time work to cover the shortfall, which takes time away from studies and is at odds with their 'full-time' courses.

*Hours needed to work to cover shortfall*

Shortfall of £191.17 pcm:

- £47.8 needed per week.

	NLW	Hours needed (per week) to cover deficit
<b>18 -20</b>	£6.83	7
<b>21 – 22</b>	£9.18	5.5
<b>23 - over</b>	£9.50	5.5

Shortfall of £403

- £100.8 needed per week

	NLW	Hours needed (per week) to cover deficit
<b>18 -20</b>	£6.83	15
<b>21 – 22</b>	£9.18	11
<b>23 - over</b>	£9.50	11

<sup>1</sup><https://www.savethestudent.org/money/surveys/student-money-survey-2022-results.html#spend/>

Save the Student: £924 pcm

Save the Student assumes students pay £418 pcm for rent. Figures in Winchester are significantly higher, with an average of 8 privately rented houses totalling £558pp (including bills). Therefore, in Save the Student's calculation, replacing the 'rent' charge from £418 to £558, and removing the £64 'bills' charge alters the final figure.

Shortfall of £623

- £155.75 needed per week

	NLW	Hours needed (per week) to cover deficit
18 -20	£6.83	23
21 – 22	£9.18	17
23 - over	£9.50	16.5

An average 18-year-old student would be expected to commit around 30 hours a week to studying, contact hours, and other study related activities. Around 4-5 hours per day would meet this expectation.

Overall, for a student to earn enough money to live, students would need to commit anywhere between 5.5-23 hours per week to part-time work, alongside studying.

This does not take into account more intensive courses, with increased contact time or placements – for which students work full-time without pay.

This may also result in students missing lectures due to work hours or arriving to lectures tired from work.

## MONTHLY MAINTENANCE LOANS: WHY DOES IT WORK?

### Student Finance in Scotland (SAAS): How it works

How it works.

- The SAAS Student Loan is partly based on your household income, although if you don't want to provide any income details, you'll still receive the minimum of **£5,100 a year**.
- It's paid in monthly instalments directly into your bank account.
- SAAS also offers bursaries, which are dependent on your household income and your student classification.
  - How much you're entitled to depends on whether you're classed as a Young Student (meaning you're under the age of 25 and you're not married, a parent or financially independent), or an Independent Student.
- **Independent students will receive £1000 a year** (if their household income is £20,999 or less).
- Whereas Young students receive a sliding scale of money depending on household income.



## Student Loan and bursary for Scottish students 2022/23

Household income	Loan	Bursary	Total
£0 to £20,999	£6,100	£2,000	<b>£8,100</b>
£21,000 to £23,999	£6,100	£1,125	<b>£7,225</b>
£24,000 to £33,999	£6,100	£500	<b>£6,600</b>
£34,000+	£5,100	£0	<b>£5,100</b>

### Why is this system good?

Monthly repayments mimic real-world payments, such as rent, utilities, bills, etc...making it far easier for students to manage their own money. It's often commonly talked about in FE how the education system pre 16 doesn't teach its students about real life management, this then leads into HE with students in their first year having to suddenly now handle thousands of pounds and budget accordingly which is unrealistic. Monthly payments teach you how to budget monthly, again mimicking real-world situations and is easier to deal with than a lump sum of money, which would go a small way towards supporting students in a Cost-of-Living Crisis.

### Scottish Sabbatical Officer Feedback

'I actually went to uni for the first time in 2002 and then we were also paid by each term, I can remember making a large amazon order of non-essentials as I felt I had money to burn! Sadly it was not the case and so now receiving my loan monthly is much better (I'm also a older and hopefully wiser, having my daughter to look after so budgeting is a necessity!).

I fully support a monthly payment - as you said this mimics the majority of how employees are paid.' – Victoria, Mature Rep from Dundee University Student Association

'I appreciate the double payment that starts at the beginning of the academic year, as it helps me get set up with textbooks and stationery before starting my course. The monthly payments allow me to budget my spending throughout the year' – James from Scotland's Rural College Students' Association (SRUCSA)

"It is easier to manage money when it's a monthly loan."

"Since rent is usually paid monthly, the monthly payments are easier to plan for".

"The double payments at the start of the academic year are great for things like putting deposits down on accommodation, buying supplies or just having a bit of extra spending cash for freshers week."

(Strathclyde Students Union)

'I was not aware that students in England received their student finance payments on a termly basis and I feel strongly that a monthly payment is much wiser and more suitable for students managing their finances, often for the first time. As a Scottish student, my SAAS student loan and my SAAS bursary payments are divided on a monthly basis between September and June. The payment is made on roughly the same day around the beginning of each month and I receive a double payment at the start of the academic year which I

believe is designed so that students can pay for / offset any costs of acquiring accommodation (deposits / moving costs, etc). This allows for much simpler budgeting and I cannot imagine how challenging it must be for students in England to plan months ahead especially considering how great a proportion of their loan must go to things like rent and utility bills' (Liam SRUC)

## **STUDENT FEEDBACK**

When consulting students on this proposal, we received an array of feedback. More is to be done at each institution to gain more of an overview of student's opinions on the matter and hopefully other Unions/Universities can also canvas their students about this topic as well. Overall, there were the occasional opinions that students liked them being termly but most represented how monthly payments would be easier and would support them as well as the need to increase maintenance loans.

### **In support of monthly payments**

- 'Thank you for your work on trying to move the student finance payments monthly. Please see some key feedback on how I think this would help students. - allow students to budget monthly as opposed to more long term (3 dates throughout the academic year) - payments would fall in line with monthly bills/direct debits including rent, water, gas, phone etc. I think these two things would really support students, with money management/planning, in line with most direct debits we have to pay. Tuition fees can be paid termly still, as this is money that students never see. I hope this helps.'
- 'Yes, monthly payments to students would create a more realistic picture of a "real-world" scenario to payments coming in and to push forward healthier approaches to budgeting for students. Termly payments do not encourage this, leaving students to overspend at the start of these payments, ending in stressed, overworked students.'
- 'This would be extremely helpful particularly for mature students with families to support. I am an older student and the prospect of waiting from April to October with no funds is daunting. I get my student finance through Wales though so this proposal should be for all of the UK not just England.'
- 'The idea of our student loans being offered monthly would be much more beneficial for not only but many students. To many students, getting a large sum of money it is easy to spend it without budgeting and by the time you come to the end of the term it seems like a struggle, if this was monthly, students may not need to think about having a part time job, and therefore focus on their course a lot more!'
- 'As someone who also works alongside [the] university, receiving my finances every month as opposed to every term would allow me to factor student finance into my daily life much more effectively and helps relieve stress in the days leading up to the next payment.'
- 'I am in agreement with this proposed change for maintenance payments to be monthly rather than termly. It is very difficult having to budget for 3 months at a time and then longer once the last payment has been rewarded in April. Having it monthly helps with paying the bills monthly as standard and to help budget for this like we will do once in employment after graduating.'
- 'I would be in support for the change to monthly maintenance loan payments from SFE. The termly payments make it hard to budget, increase financial anxiety in students unnecessarily, and increase this risk of students falling into financial problems. Monthly payments would help prepare students for the normal payment schedules within a work environment and reduce financial anxiety.'

- 'Just an email to say that termly payments make it unnecessarily difficult for me to budget, as it is not reflective of a 'real world' scenario. For example my rent, energy bills, water, internet and phone bills are all monthly direct debits. Food, petrol and university car parking fees are something I need to pay for weekly. I would support the idea of having monthly student maintenance payments as it would make it easier for me to budget.'

### **In regard to maintenance loans increasing**

- 'From my personal experience and from friends the maintenance only covers our accommodation not food etc. So, my personal opinion would be to increase the maintenance amount or place a restriction on how much can be charged for accommodation. I am in support of it'
- 'One student never sees her maintenance because her rent cost's more than what she is given and then one of the lads called Demetrius who says it covers his rent but can afford any of his necessities due to the way the rent is divided.'

### **Conclusion**

Throughout this report you can see the struggle that students across the UK but specifically in England are facing right now. They are isolated and lost and need our Government to step up and provide for them. Currently Rishi Sunak our Prime Minister has not provided for students nor has there been any mention on them in the budget. Students need to be supported. We ask the Education Secretary Gillian Keegan to take this seriously and look at the data presented in this report. Students are struggling to live, eat and enjoy their educational experience. One simple step in the right direction is to make student finance payments monthly to support students with budgeting as well as teach them valuable life skills surrounding finances. It would make surviving in this Cost-of-Living Crisis just that little bit easier.

Maintenance loans need to reflect inflation. Students are having to pay out more to survive as well as for their accommodation. Universities are struggling with engagement and retention because students cannot afford to go to university. The numbers in this report show the vast gaps in what money students' needs vs what they have. The work from the APPG for Students needs to continue and more progress needs to be made to provide for our students. These are desperate times our students are living in, and the Government need to realise this will have a drastic effect on not only withdrawals but mental health rates/homelessness and even suicide.

### **Next steps/What can you do?**

- Share with your students and ask them to sign
- Sign as a Sabbatical Officer in your institution
- Send to members of staff in your institutions who could support our campaign whether this be finance teams/Senior Leadership etc.
- Send to your local MP!
- Send to Gillian Keegan the Education Secretary
- Spread the word!

Thank you for taking the time to read this report, this has been put together by Winchester Student Union, Chichester Students Union and Christchurch Students Union. If you have any questions, please do get in contact.

Charlotte Baker (President of Winchester Student Union)  
Gemma Hopwood (President of Chichester Students' Union)  
Dan Bichener (President of Christ Church Students' Union)

Charlotte Baker – [charlotte.baker@winchester.ac.uk](mailto:charlotte.baker@winchester.ac.uk)

Gemma Hopwood – [supresident@chi.ac.uk](mailto:supresident@chi.ac.uk)

Dan Bichener – [president@ccsu.co.uk](mailto:president@ccsu.co.uk)



Charlotte Baker,  
Winchester Student  
Union President 22-24



Dan Bichener,  
Christ Church Students'  
Union President 21-23



Gemma Hopwood,  
Chichester Students'  
Union President 21-23

### **Petition Links**

**Gov Petition** - <https://petition.parliament.uk/petitions/637621>

**Change Petition** - <https://chnq.it/QB4b5C8D>

## APPENDIX 1: LETTER TO PAUL BLOMFIELD MP



22nd March 2023

**Dear Paul Blomfield MP,**

We are writing to you as the three elected Presidents of Winchester Student Union, Christ Church Students' Union, and Chichester Students' Union and on behalf of the student bodies at each of our universities.

Firstly, we would like to say thank you for your recent work with the All Party Parliamentary Group for Students on investigating and addressing the impact that the Cost of Living Crisis is having on university students. It is an extremely tough time for the students we represent and we are very grateful for your support at a time when it seems that students are being ignored by the majority in Westminster. The final report is fantastic and we hope that the recommendations are acted upon by universities and His Majesty's Government.

It was also great to hear you address student representatives at the recent NUS National Conference about the work that you, with the APPG, have been doing to support students, and we would like to be involved in any future discussions.

When looking at the APPG website, it says that the last Annual General Meeting was held in June 2021 and the last meeting of any kind was in March 2022. We were wondering whether there will be any further meetings, including one on the Cost of Living Crisis, or whether these types of meetings have stopped happening, and if so how come?

Secondly, the three of us have been hearing from students about how the current student finance system, paid in three termly instalments, is having a negative impact on them, and how a monthly payment would be more beneficial. When researching this further we came across the March 2020 APPG: 'Reforming Student Finance: Perspectives from Student Representatives', in the report there is a section titled 'Payment Timing' which reads:

*"Another concern that student representatives raised was the current system of making student finance payments in three termly instalments. This often left students short of money between payments and at the start of the year. For many students the timing of the payments did not match when rent or other payments were due. One solution suggested to address this was to switch to a monthly payment system, which is already used in Scotland by the Student Awards Agency for Scotland (SAAS), with a double-payment at the start of the academic year to help with upfront costs. This would be easier to manage than a large block of money, reflects more common payment methods for other forms of employment, and did not seem to have any downsides."*

Charlotte Baker (President of Winchester Student Union)  
Gemma Hopwood (President of Chichester Students' Union)  
Dan Bichener (President of Christ Church Students' Union)

This is exactly what the three of us had discussed and were delighted when we saw that this issue had already been mentioned in one of your APPG meetings. We have already spoken to the Secretary of State for Education, Gillian Keegan MP, about this as she is the local MP for Chichester, and we have plans to campaign nationally. We will be writing a report which details evidence around mirroring the financial structure in Scotland, breaking down the current maintenance loans and perspectives from students which we would happily share with you when finalised.

We would appreciate if you could:

- Let us know if the All Party Parliamentary Group for Students has plans to continue meetings with student representatives from across the country.
- Give us an update, if possible, on any further work/research that was conducted following 'Reforming Student Finance: Perspectives from Student Representatives' APPG meeting from March 2020; and
- Support the three of us in campaigning to see the Student Loans Company in England follow and implement the same monthly payment system that is used in Scotland.

We hope you will give our letter your full consideration and we look forward to hearing from you soon.

Yours Sincerely,



Charlotte Baker,  
Winchester Student  
Union President 22-24



Dan Bichener,  
Christ Church Students'  
Union President 21-23



Gemma Hopwood,  
Chichester Students'  
Union President 21-23