The Student Finance Survey
2009-10

Appendix 3: Questionnaire

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School of Applied Social Science (SASS)
This is the 18th Student Finance Survey conducted by the School of Applied Social Science of the University of Brighton. It is commissioned by the university and has the full support of the Students’ Union. Questionnaires are being given to around 450 full-time degree students, in order to gain a realistic picture of students’ financial situations. The results will be published in a report available from the university’s Social Science Policy and Research Centre.

The questionnaire is confidential, anonymous and you can withdraw at any time.

Please complete the questions in the next 15-20 minutes as fully as possible so that we can provide a complete picture of students’ current financial circumstances.

Please return the completed questionnaire to the researcher who has given you this form.

Thank you for your time and co-operation.
1. a) What course are you studying? ........................................

b) What is your main site of study? (please tick ONE)
   Eastbourne  
   Falmer  
   Grand Parade  
   Hastings  
   Moulsecoomb  

c) Is this course of study your first university degree?  YES/ NO

2. Are you:
   Full-time student  
   Part-time student  

3. Are you:
   School of nursing and midwifery student  Go to question 4
   UK/home student  Go to question 4
   EU or international student  Go to question 20

4. If you are a UK/home or nursing and midwifery student where is your home address?
   Please write the first half of your postcode (e.g. MK18) .................
   If you are a nursing or midwifery student please go to question 7

Contributions that your Local Authority (LA) expects you or your family to make towards your tuition fees and living expenses.

5. Are you, your parents or partner, expected by your LA to contribute to your living expenses (i.e. required to contribute up to 25% of the student loan)
   YES / NO / DON'T KNOW

   If YES, how much are you/they expected to contribute in total? .................

   Only answer (a) to (d) if your parents are expected to contribute to your living costs. Otherwise go to Q6

   (a) Have your parents contributed at least the required amount?  YES/ NO

   (b) If your parents have not contributed at least the expected amount, how much will they actually contribute this academic year? .........................

   (c) Do your parents contribute towards university cost for any siblings?  YES/ NO

   (d) If you answered YES to question (c), how many siblings are currently at university? .........................
Student Loans.

6. Are you eligible for a student loan for maintenance? YES/ NO

If NO, why are you not eligible? .................................................................

7. a) Have you applied for a student loan for maintenance THIS ACADEMIC YEAR?

   YES ☐
   NO ☐ Go to question 8

   If YES, how much did you apply for (including any loan adjustment)? £ ............

b) Is this the maximum amount that you are entitled to take out this year?

   YES ☐
   NO ☐
   DON’T KNOW ☐

Go to question 9

8. Which of the following best describe your reasons for not applying for a student loan? (Please tick ALL that apply)

   I don’t need the money because my parents give me extra money ☐
   I don’t need the money because I have a paid job ☐
   I have borrowed money from another lender ☐
   Other reason (please specify below) ☐

   .................................................................................................

9. Did you apply for a student loan for maintenance during the FIRST YEAR of your course? YES/ NO

   If YES, how much money did you receive? .........................

   If you are a nursing or midwifery student please go to question 12

10. Have you applied for a student loan for tuition fees THIS ACADEMIC YEAR? YES/ NO

    If YES, how much did you apply for? .........................

11. Did you apply for a student loan for tuition fees during the FIRST YEAR of your course? YES/ NO

    If YES, how much money did you receive? .........................
Your views on student loans and tuition fees

12. These statements are about the student loan for maintenance that students take out to pay towards their living expenses. Please indicate the extent to which you agree or disagree with each of the following statements. Please tick ONE box for each statement.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
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</table>

(a) Student Loans help to increase students’ financial responsibility

(b) Students should not be expected to take on debts to finance their living expenses

(c) It is right that students should contribute to their living expenses, because most graduates eventually earn above average salaries

If you are a nursing or midwifery student please go to question 14

13. These statements are about the tuition fees that students are expected to pay. Please indicate the extent to which you agree or disagree with each of the following statements. Please tick ONE box for each statement.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
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</table>

(a) Students should pay tuition fees on a means tested basis while they are at university (This system was operating for students who started before September 2006)

(b) All students should pay tuition fees of around £3200, paid back through a loan after they have left university (This system is currently operating for new students who started in or after 2006/07)

(c) Students should contribute to their tuition fees, because most graduates eventually earn above average salaries.

(d) Students should pay their tuitions fees back as a graduate tax.
Grants, bursaries and sponsorships.

14. Which, if any, grants, bursaries or sponsorships have you received THIS ACADEMIC YEAR?

(a) Maintenance grant
   If YES, how much will you receive this year? .........................

(b) Special support grant
   If YES, how much will you receive this year? .........................

(c) Parents’ learning allowance
   If YES, how much will you receive this year? .........................

(d) Childcare grant
   If YES, how much will you receive this year? .........................

(e) Adult dependants’ grant
   If YES, how much will you receive this year? .........................

(f) Disabled students allowance
   If YES, how much will you receive this year? .........................

(g) University of Brighton Bursary
   If YES, how much will you receive this year? .........................

(h) Any other grants, bursaries or sponsorships?
   If YES, what is it called? ....................................................
   How much will you receive this year? ..............................

Department for work and pension benefits.

15. Do you currently receive any benefits or tax credits?

   If YES, which benefits do you receive? (Please tick all that apply)

   Working tax credit
   Child tax credit

   If YES, how much will you receive this year? .........................
Income Support
Child benefit
Housing benefit/Local housing allowance
Incapacity benefit / Disability living allowance /
Employment support allowance
Other (please state)........................................................................................................

Access to learning fund (hardship fund).

16. Have you received any money from the Access to Learning Fund (hardship fund) administered by the university's student advice service (formerly known as welfare) THIS ACADEMIC YEAR?

YES/ NO

If YES, how much did you receive? .........................

17. Did you receive any money from the Access to Learning Fund (hardship fund) during the FIRST YEAR of your course?

YES/ NO

If YES, how much did you receive?.........................

18. Which ONE of the following statements most closely describes your reason for NOT applying to the Access to Learning Fund (hardship fund) this year?

I do not need the money
Other people need the money more than I do
It seems like a lot of effort for relatively little money
I did not know about the Access to Learning Fund (hardship fund)
Other reason (please specify below)

............................................................................................................................................
19. a) How much do you agree with the statement: ‘The level of information on student finance provided by the university before I started my course met my needs?’ Please tick ONE.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
<td>□</td>
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</tbody>
</table>

b) What information on student finance do you remember using?
(please tick ALL that apply)

- University of Brighton website □ UCAS □
- University of Brighton Money Guide □ Family or friends advice □
- Government website □ Other (please specify) □
- School/college advice □ ........................................... .......

Current term-time paid employment.

20. Do you currently have a REGULAR part-time job?

- YES □ Go to question 21
- NO □ Go to question 22

21. (a) How many hours per week on average do you work? ....................

(b) What is your job? ....................................................................... .

(c) How much do you earn on average per week? .........................

(d) If you work regular hours each week, please state the days of the week and times of the day that you work in the space below.
........................................................................................................

Go to question 24

22. Which ONE of the following statements best describes your reason for NOT having a job in term-time?

- I could not find any work □
- I don't need to work □
- I wanted to concentrate on my studies □
- I cannot work because of childcare responsibilities □
- Other reason (please specify below) □
........................................................................................................
23. During this academic year have you had any casual or temporary paid employment (for example a few hours paid student ambassador work, data entry, flyering, etc. but not on a regular basis)?

YES/ NO

If YES:

What are/were the job(s) ........................................................................................................

How many hours AD HOC work have you done altogether during this academic year?
 ................................................................hours

About how much have you earned altogether for this work this academic year?
 £..........................

Paid work that you have done during University vacations.

24. Have you worked during any vacations whilst at university?

Christmas vacation of the first year YES / NO / COULDN'T FIND A JOB
Easter vacation of the first year YES / NO / COULDN'T FIND A JOB
Summer vacation of the first year YES / NO / COULDN'T FIND A JOB
Christmas vacation of the second year YES / NO / COULDN'T FIND A JOB

25. If YES, please indicate the reasons you work during vacations (please tick ALL that apply)

Need money for basic living costs □
Extra money for a holiday □
Extra money to go out socialising □
Extra money so I can afford clothes, music, phone □
To gain work experience □
Looks good on my CV □
Avoid getting into debt □
Reducing the money I owe when I graduate □
To pay for my tuition fees □
To pay off my current debt □
To pay for books and other items required on the course □
I have a family to support □
So I can save □
Other (please specify)........................................................................................................
If you have worked during term time this academic year, please answer question 26, if not go to question 27.

26. Please indicate the extent to which you agree or disagree with each of the following statements. Please tick ONE box for each statement.

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
</table>
(a) My term-time job has given me useful work experience | | | | |
(b) My term-time job has had a detrimental effect on the time I have available to study | | | | |
(c) I would like to do more paid work in term-time but my academic work prevents this | | | | |
(d) I would only take a paid job in term-time if I could fit it in around my academic timetable | | | | |
(e) The combination of academic work and paid work during term-time means that I am often very tired | | | | |
(f) Because of my term-time job, the quality of my academic work has suffered | | | | |
(g) My term-time job has reduced the time I have available for social activities | | | | |
(h) My paid work had lead me to miss taught sessions | | | | |
(i) I would like to do more academic work in term-time but my paid work prevents this | | | | |

Any other sources of income.

27. Money from your parents/guardians or other family members.

(a) Do they contribute to your accommodation/living costs? YES/ NO

If YES, how much do they contribute PER MONTH? £....................
(b) Have your parents/guardians or other family members given you any other gifts of money (apart from Local Authority assessed contributions to the means assessed part of the student loan)?

YES/ NO

If YES, about how much have they given you SINCE YOU BEGAN YOUR COURSE? £ .....................

(c) Have they lent you money? 

YES/ NO

If YES, please state the amount in £ .....................

28. Have you spent any savings which you had prior to coming to university?

YES/ NO

If YES, about how much of these have you spent SINCE YOU BEGAN YOUR COURSE? (please state amount) £ .....................

29. Are there any other ways you have raised money or any other source of income SINCE YOU BEGAN YOUR COURSE?

YES/ NO

If YES, please state the source ................................................

How much? £ .....................

Your expenditure.

30. What type of accommodation do you live in during term time? (Please tick ONE)

Private rented ☐ With parents/guardian ☐
Own home ☐ Halls of residence ☐
Lodgings ☐ Other (please state) ..................................................

31. How much rent/mortgage do you pay for your accommodation PER WEEK?

Nothing ☐ £80 - £89 ☐
Up to £50 ☐ £90 - £99 ☐
£50 - £59 ☐ £100 - £109 ☐
£60 - £69 ☐ More (including mortgage) please state £ ............
£70 - £79 ☐

32. How many weeks of the year is this money due? ..................... weeks
33. Approximately, how much you pay for the following **PER WEEK**? Please tick **ONE** per item.

<table>
<thead>
<tr>
<th>WEEKLY Expenditure</th>
<th>Nothing</th>
<th>£10-14</th>
<th>£15-19</th>
<th>£20-24</th>
<th>£25-29</th>
<th>£30-34</th>
<th>£35-39</th>
<th>£40-44</th>
<th>£45-49</th>
<th>£50 or more</th>
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<td>Social activities</td>
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<td>Broadband/TV/Phone landline</td>
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<td>Photocopying for your course</td>
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<tr>
<td>Travel to and from university</td>
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34. Which is your **MAIN** mode of transport to and from the university? (Please tick **ONE**)

- Car
- Walk
- Train
- Cycle
- Bus
- Other (please specify) .........................
35. Approximately, how much you have spent on the following items during this academic year:
Please tick one per item.

<table>
<thead>
<tr>
<th>YEARLY Expenditure</th>
<th>Nothing</th>
<th>£20-49</th>
<th>£50-99</th>
<th>£100-499</th>
<th>£500 and more</th>
</tr>
</thead>
<tbody>
<tr>
<td>Books on the course</td>
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<tr>
<td>Computers and computer equipment</td>
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<tr>
<td>Compulsory course costs (e.g. trips)</td>
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<tr>
<td>Other additional costs not anticipated but for items/materials required for the course, please state:</td>
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36. (a) Do you have an outstanding balance on a credit or store card which will not be paid off at the end of the month?

   YES/ NO

   If YES, how much? £..........................

(b) Do you have an overdraft?

   YES/ NO

   If YES, how much of it have you used? Please tick one.
   0%   25%   50%   75%   100%   

   What is the overdraft limit? £.............

   Is the overdraft part of a student account (interest free)?
   YES/ NO

(c) Do you have any other debts?

   YES/ NO

   If YES, who do you owe this money to? .............................................

   How much do you owe? £.............

(d) Did you have existing debts before starting this course at university (such credit card, mortgage arrears, utilities arrears, etc.)?

   YES/ NO

   If YES, how much do you owe? £.............
37. (a) What is the state of your finances at present (including any savings you have, personal loans you have, etc., but excluding mortgages and student loans)?

- Over £500 in credit
- £499 - 200 in credit
- £1 - 199 in credit
- £1 - 500 in debt
- £500 - 1000 in debt
- £1001 - 1500 in debt
- £1501 - 2000 in debt
- More than £2000 in debt
- £1 - 199 in credit
- £1 - 500 in debt
- £1 - 500 in debt
- More than £2000 in debt
- £1 - 199 in credit
- £1 - 500 in debt
- More than £2000 in debt
- £1 - 500 in debt
- More than £2000 in debt

(b) If you have indicated you are in debt in question 37(a) have you taken any debt advice?

- YES
- NO

(c) Where did you go for debt advice? (please tick ALL that apply)

- Family
- Citizens Advice Bureau
- Friends
- Student Services or student advice service (welfare)
- Bank
- Other (please specify)

38. (a) How worried are you about debt now? (please tick ONE)

- very worried
- fairly worried
- not at all worried

(b) How worried are you about debt on graduation? (please tick ONE)

- very worried
- fairly worried
- not at all worried

About you.

39. What do you expect to be doing in a year after graduation? (please only tick ONE)

- Own business
- Gap year
- Employment
- Undecided
- Postgraduate education
- Other (please specify)

40. What do you consider your gender to be?

- MALE
- FEMALE

41. What is your age?

- 18 - 20
- 31 - 35
- 46 - 50
- 61 - 65
- 21 - 25
- 36 - 40
- 51 - 55
- 66 - 70
- 26 - 30
- 41 - 45
- 56 - 60
- 70+

42. What do you consider to be your ethnicity? (please tick ONE)

- White
- Mixed Race
- Asian/Asian British
- Prefer not to say
- Black/Black British
- Other (please specify)
- Chinese/ Chinese British
43. Do you have any children aged under 19?  
   YES/ NO
   If YES, please say how many children of this age you have .......

44. Which of the following describes your current living arrangements? Please tick ONE.
   - Living with a partner and children
   - Living with a partner (no children)
   - Living with children, lone parent (not with a partner)
   - Living in a shared student house (with other students)
   - Living on my own
   - Living in a shared house (not with students or partner)
   - Other

45. If you live with a partner, is he/she currently:
   - a student
   - in employment
   - other (please state) .................................................................

46. Do you own, or have regular use of a car?  YES/ NO

47. Do you own, or have regular use of a computer or laptop at home?  YES/ NO

48. Do you have access to broadband at home?  YES/ NO

49. Are you the first adult in your family to go to university?  YES/ NO

50. Overall, to what extent do you agree with the statement: ‘The university experience has provided value for money.’ Please tick ONE.
   - Strongly Agree
   - Agree
   - Neutral
   - Disagree
   - Strongly Disagree

51. Do you have anything else to say about the financial situation of students, which has not been covered in this questionnaire?
   .................................................................................................................................
   .................................................................................................................................
   .................................................................................................................................
   .................................................................................................................................

THANK YOU FOR YOUR HELP IN COMPLETING THIS QUESTIONNAIRE.

The Student Advice Service can provide information, advice and support on financial issues, email: studentadvice@brighton.ac.uk or have a look on www.brighton.ac.uk/moneymatters