



University of Brighton

The Winn Report: The Financial Situation of Students at the University of Brighton 2013-14: Focus Group Findings

The twentieth survey of the financial situation of students at the University of Brighton was conducted in 2014 and this document provides a summary of the supplementary qualitative findings. The qualitative findings draw on data from two focus groups and an open-ended question from the survey. This is the second time that focus groups were carried out to supplement the quantitative findings from the survey. This research is commissioned by the University's Senior Management Team, and was conducted by the University's Social Science and Policy Research Centre.

Key Findings

- The participants were broadly positive about the financial information received from the University of Brighton before starting their courses.
- Whilst the participants commented on the invaluable role of Student Services and Wellbeing Services, some participants were still unsure about where to seek help with financial issues at University.
- The perceived benefits of term-time work differed greatly between the Brighton and Eastbourne / Hastings focus group participants.
- Perceptions of value for money and the University experience were largely about issues linked directly to the University learning experience and issues about general University facilities.
- The recent Governmental policy decision to raise the cap on tuition fees to £9,000 per annum was also mentioned by participants in the context of value for money and the University experience.
- Whilst participants tried to manage their finances, Brighton focus group participants in particular struggled with their finances.

SSPARC Social Science Policy and Research Centre

Research Findings

Focus Groups and the Survey Open-Ended Question

Aims

Two focus groups were carried out in conjunction with the student finance survey in 2014. This was the second time that focus groups were conducted for the Winn Report since two focus groups had been carried out for the 2013 report. As in 2013, the aim of the two focus groups conducted in 2014 was to explore participants' perceptions and attitudes to the topic of student finance. Both focus groups were carried out with some of the same participants who had completed the twentieth survey of the financial situation of students at the University of Brighton.

Qualitative data was also collected via an open-ended question that featured within the survey itself. This question was located at the end of the survey and asked respondents to comment on anything else about student finances that had not already been covered in the survey. The qualitative findings in this report provide important context to the survey findings.

Data Collection and Sample Characteristics

To facilitate a comparison between the different campus sites, one of the focus groups recruited students from the Brighton campuses, and the other focus group selected students from Eastbourne and Hastings sites. The focus groups were conducted around the middle of May 2014. The Brighton focus group was conducted in Westlain House at Falmer campus, and the Eastbourne and Hastings group took place at the Darley Road campus.

On completion of the online student finance survey, respondents indicated on the questionnaire whether they wanted to take part in a follow-up focus group discussion. Potential participants for the two focus groups were purposively selected from the list of interested students. As in 2013, the purposive selection criteria for the focus groups in 2014 was based on age, gender, site, term-time employment status and value for money score¹. Clearing status also was included as a selection criterion in 2014.

Potential participants were contacted both by telephone and email. The aim was to have between 6 and 12 participants in each of the two focus groups. However, as in 2013, the recruitment of participants in 2014 proved to be very difficult. Maximum variation sampling according to the selection criteria of age, gender, site, term-time employment status, value for money score and clearing status was unachievable. In contrast to 2013, the Eastbourne and Hastings focus group in 2014 did manage to include participants from the Hastings site. Participants who had gone through the clearing system were also included in both of the focus groups.

To maximise attendance at the focus groups, participants were reminded of the time and location of the groups via telephone and email. Assurances of informed consent, confidentiality and anonymity were also provided. 6 students attended the Brighton group and 4 students took part in the Eastbourne and Hastings focus group.

¹ In the online survey respondents were asked to what extent they agreed with the following statement: 'The University experience has provided value for money'. The response was measured on the following ordinal scale: 1=Strongly Agree; 2=Agree; 3=Neutral; 4=Disagree; and 5=Strongly Disagree.

The characteristics of the participants, who attended the Brighton focus group, included the following:

- Brighton Group Participant; Falmer; Sociology and Criminology; Part-Time Job; Value for Money Score, Disagree=4; Age 21-24; Female; No Clearing;
- Brighton Group Participant; Falmer; Social Science; Part-Time Job; Value for Money Score, Strongly Agree=1; Age 30+; Female; No Clearing;
- Brighton Group Participant; Falmer; Sociology and Criminology; No Part-Time Job; Value for Money Score, Agree=2; Age 30+; Male; No Clearing;
- Brighton Group Participant; Falmer; Mental Health Nursing; Part-Time Job; Value for Money Score, Agree=2; Age 30+; Female; No Clearing;
- Brighton Group Participant; Falmer; English Language and Literature; Part-Time Job; Value for Money Score, Neutral= 3; Age 18-20; Female; Clearing;
- Brighton Group Participant; Falmer; Primary Education 5-11 with QTS; Part-Time Job; Value for Money Score, Strongly Agree=1; Age 30+; Male; No Clearing.

The Eastbourne and Hastings focus group participants had the following characteristics:

- Eastbourne/Hastings Group Participant; Hastings; Applied Social Science; No Part-Time Job; Value for Money Score, Strongly Disagree=5; Age 30+; Male; No Clearing;
- Eastbourne/Hastings Group Participant; Darley Road; Podiatry; Part-Time Job; Value for Money Score, Agree=2; Age 30+; Female; No Clearing;
- Eastbourne/Hastings Group Participant; Hillbrow; Secondary Education with QTS; No Part-Time Job; Value for Money Score, Disagree=4; Age 18-20; Female; No Clearing;
- Eastbourne/Hastings Group Participant; Hastings; Media Studies and Sociology; No Part-Time Job; Value for Money Score, Disagree=4; Age 18-20; Female; Clearing.

Each of the participants received £20 for travel costs and other expenses. Participants were asked to carefully read through and sign the participant information and informed consent form. Refreshments were made available, and the discussion in each group was initiated with an icebreaker question. Both of the focus groups were audio recorded.

Topics for discussion in the focus groups included the following:

- a) Management and handling of personal finances;
- b) Balancing work and study;
- c) Accessing information and support on student finance;
- d) Perceptions of value for money and the University experience.

In addition, under the topic of management and handling of personal finances, participants were asked about their experiences of the Unicard system.

The duration of the Eastbourne and Hastings focus group was 2.5 hours. By contrast, the Brighton group discussion went on for approximately 90 minutes. The discussions were transcribed verbatim and were then thematically analysed. The themes and categories that emerged from the analysis are presented in this report. Data from the transcripts are used to highlight themes and categories.

The responses to the open-ended survey question were also thematically analysed. These

responses are presented to illustrate themes and categories.

Accessing Information and Support on Student Finance

Compared with the 2013 focus group participants, the 2014 participants were much more positive about the level of financial information received from the University of Brighton before starting University. Another theme to emerge from the focus groups was about the level of student financial support received at University. Participants commented on the helpfulness of student services and also the student wellbeing teams with providing guidance on financial issues. Other issues such as problems with applying for the Access to Learning Fund and wanting more information about how to reduce prescription charges were subsumed under this theme. As in 2013, there seemed to be a degree of uncertainty among the focus group participants about where to seek financial information after leaving University.

Financial Information Received by Students from the University of Brighton before Starting their Course

In the focus groups that were conducted in 2013 there was a prevailing sense among the participants that the University had not provided sufficient information about financial matters before the start date of University. By contrast, the findings of the 2014 focus groups were much more positive in terms of the level of information and help received. All the Brighton group participants who commented on this issue (n=4) were satisfied with the level of financial information given by the University.

"I remember applying for Student Finance and I found it quite complex. Because the form is quite long and you need all the right details, in terms of dates and how much you earn in a year and whatever. I found that to be quite frustrating. But it was doable and access to information was quite good. And especially at Brighton University. If you had any problems, you knew who to go to and that they would be able to explain the problem to you. And that is important, as sometimes when you are looking at information on the internet, you may not understand what it is talking about".

(Brighton Group Participant; Falmer; Sociology and Criminology; Part-Time Job; Disagree Value for Money; Age 21-24; Female; No Clearing)

One of the Eastbourne and Hastings participants recalled being given very helpful information and advice on applying for student finance and extra financial support at a four day course on writing an academic essay, which was organised by the School of Applied Social Science in Hastings.

"I was really lucky as the School of Applied Social Science in Hastings in July 2012 piloted a four day course on what an academic essay is. And we also had talks from Student Services, the Student Union and Local Authorities and all that. So, we got told all about student finance and we all got help to do our applications there and then. So that was brilliant. And things such as 'Disabled Students Allowance'...People like me were able to apply for it there and then. And by the time I started in September, I had my laptop and funding in place".

(Eastbourne/Hastings Group Participant; Hastings; Applied Social Science; No Part-Time Job; Strongly Disagree Value for Money; Age 30+; Male; No Clearing)

However, the other two Eastbourne and Hastings participants, who commented on this issue indicated that they had not been given any financial information from the University before the start

date of their course.

“Now I don’t think there was very much at all. I can’t recall anything. But obviously, that is the sort of thing, which most people would do with their college. Like, if they are coming from college to University. Because I didn’t apply that way. I applied on my own at the last minute. I didn’t really understand it. It is all quite like jargon”.

(Eastbourne/Hastings Group Participant; Hastings; Media Studies and Sociology; No Part-Time Job; Disagree Value for Money; Age 18-20; Female; Clearing)

A similar comment was made in one of the responses to the open-ended survey question.

“Lack of info given to nursing students upon enrolling about the bursary, maintenance loan etc. Also incorrect advice given about the first instalment of the bursary being 2 months’ worth and then being paid again the following month. This did not happen, which left many of us struggling financially for a month, as we had been promised an income and budgeted accordingly”.

(Response to Open Question)

The Level of Student Financial Support While at University

This was a new theme to emerge across the two focus groups in 2014. The sub-categories connected to this theme included issues with applying for the Access to Learning Fund; the helpfulness of Student Services with student financial issues; the invaluable role of the University Wellbeing teams with student financial issues; and wanting more information about how to reduce everyday living costs, such as prescription charges.

In terms of the issues with applying for the Access to Learning Fund, three of the Brighton group participants talked about how the processes for accessing the fund were overly complicated.

“I had problems with the Student Services in terms of the Access to Learning Fund. They wanted to know what I did with every transaction...Because what I usually do...Because I want to know what is in my account. I prefer to withdraw cash and spend it as cash...Rather, than just using my card, as I don’t want to get carried away thinking I still have money to spend when I don’t have any. So they wanted to know what was spent and specify what I did with the money. And it was not very helpful. And I ended giving up applying for it, because I had to think about my assignments”.

(Brighton Group Participant; Falmer; Social Science; Part-Time Job; Strongly Agree Value for Money; Age 30+; Female; No Clearing)

Two of the responses to the open-ended survey question raised similar issues, but about access to financial support at University more generally.

“Access to finance. Form filling is something that puts students off, as they are always long and ask for a massive variety of details”.

(Response to Open Question)

“Universities should advise students on grants or other financial aid in a more accessible way”.

(Response to Open Question)

Two of the Brighton participants, and both of the participants based at the Hastings site, commented on how helpful University advice services had been with resolving their financial issues.

"I had to go to the student advice services a few times for information...Because I did not get my loan until...I started in September of 2012. And I did not get my first transaction until February, because of the IT problem. I was even thinking that I was going to have to drop out, because I did not have my loan. And then I went for advice, and that was when I was given a bridging loan. So I did get help and that was so helpful".

(Brighton Group Participant; Falmer; Social Science; Part-Time Job; Strongly Agree Value for Money; Age 30+; Female; No Clearing)

"And our student services advisor at Hastings will come up to see you and say, 'how are things going? Have you got any problems'? And people will go; 'oh, I have got problems with student finance'. And the advisor will say, 'oh, come and see me'. So we are very lucky at Hastings".

(Eastbourne/Hastings Group Participant; Hastings; Applied Social Science; No Part-Time Job; Strongly Disagree Value for Money; Age 30+; Male; No Clearing)

However, two of the Eastbourne and Hastings participants also reported some difficulties and uncertainties about where to seek information on student finance.

"Now we have found the difficulty...If we go up to see finance...Of course, we are not student led. We are NHS led. So they are like; 'we know nothing about that'. So how do we access that information? So this is again the difficulty..."

(Eastbourne/Hastings Group Participant; Darley Road; Podiatry; Part-Time Job; Agree Value for Money; Age 30+; Female; No Clearing)

Three of the Brighton participants mentioned the invaluable role of the University Wellbeing team in helping with issues of student finance.

"I think the student wellbeing team bridges between the various teams, such as Student Services. And they are part of SASS. So if anyone has any problems, the Student Well-Being advisor sends the person to the right team and service".

(Brighton Group Participant; Falmer; Sociology and Criminology; No Part-Time Job; Agree Value for Money; Age 30+; Male; No Clearing)

Across both of the focus groups and in one of the responses to the open-ended survey question, it was mentioned that the University should provide more information about how students can reduce everyday living costs, such as prescription charges.

"I think that the University needs to give more information on how you can get help on other costs... Not directly linked to student finance. Like, the HC1 form that you can get free prescriptions with. I mean, I had no idea about that until a girl in the year above me, said to me; 'Have you got one of these forms'? And I got it, and I have had it now for two years. It has made such a difference".

(Eastbourne/Hastings Group Participant; Hillbrow; Secondary Physical Education with QTS; No Part-Time Job; Disagree Value for Money; Age 18-20; Female; No Clearing)

"As a University I feel Brighton could do a lot more to help its students financially (even if it means not providing money, but just general support)".

(Response to Open Question)

Seeking Financial Information after Leaving University

As in the 2013 focus groups, there seemed to be a degree of uncertainty among the participants about where to seek financial information after finishing University. Two Brighton group participants did not comment on this issue. However, one of the Brighton participants, and two of the Eastbourne and Hastings participants, indicated that they would seek out advice from the University's Alumni services.

"I think when you leave; you can still use the services can't you? I think that you become Alumni and you can use the careers service and use the library. And keep your email address. I am pretty sure that you can access support from the Uni when you leave".

(Brighton Group Participant; Falmer; Mental Health Nursing; Part-Time Job; Agree Value for Money; Age 30+; Female; No Clearing)

Getting advice from family members or friends, the Citizens Advice Bureau, and the Job Centre were also cited as potential sources of information.

"I think I would just go and talk to friends and family. And just...I don't think it would cross my mind to come back to Uni and ask for advice".

(Eastbourne/Hastings Group Participant; Hillbrow; Secondary Physical Education with QTS; No Part-Time Job; Disagree Value for Money; Age 18-20; Female; No Clearing)

In addition, two of the Brighton participants mentioned that they would not seek the advice of University services after finishing higher education. In particular, they felt that their attachment to the University would be over with on completion of study.

"If you have got an issue and especially after you leave University...You wouldn't think of going to seek help from the University. Because you would think that is related to University financial issues. Once I have finished, I would not think to myself that I need to speak to the University. Well, I am not there anymore. So, why would they help me"?

(Brighton Group Participant; Falmer; Primary Education 5-11 with QTS; Part-Time Job; Strongly Agree Value for Money; Age 30+; Male; No Clearing)

As in 2013, this issue did not come out in any of the responses to the open-ended survey question.

Employment and Study

As in 2013, the qualitative data collected in 2014 provided in-depth information about the challenges that students often faced when having to balance fulltime study and paid employment. Focus group participants, who had term-time employment, worked between 7 hours and 30 hours per week. One of the participants also mentioned having more than one term-time job, a finding which also emerged in the 2013 qualitative findings. However, a couple of the responses to the open-ended question on the online survey suggested that some students wanted to work more to support themselves financially, but the demands of University study prevented them from doing so.

As in 2013, the qualitative data collected in 2014 showed that many students who worked during term-time did so in order to meet basic living costs. Other reasons given for working during term-

time were that the maintenance loan was set too low and some students' parents were not in a financial position to give gifts of money. The latter issue also was reported in the 2013 qualitative findings. The Eastbourne and Hastings focus group participants suggested that working whilst at University would be beneficial for finding employment when leaving University, and that this was particularly the case for younger students who may need to demonstrate some form of work experience to potential future employers. However, for the Brighton participants, the benefits of term-time work were purely financial.

As in 2013, the qualitative findings for 2014 showed that some students who worked missed taught sessions, and found that the competing demands of term-time work and full-time study exhausting. This was invariably seen to have a negative impact on academic performance at University. Some of the focus group participants suggested that taught sessions should be recorded for students who had legitimate reasons for missing lectures. Another issue which arose from the focus groups was a perception that the University needed to be more proactive in helping students find term-time employment. Finally, the issue of voluntary work emerged in the Eastbourne and Hastings focus group.

Term-Time Employment Status

Only one of the participants in the Eastbourne and Hastings combined focus group had a regular job during term-time. However, one of the students in the Eastbourne and Hastings group had worked throughout the first year of their degree and was now finding it problematic to find regular part-time work, and another student worked during all of the vacations. Apart from one of the students who was living on the finances accrued from the remortgaging of their flat, all of the Brighton focus group participants had regular part-time work during term-time.

Number of Hours Worked in a Typical Term-Time Week

The Eastbourne and Hastings student who had a regular job during term-time reported working seven hours per week. In contrast, the five Brighton focus group students who combined regular part-time work and full-time University study, reported working between 14 hours and 30 hours in a typical term-time week. One of the Brighton focus group participants did not state the total hours worked, but reported the number of evenings that they worked.

"My kids are back in Africa. And they are starting school. So, I have to do three nights a week to be able to pay their fees and to pay my phone bills. That is the amount of the work that I have to do".
(Brighton Group Participant; Falmer; Social Science; Part-Time Job; Strongly Agree Value for Money; Age 30+; Female; No Clearing)

As a comparison, in 2013 students across the two focus groups (e.g. Brighton and Eastbourne/Hastings) worked between 8.5 hours and 24 hours in a typical term-time week.

The 2014 online Student Finance Survey recorded the average number of hours that students worked during term-time as 13.51 hours (range 3 to 60 hours).

Number of Jobs During Term-Time

One of the Brighton focus group participants mentioned that they worked in two jobs during term-time. This was in addition to the demands of nursing placement and full-time study.

“It is like 15 hours on a Saturday and then I do two five hour youth work shifts during the week”.

(Brighton Group Participant; Falmer; Mental Health Nursing; Part-Time Job; Agree Value for Money; Age 30+; Female; No Clearing)

It was not clear when analysing the responses to the open-ended survey question exactly how many students were doing more than one job during term-time. However, one respondent did report working full-time during term-time.

“I’m in full-time employment, whilst undertaking a degree – a better allowance for study time with my employer could give me a better chance to achieve at a higher standard”.

(Response to Open Question)

On the other hand, five responses to the open-ended survey question were about how students wanted to work more in order to support themselves financially, but were prevented from doing so because of course demands. Three of these five responses were from nursing students.

“That it is difficult for nursing students to manage their finances because although we get a fairly generous (in comparison) bursary, it still is not any amount to really be able to live on. Especially, in a city like Brighton. It is therefore difficult to make up money; because our holidays are shorter (we only get 3 weeks off in summer, for example)”.

(Response to Open Question)

“Particularly for the nursing students on placement, who are effectively working for nothing. Money can be quite tight, and time to engage in paid work is limited. Over the summer holidays, we are on placement 32 hours a week and earning no money to cover the costs associated with travel and lunch costs. This time might be the time that most students on other courses would engage in paid work to get their finances back on track”.

(Response to Open Question)

The reality of having to face the demands of working in more than one term-time job and full-time study also emerged in the 2013 qualitative findings.

Reasons for Having a Part-Time Job in Term-Time

The participant in the Eastbourne and Hastings focus group, who worked regularly during term-time, reported that her work was a distraction and a way of unwinding from the stresses of academic study.

“And I do it really more for the benefits from the employer, rather than for the finance side of things. I use my work as my relaxation, because I enjoy it and I use it as my de-stressor. It is like I go and play and get paid”.

(Eastbourne/Hastings Group Participant; Darley Road; Podiatry; Part-Time Job; Agree Value for Money; Age 30+; Female; No Clearing)

The most common reason given for working among the Brighton focus group participants was to pay for basic living costs such as housing, food shopping, phone bills and travel expenses. Two of the students in the Brighton group also explained that the maintenance loan was insufficient to

cover these costs and, therefore, they said that there was no choice but to work during term-time. These reasons were not mentioned in the Eastbourne and Hastings focus group.

“I work 14 hours a week on Saturdays and Sundays in total. And that is just so I can pay my bills and have money for food and groceries”.

(Brighton Group Participant; Falmer; English Language and Literature; Part-Time Job; Neutral Value for Money; Age 18-20; Female; Clearing)

“And you can’t not work, because you need the money. You can’t. The student loan just does not go far enough. No way. Not when you are trying to pay your bills and do all this. You just can’t lose the hours. Because if you do, your money would be gone after the month you have got your student loan. And then you would be skint for two or three months”.

(Brighton Group Participant; Falmer; Primary Education 5-11 with QTS; Part-time Job; Strongly Agree Value for Money; Age 30+; Male; No Clearing)

In 2013, most of the participants (in the Brighton and Eastbourne/Hastings focus group) who worked part-time did so in order to meet day to day living expenses.

Some of the respondents commenting on the survey open-ended question suggested that because the maintenance loan was set too low they had to work during term-time in order to meet basic living needs.

“The loan doesn’t even cover my rent. I need to work, but the hours are too much. But if I don’t work, I don’t eat”.

(Response to Open Question)

The necessity to work during term-time was not only compounded by the maintenance loan being set too low, but also that some of the students’ parents were not in a position to offer financial support. This issue came up in three of the responses to the open-ended survey question and also was reported in the 2013 qualitative findings.

“I think it is ridiculous that we first of all have to pay for an education and secondly, get judged on parents’ income. My parents don’t help out in the slightest towards maintenance. Not because they don’t want to, but because they can’t afford to. I think it is wrong to punish me for that by making me work two jobs, whilst trying to get an education and receive the highest possible grade”.

(Response to Open Question)

Benefits of Having a Term-Time Job

Two of the participants in the Eastbourne and Hastings group mentioned the practical experience that they gained from working and how it could help them with securing future employment after leaving University.

“My paid job (the participant reported working during the vacations) is nothing to do with my course, but it shows that you are more of a rounded individual, that you are not just like...Like, yeah, it is good to be dedicated to the thing you are going to go into as a profession, that you are going to be doing when you leave University. But working shows you have other skills as well. I think that has got value when it comes to employment”.

Eastbourne/Hastings Group Participant; Hillbrow; Secondary Physical Education with QTS; No Part-Time Job;

Disagree Value for Money; Age 18-20; Female; No Clearing)

In 2013, participants in both the Brighton and Eastbourne / Hastings focus groups suggested that their employment gave them useful work experience. The skills gained could also be helpful when seeking employment after finishing University.

Two of the students in the 2014 Brighton focus group gave a more prosaic response to what they perceived the benefits to be from employment. For these two students, the benefits were primarily financial.

“Having the money, that is it. If I could, I would leave my job, but I just can’t”.

(Brighton Group Participant; Falmer; Primary Education 5-11 with QTS; Part-Time Job; Strongly Agree Value for Money; Age 30+; Male; No Clearing)

“It is a stress relief financially. It is so stressful in terms of I need to do this and I need to do that. And I need money to do this. So working does remove that financial pressure with all the costs of having to study”.

(Brighton Group Participant; Falmer; Social Science; Part-Time Job; Strongly Agree Value for Money; Age 30+; Female; No Clearing)

The Effects of Working on University Studies

The three students in the Eastbourne and Hastings group who had all done some type of paid work while at University had not missed any University lectures or seminars.

“I didn’t when I was working, as it was all evening work. I made sure that I found part-time work that fitted in with my studies”.

(Eastbourne/Hastings Group Participant; Hastings; Media Studies and Sociology; No Part-Time Job; Disagree Value for Money; Age 18-20; Female; Clearing)

In contrast, of the five Brighton group participants who worked, two of them had to miss taught sessions because of work commitments.

“Yes, I missed some lectures last semester, because I had to work. And it was when the store that I am working at was just opening. And they needed people. And I could not get anyone to cover my shifts. And I could not risk losing my job, so I had to work. My attendance was quite bad last semester because of that”.

(Brighton Group Participant; Falmer; English Language and English Literature; Part-Time Job; Neutral Value for Money; Age 18-20; Female; Yes Clearing)

One of the responses to the open-ended survey question also mentioned a student missing taught sessions because of work. Subsequently, the student in this case reported that their bursary was reduced, because of a low attendance record at University.

Another Brighton group student was unable to access additional support for her studies because of placement and having to work.

“I have not missed any timetabled lectures because of working. But what I do miss is like, additional things, which would help me with my studies. Especially with being dyslexic...Like, there is nursing

dyslexia support and actually it is on next week. But I need to work. So I can't attend that. And they run like, study skills workshops and things like that. So bearing in mind that my course has placements and I am working on top of that...I can literally only come to Uni for the day that my lectures are on. So I do miss the additional things that are provided by the University, because I can't access them".

(Brighton Group Participant; Falmer; Mental Health Nursing; Part-time Job; Agree Value for Money; Age 30+; Female; No Clearing)

The two Brighton group students, who missed taught sessions due to work commitments, admitted that it had a detrimental impact on their studies and learning. This problem also was reported in four of the responses to the open-ended survey question.

"But I found that last year when I didn't attend lectures that made me really struggle. Because coming to a lecture does help, as the lecturer explains it to you and you can talk to them. You can contact them through email, but it is not very helpful, as you need the face to face contact".

(Brighton Group Participant; Falmer; Sociology and Criminology; Part-Time Job; Disagree Value for Money; Age 21-24; Female; No Clearing)

Four of the Brighton group participants suggested that lectures should be recorded for students missing taught sessions because of work commitments, or for other valid reasons.

"That would be huge in terms of the consequences that arise when missing lectures. You know? I have missed lectures for other reasons. And that would help in being able to catch up. As you say, lecture notes and slides...I always think that a good lecturer adds so much more to what is on the slides and things. So, like the lecture I missed today. The slides were so basic when I looked at them. And I was thinking that in terms of that lecture, I have missed so much. Because everything that was key about that lecture and that was said, clearly was not on the slides. So having them recorded would be huge".

(Brighton Group Participant; Falmer; Sociology and Criminology; No Part-Time Job; Agree Value for Money; Age 30+; Male; No Clearing)

Another important theme to emerge from the Brighton focus group (brought up by four of the participants) was that having to combine the demands of work and full-time University study was exhausting.

"And that just exhausts you anyway. And that is why I said, I work at the weekends. So I do Mondays to Fridays at University and placement. So you are always tired as well".

(Brighton Group Participant; Falmer; Primary Education 5-11 with QTS; Part-Time Job; Strongly Agree Value for Money; Age 30+; Male; No Clearing)

This was also an issue that arose in one of the responses to the open-ended survey question, and the 2013 qualitative findings.

The Brighton group participants mentioned that the exhaustion arising from having to combine work and full-time University study impacted on their learning and the quality of assignments. This was particularly the case for students with disabilities.

"So you get home and you are exhausted. But you have to get straight into your books and you can't really focus because you are tired and...I try to spend as much time as possible doing Uni work. But the time that I do spend on it, is not as productive as it should be. Because I am spending

more time going over things. Going over and over things to try and understand what it is actually saying to me. Because I think I am a bit dyslexic as well. So I think I need more time to understand stuff”.

(Brighton Group Participant; Falmer; Sociology and Criminology; Part-Time Job; Disagree Value for Money; Age 21-24; Female; No Clearing)

The University’s Role in Helping Students to Find Term-Time Paid Work

Two of the students in the Eastbourne and Hastings group and one of the students in the Brighton group suggested that the University should be more active in helping students to find paid term-time work.

“I think that it is quite important that the University promotes itself in the community. So that employers are aware that there are students looking for jobs and have a better understanding. And maybe contact employers. And invite employers into the University”.

(Eastbourne/Hastings Group Participant; Hastings; Applied Social Science; No Part-Time Job; Strongly Disagree Value for Money; Age 30+; Male; No Clearing)

This student, though, mentioned the valuable role of the University’s ‘Momentum’ scheme. The following exchange also shows that the medium of the focus group can provide a context for students to share information about student financial issues.

“I think that one thing Brighton does quite well is ‘Momentum’. ‘Momentum’ is a mentoring scheme. It is not mentors within the University. It is mentors within chosen professional fields out in the big wide world. And students can sign up to be mentees under ‘Momentum’. And they have workshops and CV writing and so forth, which is really useful. Because for me, I have not done a CV for ages”.

(Eastbourne/Hastings Group Participant; Hastings; Applied Social Science; No Part-Time Job; Strongly Disagree Value for Money; Age 30+; Male; No Clearing)

“I have not heard of it before. And I would really be interested in finding out more about that”.

(Eastbourne/Hastings Group Participant; Hastings; Media Studies and Sociology; No Part-Time Job; Disagree Value for Money; Age 18-20; Female; Clearing)

The Importance of Voluntary Work

The importance of voluntary work was an unexpected theme to emerge from the Eastbourne and Hastings group. One of the Brighton group participants mentioned that they did voluntary work, but gave no reason for doing so. However, three of the Eastbourne and Hastings group participants reported doing voluntary work whilst at University.

“I have not got any paid work, but I do a couple of voluntary jobs”.

(Eastbourne/Hastings Group Participant; Hastings; Applied Social Science; No Part-Time Job; Strongly Disagree Value for Money; Age 30+; Male; No Clearing)

The voluntary roles were connected with the University degree that the student was studying.

“You see, I do voluntary work, which is linked in with my podiatry, but my paid work is totally different”.

(Eastbourne/Hastings Group Participant; Darley Road; Podiatry; Part-Time Job; Agree Value for Money; Age 30+; Female; No Clearing)

These three participants also gave reasons for why they combined voluntary work with University studies. The reasons cited included networking, vital work experience, a release and escape from academic work, and direct relevance to their academic studies.

“I would probably say that I do about ten hours a week, which is additional voluntary work that I am not paid for. But I use that...One; it is my networking...experience, because I have got no experience in that. It is experience and it is networking and it is an escape...When I am there, University is in the background. See for me, it is a very positive thing, because through the different voluntary things I have been doing, it has actually given me my ideas and what I want to do for my dissertation”.

(Eastbourne/Hastings Group Participant; Hastings; Applied Social Science; No Part-Time Job; Strongly Disagree Value for Money; Age 30+; Male; No Clearing)

Despite these students stating the largely positive aspects of voluntary work, one student expressed worries about having to take up unpaid internship work in order to improve their employment prospects after leaving University.

“It is so difficult as well. And I mean my dad is pushing me a lot at the moment and we fall out a lot about it. Because he is saying, ‘you have got to go and apply to these companies that like, offer unpaid internships and stuff’. It is quite a depressing thought, because...I am aware that if you really want to get into something, then you are really going to have to work for it. And you might not get paid for it”.

(Eastbourne/Hastings Group Participant; Hastings; Media Studies and Sociology; No Part-Time Job; Disagree Value for Money; Age 18-20; Clearing)

Value for Money and the University Experience

Sub-themes linked to value for money were split in the analysis between issues that were linked directly to the learning experience, and issues that were about general University facilities. General University facility sub-themes were about the following issues: quality and price of University accommodation; making catered Halls a University wide standard; lack of childcare facilities; inadequate catering services; improving catering services; improving student union provided facilities; and improving University provided transport. Learning experience sub-themes included the following issues: quality of teaching and contact time; timetabling of lectures and tutorials; late cancellation of lectures; module choices at Hastings campus; computer facilities; printing facilities and availability of module readers; and library resources. There was also a separate sub-theme that was concerned with the recent raising of tuition fees.

Quality and Price of University Accommodation

This was a sub-theme of value for money and the University experience which only emerged in the Eastbourne and Hastings group. There was a perception amongst the participants based at Hastings that the cost of University Halls in Hastings were expensive, and that the quality of the accommodation was not up to required standards. This perception is conveyed in the following exchange.

“You know? With shared facilities. I help international students move in, and when I saw what they

had... How can the University justify what they charge for that”?

(Eastbourne/Hastings Group Participant; Hastings; Applied Social Science; No Part-Time Job; Strongly Disagree Value for Money; Age 30+; Male; No Clearing)

“As well, everything breaks. The lights in the Robert Tressell in Hastings...It is an old hotel and my friend’s lights went out and they didn’t fix it for five weeks. And the wifi has been broken and the oven exploded. And the halls are just on the street. It is just one front door between the halls and the streets”.

(Eastbourne/Hastings Group Participant; Hastings; Media Studies and Sociology; No Part-Time Job; Disagree Value for Money; Age 18-20; Clearing)

By contrast, there was a perception that University Halls in Eastbourne were value for money.

“The halls in Eastbourne were £145 a week last year. And that did include breakfast and dinner Monday to Friday and a gym membership. And they are very decent. There is like, security guards downstairs and there are gates, which require you to enter the right code to enter in”.

(Eastbourne/Hastings Group Participant; Hillbrow; Secondary Physical Education with QTS; No Part-Time Job; Disagree Value for Money; Age 18-20; Female; No Clearing)

In addition, two of the responses to the open-ended survey question mentioned that Halls accommodation was not always available to first year students starting at University.

Making Catered Halls a University Wide Standard

There was a consensus amongst the Eastbourne and Hastings participants that catered halls should be made a University wide standard. They felt that this should particularly apply to younger students.

“Maybe, that should be a thing...When they charge you that fee...Have it as a B&B with dinner. So at least parents know that their child is going to eat”.

(Eastbourne/Hastings Group Participant; Hastings; Applied Social Science; No Part-Time Job; Strongly Disagree Value for Money; Age 30+; Male; No Clearing)

However, this recommendation to make catered halls a University wide standard was not shared by the following response to the open-ended survey question.

“Halls should also not be as expensive. For me to stay in a small and mouldy room in Falmer, it cost me £150 a week. I did not want to be in catered halls and this should also not be forced upon students. I then had to pay for extra food on the weekends. The experience was extremely expensive”.

(Response to Open Question)

Lack of Childcare Facilities

The sub-theme ‘the lack of childcare facilities’ emerged in the Eastbourne and Hastings group. In particular, three of the participants mentioned that there was a lack of childcare facilities on campus. This made it problematic for students with children.

“There are no childcare facilities here. And attendance on our course is compulsory. And if they

start at 9 and finish at 5; well, they do. You have to be there”.

(Eastbourne/Hastings Group Participant; Robert Dodd; Podiatry; Part-Time Job; Agree Value for Money; Age 30+; Female; No Clearing)

Although participants did mention that University schools had scheduled taught sessions, in order to cater for students with children, there was also an indication that this practice was not uniform across the University schools.

Inadequate Catering Services

Across both of the focus groups, strong dissatisfaction was expressed about the catering services on some of the campuses. For the Brighton participants, this issue was largely, although not exclusively, concerned with the cost of buying food at Falmer campus.

“Like chicken and a few potatoes...It is like, four quid 50. And you have not got that money to spend. The food is nice and we understand that you have got bills and chefs to pay. But we are students. And we should have some sort of student discount. But it is like, fine dining”.

(Brighton Group Participant; Falmer; Primary Education 5-11 with QTS; Part-Time Job; Strongly Agree Value for Money; Age 30+; Male; No Clearing)

Although the Eastbourne and Hastings participants mentioned that Hillbrow canteen offered an excellent choice of meals, participants were critical of the catering provided at Hastings and other Eastbourne campuses.

“When we are at Leaf hospital, there are no catering facilities there. We have nothing there. We have a water fountain and that is it”.

(Eastbourne/Hastings Group Participant; Robert Dodd; Podiatry; Part-Time Job; Agree Value for Money; Age 30+; Female; No Clearing)

Whilst one response to the open-ended survey question suggested that the food offered on campus did represent value for money, the other three responses were concerned with the issue of catering services and mentioned that the University cafes provided poor value for money.

“The facilities at Falmer are very poor. The food is expensive in the cafes”.

(Response to Open Question)

Improving Catering Services

The Brighton participants suggested that catering provision on Falmer campus needed to include hot water facilities for students, cost price food, and a microwave that students could use to warm up their food.

“So if you are here all day, then you want something hot at lunchtime. But they have even stopped selling a cup of hot water for 70p. So, you can’t even make a cuppa soup. So, even if they had a facility for students to get hot water, so you could bring in a cuppa soup”.

(Brighton Group Participant; Falmer; Mental Health Nursing; Part-time Job; Agree Value for Money; Age 30+; Female; No Clearing)

The two Hastings participants felt particularly disgruntled by the closure of the café in the Havelock building at Hastings.

“Obviously I am not naïve enough to think that all nine grand of it goes to the University. But if you are paying all that money, you would expect certain facilities. I mean, they have built that lovely great big new building in Hastings and there are some really good bits to it. But you do expect a canteen”.

(Eastbourne/Hastings Group Participant; Hastings; Media Studies and Sociology; No Part-Time Job; Disagree Value for Money; Age 18-20; Clearing)

Improving Students’ Union Provided Facilities

Three of the Brighton participants talked about how student union provided facilities on Falmer campus needed to be improved.

“We had this French journalist intern come down from the Guardian newspaper. She was baffled that we did not have a bar. She was absolutely baffled”.

(Brighton Group Participant; Falmer; Sociology and Criminology; No Part-Time Job; Agree Value for Money; Age 30+; Male; No Clearing)

“For a student campus, it is appalling services. Yeah, the shop is now open after last year. And they wonder why they don’t make any money, because it is so irregular that students get out of the pattern of using it. If it is going to be shut all the time, people will not use it and go instead to the Co-op at Sussex Uni, which is always open”.

(Brighton Group Participant; Falmer; Primary Education 5-11 with QTS; Part-Time Job; Strongly Agree Value for Money; Age 30+; Male; No Clearing)

Two of the responses to the open-ended survey question were similarly critical of Students’ Union provided services. One of these responses was in relation to the Student Union bar at Falmer. The other response was about Student Union services at the Hastings site, an issue that was also raised by the two Hastings students in the Eastbourne and Hastings focus group.

“Hastings campus students pay the same fees as Brighton based students, yet the services we receive are vastly inferior. The University and SU constantly fail to meet our needs or to include us in UoB activities”.

(Response to Open Question)

Improving University Provided Transport

This was an issue that only arose in the Eastbourne and Hastings group. Both of the students based at the Hastings site suggested that bus transport needed to be provided between the Hastings site and the other campuses.

“Like today, there were five mini buses on Falmer car park when I went there. And we have been asking for two years, to have one based in Hastings as a shuttle to Eastbourne and stuff like that...”

(Eastbourne/Hastings Group Participant; Hastings; Applied Social Science; No Part-Time Job; Strongly Disagree Value for Money; Age 30+; Male; No Clearing)

However, one of the Eastbourne based participants mentioned how useful the free bus was for students living in Eastbourne halls, as it provided transport from town to halls on Monday and Wednesday evenings (These evenings are student nights out).

Quality of Teaching and Contact Time

In contrast to the two focus groups in 2013, participants across both focus groups were much more positive about the support from, and contact time with, their University lecturers. In particular, two of the four Brighton participants, and all three of the Eastbourne and Hastings participants, who brought this issue up for discussion were mainly positive about the amount of support from and contact time with lecturers.

“The support that I have received has been excellent and in terms of the things that have been provided. I have not had to ask for anything. And also in the variety of lectures and the different lecturers, we have come in and lecture on different elements of a module. Anytime that I have wanted to speak to an academic for any kind of advice...I don't think I have ever been refused regardless of the hours”.

(Brighton Group Participant; Falmer; Sociology and Criminology; No Part-Time Job; Agree Value for Money; Age 30+; Male; No Clearing)

However, two of the Brighton participants wanted more contact time with their lecturers which echoed the focus group findings from 2013.

“I think that maybe for £9000 a year that I would like more contact time with my lecturers, because during the assessment period this time we had three tutorials. And I think that maybe, it was not quite enough. So maybe, having more tutorial time with my lecturers would be better”.

(Brighton Group Participant; Falmer; English Language and English Literature; Part-Time Job; Neutral Value for Money; Age 18-20; Female; Yes Clearing)

Ten of the responses to the open-ended survey question also indicated that some students wanted more contact time and support from their lecturers.

“The University does not give us enough for what we pay. Lectures/seminars for this year have been between 8 and 10 hours a week for the majority, which is not acceptable. We opted for a full-time course, which should be 12 hours. Lecturers say that it is due to self-study, which is absolutely ridiculous. What are lecturers doing if they're not teaching us? Why don't we just have the lectures and seminars to aid us along with our self-study? It is what we pay for isn't it”?

(Response to Open Question)

“I have had enough experience in one and a half years, in regard to the University's lack of support given to the students”.

(Response to Open Question)

Timetabling of Lectures and Tutorials

The sub-theme of the ‘timetabling of lectures and tutorials’ emerged in the Eastbourne and Hastings group only. There was a mixed response from the participants in how their lectures and tutorials were timetabled or scheduled.

“It is annoying that we have a lecture for two hours at nine o’clock and then you are back in the lecture hall at three o’clock. So you have got all that time in the middle. Which is fine if you are local? But if you are not local, it can be very frustrating. And we find tutorial time quite difficult, because we are a split site. We might find that our tutors are at the other site, while we are here at the Robert Dodd that day. But as a school, they are getting better at working where we are and where the lecturers need to be”.

(Eastbourne/Hastings Group Participant; Robert Dodd; Podiatry; Part-Time Job; Agree Value for Money; Age 30+; Female; No Clearing)

“I think that the longest gap that we actually have from the lecture to the seminar is half an hour. So, we are spoilt there. Normally, it is a five or ten minute break and then you go back for your seminar”.

(Eastbourne/Hastings Group Participant; Hastings; Applied Social Science; No Part-Time Job; Strongly Disagree Value for Money; Age 30+; Male; No Clearing)

Late Cancellation of Lectures

One of the Brighton participants, and three of the Eastbourne and Hastings participants, mentioned that the late cancellation of lectures was disruptive to their learning.

“But yes, the late cancellation of module lectures, that does annoy me that we do miss these lectures. We have students that come down from London. So that the emails have to be there at 6 o’clock in the morning, so they won’t then walk out of the door to get the half past six train”.

(Eastbourne/Hastings Group Participant; Robert Dodd; Podiatry; Part-Time Job; Agree Value for Money; Age 30+; Female; No Clearing)

Module Choices at Hastings Campus

Both of the students based at the Hastings site felt that they were being offered less module choices because students had to travel over to Falmer if they wanted to study certain modules. The lack of childcare facilities at the Hastings site, and expensive train tickets, meant that many students were restricted to the module choices offered at Hastings.

“And you have to travel over to Falmer for those over modules. And then of course, you have those monetary issues with the travel. I do notice that the women on my course have to go off early...Because, of course, you cannot help it if your lesson finishes at 5, but your child comes out of school at 3.15 and there is no one there to pick them up. So they have to go”.

(Eastbourne/Hastings Group Participant; Hastings; Media Studies and Sociology; No Part-Time Job; Disagree Value for Money; Age 18-20; Female; Clearing)

Computer Facilities

Two of the Brighton participants suggested that the computers on Falmer campus were slow or did not work properly.

“And I don’t know about all of the facilities. The computers...This year we had a terrible time with computers. In most cases, you go there and the computers are not working”.

(Brighton Group Participant; Falmer; Social Science; Part-Time Job; Strongly Agree Value for Money; Age

30+; Female; No Clearing)

Five of the Brighton participants also mentioned that there was a lack of computers for students to use at Falmer campus and that, considering the number of students located there, the computer pool room was too small. For the participants this problem was exacerbated by the closure of the computer pool room in Mayfield House.

“The other day, I couldn’t get on in the computer pool room. It is crazy the size of the computer pool room, considering the size and amount of courses we have over here at Falmer”.

(Brighton Group Participant; Falmer; Primary Education 5-11 with QTS; Part-Time Job; Strongly Agree Value for Money; Age 30+; Male; No Clearing)

The lack of computers on Falmer campus was frustrating for the participants because it meant that they had to return home to do coursework. The two participants based at the Hastings site mentioned that the Hastings library should sell computer software, such as memory sticks.

Printing Facilities and Availability of Module Readers

An issue that emerged in the Brighton group was the expensive cost of, and the lack of, computer printing facilities at Falmer campus.

“And that is the thing with the loss of the computer pool room in Mayfield. It wasn’t just computers, it was printers as well. Having the extra printers and the extra location....I know it is not the biggest campus in the world, but it makes such a big difference if you are running late and you are wanting to get to a lecture...And that has a knock on effect on your finances as well. You have got to go home, because there are no computers. And you have to buy more ink cartridges and all these kinds of things”.

(Brighton Group Participant; Falmer; Sociology and Criminology; No Part-Time Job; Agree Value for Money; Age 30+; Male; No Clearing)

Because of the perceived high cost of printing, participants suggested that printing should be subsidised or made free, and that module readers should be made available for all modules.

“And sometimes you are given a link to a pdf. But you still want a copy, as you can highlight it. And especially if you are reading it over and over again, and it is not like, a one-off reading. So, it is so difficult to print all the things that you need to”.

(Brighton Group Participant; Falmer; Social Science; Part-Time Job; Strongly Agree Value for Money; Age 30+; Female; No Clearing)

This issue was picked up in one of the open-ended survey question comments.

“I think considering we have to pay £9000 a year, the university could do more in the way to help students, such as printing off handouts and things students have to read. And even with printing our drafts for us. So, we only have to email”.

(Response to Open Question)

The subsidisation of printing was also an issue that emerged across the two focus groups in 2013.

Library Facilities

Participants in the two focus groups conducted in 2013 reported that the University libraries did not have sufficient quantities of books, and that this was particularly the case for books listed in module handbooks as core readings. This issue was again brought up by four of the six participants in the 2014 Brighton focus group.

“We do modules that are compulsory for all nurses. And the key texts...Well, there are about 130 of us nurses. And in terms of the key texts, there are not 130 books in the library”.

(Brighton Group Participant; Falmer; Mental Health Nursing; Part-time Job; Agree Value for Money; Age 30+; Female; No Clearing)

Participants mentioned that they tried to buy some of the core texts, but found the cost of buying books to be prohibitively expensive.

The Raising of Tuition Fees

Participants in both of the focus groups, and many of the students commenting on the open-ended survey question, were concerned and angry about the recent raising of tuition fees to nine thousand pounds a year. There also were some worries that the current cap on tuition fees would again be lifted in the near future.

“In terms of tuition fees, it has gone from nine to twenty seven grand. And you just think that is insane”.

(Brighton Group Participant; Falmer; Sociology and Criminology; No Part-Time Job; Agree Value for Money; Age 30+; Male; No Clearing)

“Whilst I would say that my experience of UoB is generally positive, I feel that £9000 a year is far too high. I cannot see that my course is worth 3 times what it was 3 years ago”.

(Response to Open Question)

Another anxiety was the long term debt resulting from having to pay back tuition fees and the maintenance loan.

“And after we finish, don’t forget that we have to pay all this off as well. It is not like we are being given this money. And especially with the fees going up to nine thousand. That is triple the amount that someone last year had to pay. The amount of time that you will have to pay that off is going to take forever”.

(Brighton Group Participant; Falmer; Sociology and Criminology; Part-Time Job; Disagree Value for Money; Age 21-24; Female; No Clearing)

The Brighton participant, who was having her tuition fees paid for by the NHS, said that she would not have come to University if she had to pay tuition fees. However, two of the Eastbourne and Hastings participants suggested that although the tuition fees were too high, the University experience overall was still value for money.

“I think for me, my course is for four years and that is four lots of nine thousand pounds. But it is a degree that sets me up immediately for a job, in that I don’t need to do any more studying when I

am finished, as I will be qualified. Pretty much guaranteed a job...Then I would say that there is no other way I could get into that position without coming to University”.

(Eastbourne/Hastings Group Participant; Hillbrow; Secondary Physical Education with QTS; No Part-Time Job; Disagree Value for Money; Age 18-20; Female; No Clearing)

Management of Finances

The most predominant theme in the responses to the open-ended survey question, and that was mentioned time and again by survey respondents, were problematic issues with the assessment and actual amount of the maintenance loan. Both of the focus groups also brought up these inter-related issues, and problems with the student maintenance loan, and they were mentioned in the 2013 qualitative findings. More specifically, the following issues with the student maintenance loan came out in the 2014 qualitative findings: the maintenance loan and/or NHS bursary was at an insufficient level to cover high rental costs and the costs of everyday living; the maintenance loan does not account for the high cost of living in Brighton; and the level of the maintenance loan should not just be based on parental income.

The 2014 focus group topic guide included, for the first time, a question about participants' experience of the Unicard system. Whilst all of the focus group participants seemed to be aware of the Unicard system, some of the participants were critical about what they perceived to be the limited range of products and services that can be purchased with the Unicard. Other participants expressed frustration with the system for topping up the Unicard. However, some of the participants perceived the Unicard system to be a useful way of budgeting and saving money.

Issues with the Student Maintenance Loan

Many of the responses to the open-ended survey question commented on how the maintenance loan and/or NHS bursary was set at too low a level to cover high rental costs and the costs of everyday living. This was an issue that was particularly, although not exclusively, expressed by students based at Brighton campuses.

“The student loan itself is a ridiculous amount. It is supposed to be a maintenance loan, and yet it barely pays for a few months' rent”.

(Response to Open Question)

This issue came out strongly in the Brighton focus group discussion.

“On a monthly basis, I would say that you would need £1300, and that includes renting and things. £1300 to £1500, which would depend on where you live. And that includes travel and food. Easily...And that is like, half of your maintenance loan in one fell swoop. And you have three months per payment. So for one month, you will be absolutely messed up”.

(Brighton Group Participant; Falmer; Primary Education 5-11 with QTS; Part-Time Job; Strongly Agree Value for Money; Age 30+; Male; No Clearing)

The responses to the open-ended survey question contained numerous comments about how the level of the maintenance loan should be set according to the overall cost of living in a locality. This

issue also was discussed in the context of the Eastbourne and Hastings focus group.

“Even with maximum loan and grant, I still have to scrimp heavily. In a city like Brighton, we really need more to get by. SFE should be taking location into consideration when calculating how much they will give in loans. For example, Brighton is now more expensive than London in some areas!”
(Response to Open Question)

“Students are struggling because the student finance system pays the same amount to all areas (excluding London). Brighton is considerably more expensive than other areas, and there should be a sliding scale of payment depending on region”.
(Response to Open Question)

Furthermore, the qualitative findings showed that many students felt that the setting of the maintenance loan amount by parental income did not take into account the financial reality of individual familial circumstances. This issue was brought up in many of the responses to the open-ended survey question and the Eastbourne and Hastings focus group.

“I do not think it is fair that loans are based on household income. Only one of my parents’ works, but that salary has to support a 4-bed house, 4 adults and two dogs. So, they cannot help me with funding. This means that I get the minimum loan from SFE and have to have a part-time job all year round. This reduces the time I can study and my work suffers”.
(Response to Open Question)

“But like for me, I don’t get a great deal extra from student finance. But I am one of four children and they don’t take that into consideration. But the process needs to have more consideration taken into it... Rather than just like... You want to go to University and you can then have this much, because your parents earn this much. Yeah, but they have to support four children, not just one”.
(Eastbourne/Hastings Group Participant; Hillbrow; Secondary Physical Education with QTS; No Part-Time Job; Disagree Value for Money; Age 18-20; Female; No Clearing)

Perceptions of the Unicard System

Three of the Eastbourne and Hastings focus group participants felt that the Unicard could only be used to purchase a limited number of University products and services.

“But in Hastings all that you can use it for...Is the library and photocopying. And pay library fines and use it in the café. You can’t use it on Uni clothing. We have asked whether we can have an online shop”.
(Eastbourne/Hastings Group Participant; Hastings; Applied Social Science; No Part-Time Job; Strongly Disagree Value for Money; Age 30+; Male; No Clearing)

One of the Brighton focus group participants suggested that the Unicard system was helpful with printing especially if they had no spare change to buy a printing card. On the other hand, two of the Brighton participants expressed their frustration with the topping up of the Unicard.

“I used to use it a lot. But it is quite a hassle with topping it up as well, because you have to do it online. And they don’t save your details. Like, if you want something now and you have got your food...They tell you it has been rejected, and you then have to spend 15 minutes on topping it up. I

find it an effort”.

(Brighton Group Participant; Falmer; Sociology and Criminology; Part-Time Job; Disagree Value for Money; Age 21-24; Female; No Clearing)

“I have never used the card either, because you just have to top it up. And I would never have that chance to go around and keep topping it up”.

(Brighton Group Participant; Falmer; English Language and English Literature; Part-Time Job; Neutral Value for Money; Age 18-20; Female; Yes Clearing)

However, one of the participants in the Eastbourne and Hastings group and three of the Brighton focus group participants mentioned that the Unicard was a helpful way to save money or budget.

“I use it all the time, because it just saves you 10 per cent. It is not great and it is not loads, but it saves you a bit of money”.

(Brighton Group Participant; Falmer; Primary Education 5-11 with QTS; Part-Time Job; Strongly Agree Value for Money; Age 30+; Male; No Clearing)

“So what I have done every time that I have got my money is I get my Unicard...And I think that I want to be able to go into University and I want to be able to have a cup of coffee. And I want to have a sandwich in Uni...I want to be able to afford it. So I put an amount each time on my Unicard. And I just ration myself with that. My card is my little thing. So I can sit down and have that social chat and have a cup of coffee. Or if I am in town and it is chucking itself down with rain...I think... ‘Oh yeah, I can go into Uni and have a cuppa’. And it is paid for already. I don’t have to worry whether I am skint or not”.

(Eastbourne/Hastings Group Participant; Hastings; Applied Social Science; No Part-Time Job; Strongly Disagree Value for Money; Age 30+; Male; No Clearing)

Conclusion

The qualitative data collected for the research on the financial situation of students at the University of Brighton (2013-2014) provided in-depth information about the financial issues experienced by students. Furthermore, the qualitative data usefully supplemented the survey findings. Some of the 2013-2014 qualitative findings were broadly similar to what was found in the 2012-2013 qualitative data. This was particularly the case with the issues surrounding the setting of the level of the maintenance loan and some of the areas covered in regard to value for money and the University experience. However, the 2014 focus group participants were much more positive about their contact time with lecturers and with the level of help received from Student Services and Student Well-Being Teams. Yet, they were very concerned about the long term implications of student debt. This also was the first time that in-depth information was collected about the experiences and perceptions of the Unicard system.

Further information

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Findings from the 2013-14 Student Finance Survey and Tabulated data is also available to download at: <http://www.brighton.ac.uk/sass/research/publications/>

For advice and support on financial issues, you can contact the Student Advice Service.

Please email: studentadvice@brighton.ac.uk or access information at

www.brighton.ac.uk/moneymatters