



**University of Brighton**

## **University of Brighton Bursary Focus Group Research 2015**

The research aims to inform the OFFA Access agreement on the financial provision the university can offer and the impact of bursaries on students' lives. Findings from focus groups with 1<sup>st</sup> and 2<sup>nd</sup> year University of Brighton students receiving a bursary and students who are not entitled to a bursary with a parental income between £25,000 and £42,620 are reported. The research was commissioned by the University's Senior Management team and carried out by the School of Applied Social Science.

### **Summary Points**

1. Website information about eligibility criteria for the receipt of bursaries needs to be clarified.
2. Advanced notice is required as early as possible of eligibility to bursaries in the next semester or the next academic year.
3. 1<sup>st</sup> years receiving bursaries all received timely emails informing them that they were eligible, some of the 2<sup>nd</sup> years reported having to investigate to find out whether or not they were entitled.
4. Bursary distribution is preferred at the beginning of each semester, rather than on a yearly basis.
5. The bursary available at the moment seems to be at the amount that was able to make a difference to students' ability to cope financially and to achieve some financial independence from their parents.
6. More options are required as a way of students receiving their bursary awards. Some students are not comfortable with receiving their bursary on the Unicard especially as this identifies them as being in receipt of a bursary.
7. Some students suggested they needed financial assistance with buying course-related equipment, transport and costs for rents, deposits and 'guarantees' for rented accommodation.

8. Some students suggested that the high living costs in Brighton needed to be taken into account in considering the student financial support that is paid out.
9. There was some perception of unfairness relating to students eligibility to receive a bursary because family circumstances were not taken into account.
10. There was a high value attached by students to financial independence and they experienced some stress attached to being financially dependent on their parents. Bursaries assisted in enabling this independence.
11. Non-bursary students depended more on help from their parents and were more likely to struggle financially if this was not provided.
12. Some students, in particular non-bursary students needed to take on more than 1 paid job in order to make ends meet.
13. For some students the amount of paid work they have had to take on is having a detrimental effect on their studies.
14. Receiving a bursary seemed to make a positive difference to students' ability to manage their finances and was seen to be awarded at an appropriate amount.
15. Students asked for more regular and accessible updates by email, texts, personal tutors giving information, roadshows and introductory lectures of scholarships and incentives.
16. Information given to students about available financial support and incentives needs to be succinct and clear. More opportunities should be taken to make this information available to students.
17. 1<sup>st</sup> year students expressed the most worries about how they would manage financially in the following academic year.
18. Some 2<sup>nd</sup> year bursary students expressed dislike of the term 'bursary' and felt that the term implied that they were getting special favours rather than receiving what they were entitled to.
19. 1<sup>st</sup> year bursary students reported being comfortable with the term 'bursary' although they felt that terms on the website, such as 'fee waiver' need to be clarified.
20. Few students had heard of Merit Scholarships and few knew anything about the Student Support Fund.

## **Introduction**

This report gives an analysis of the qualitative findings of four University of Brighton student focus groups convened in March 2015 to investigate the financial situation of students and to understand the impact of bursaries on student finances, their decision to choose the University of Brighton and manage their learning.

The objective of the research was to compare the situation of students who receive a bursary and those who fall just outside the remit of eligibility. In this report the term 'bursary' refers to the standard university NSP bursary for under graduate students with low household incomes (i.e. not PGT scholarships, hardship funds or targeted bursaries such as AimHigher/Compact Plus bursary and Access to the Professions).

### **Background information on the current award of bursaries**

Students who started in the year 2014/15 (current 1<sup>st</sup> years) receiving the standard Brighton NSP bursary get £3,000, of which £2,000 is cash and £1,000 is available as a choice of Unicard credits, rent reduction or tuition fee reduction. These students will not receive anything in year 2 unless they are care leavers or eligible for the Compact Plus bursary.

Bursary holders who are current 2<sup>nd</sup> years, those who started in 2013/14, receive £2,000 in their second year and can choose from £1,000 Unicard credits and £1,000 or £2,000 tuition fee reduction (depending on their circumstances).

For 2015/16 starters there will be no Unicard credit or fee reduction choice, all bursary payments will be in cash.

Those who started in 2012/13 or 2013/14 will receive £2,000 in their third year and can choose from £1,000 Unicard credits and £1,000 or £2,000 tuition fee reduction (depending on their circumstances). Those who started in 2014/15 will not receive anything in year 3 unless they are care leavers or eligible for the Compact Plus bursary.

Bursaries are available for students whose household income is under £25,000 and coming from a neighbourhood where fewer than the average number of people go to university. Bursary receivers are also eligible for the standard government student support package of maintenance grant and student loans for fees and living costs and they have entered Higher Education for the first time in 2012 or 2013.

Findings from the Winn Report (2014) reported that 51% of students in their second year of their course who responded received a University of Brighton bursary in 2012-13 and 23% in 2013-14.

This report is based on focus groups of students who received a bursary and those who missed out on a bursary with a household income between £25,000 and £42,620 in the financial year 2014/2015.

This research report was commissioned by the University's Senior Management Team and conducted by the School of Applied Social Science.

An additional interest in commissioning this report was to help to inform the OFFA/Access agreement and to ascertain whether there were differences in the experiences of students in 1<sup>st</sup> and 2<sup>nd</sup> years. For this reason four focus groups were arranged, for bursary and non-bursary holders in both 1<sup>st</sup> and 2<sup>nd</sup> years.

In consultation with the Student Finance Survey Steering Group the main objective of the research was to ascertain:

- What level of student bursary was perceived as making a significant difference to the ability of students to manage their finances?
- What was the difference in the experiences of students who held a bursary and those who were outside of being entitled to a bursary?
- How appropriate or understandable is the term 'bursary'?
- The manner in which students preferred to be given the bursary payments (including reporting back on the system under which the bursary is added to their Unicards)
- The extent to which receiving a bursary makes a difference to the students' need to take paid employment and the hours that they needed to work.
- Whether the bursary offer made a difference to student's decision to stay at university?
- The most effective way to communicate with students about available help with their finances
- What current knowledge students had about existing Scholarships and available support
- What significant differences there might be in the experiences of 1<sup>st</sup> and 2<sup>nd</sup> year students

Questions were devised to gather the students' views, experiences and opinions about these topics. (Appendix 1)

### **Data Collection and Sample Characteristics**

For the focus groups students were selected to participate on the basis of student records detailing those students who received bursaries and those who fell just outside the limit of being able to receive one. Students were invited by email on a systematic random selection basis.

This system ensured that a range of students from different university courses and from different campuses were invited. Similarly the sampling procedure ensured that students with a range of ethnicities and ages were invited to attend as well as a mix of male and female students (14 males and 14 females were involved in total).

Emails inviting students were to attend explained the remit of the focus group, these included principles of consent, confidentiality, anonymity and the freedom to withdraw and an agreement to offer them some financial recognition in acknowledgement of their contribution and the repayment of their travelling expenses. (Appendix 2)

In these emails students were also informed that they would be asked to participate on a first come/ first served basis, explaining that the first nine students who expressed their interest would be asked to attend. Selected participants received a reminder email the day before the focus groups.

Most of the students who had put themselves forward to be involved and later found that they were unable to attend sent apologies but many of these were sent last minute, on the day of the focus group. When students sent their apologies a few days before the focus group, students from the waiting list were invited to attend. The second year bursary group had more last minute apologies than the other groups and this is reflected in the lower number who attended.

Places were available in each focus group for a maximum of 9 students. Refreshments of drinks and snacks were provided. The focus groups were held on allocated Wednesdays in March 2015 (these dates being far enough away from the students' exams to ensure a good turn-out). All of the focus groups were carried out on Wednesday afternoons (traditionally a time off from lectures and seminars) in Checkland Building, Falmer campus.

8 students attended the 1st year non-bursary focus group  
8 students attended the 1st year bursary focus group  
7 students attended the 2<sup>nd</sup> year non-bursary focus group  
5 students attended the 2<sup>nd</sup> year bursary focus group

The participants were given £20 in recognition of attending and their travel expenses were also paid. At the beginning of each focus group the students were asked to read through and sign the consent forms (Appendix 3) and were told the objectives of the research. Each focus group lasted over an hour. The discussions were recorded and then transcribed. These findings were then thematically analysed and are presented in this report.

Pseudonyms are used for the students who attended the focus groups to ensure their anonymity.

**1<sup>st</sup> year Bursary Focus Group, 5 males, 3 females**

Boris (male) studying Digital Music, Grand Parade  
Vince (male) studying QTS in Physical Education, Eastbourne  
Silvana (female) studying Humanities, Grand Parade  
Marwan (male) studying Civil Engineering, Moulescoomb  
Jamal (male) studying Law with Business, Moulescoomb  
Portia (female) studying Fashion and Textile Design, Grand Parade  
Katie (female) studying Business and Human Resource Management,  
Moulescoomb  
Kenny (male) studying Fine Art, Grand Parade

**2<sup>nd</sup> year Bursary Focus Group, 1 male, 4 females**

Femi (female) studying Pharmacy, Moulescoomb  
Charlotte (female) studying Geography, Moulescoomb  
Chloe (female) studying Business Management, Moulescoomb  
Nathan (male) studying Applied Psychology, Falmer  
Beth (female) studying Digital Media, Hastings

**1<sup>st</sup> year Non-Bursary Focus Group, 2 males, 6 females**

Rosanna (female) studying History, Literature and Culture, Grand Parade  
Ronke (female) studying Civil Engineering with Construction Management,  
Moulescoomb  
Natalie (female) studying Sociology, Falmer  
Dora (female) studying Sociology, Falmer  
Marie (female) studying Pharmacy, Moulescoomb  
Keil (male) studying Graphic Design, Grand Parade  
Freya (female) studying Criminology and Sociology, Falmer  
Karl (male) studying Sports Journalism, Eastbourne

**2<sup>nd</sup> year Non-Bursary Focus Group, 6 males, 1 female**

Stuart (male) studying Humanities, Grand Parade  
Leonardo (male) studying Criminology and Psychology, Falmer  
Ewan (male) studying Business Information Systems, Moulescoomb  
Federico (male) studying Business Information Systems, Moulescoomb  
Ian (male) studying Digital Film, Hastings  
Janet (female) studying Architecture, Moulescoomb  
Steve (male) studying Architecture, Moulescoomb

## Findings and Analysis

### Assessing Information and Support on Student Finance

***How did you find out that a bursary would be available to you? (only bursary students were asked this question)***

Most of the students who got bursaries did not report any difficulties in the process of being told that they would receive one. Most of them received emails informing them of their eligibility.

Silvana: *It was a surprise. I got an email (1<sup>st</sup> year bursary)*

Beth: *I just received it without needing to investigate anywhere (2<sup>nd</sup> year bursary)*

Femi: *I rang up after I'd been offered a place. There wasn't much information. I had heard from others that a bursary might be available. (2<sup>nd</sup> year bursary)*

A few 2<sup>nd</sup> year students did not hear that they were eligible for some time into the first semester.

Nathan: *I found out that I was eligible when I got an email in November. (2<sup>nd</sup> year bursary)*

One student felt that a bursary is an incentive to attend university that needs to be better advertised to prospective students.

Charlotte: *It's an incentive but it's not really addressed in information made available to the students. (2<sup>nd</sup> year bursary)*

***Did you use the website to investigate bursaries and can you offer any feedback on this? (both bursary and non-bursary students were asked this question)***

Those students who did not qualify to receive a bursary had less fruitful experiences of accessing information. There was some discussion of the websites not yielding much useful information. One student seemed to be misinformed after searching on various website.

Steve: *I didn't look at the possibility of a bursary because going in through the Student Finance website, the implication was that you'd only be eligible for a bursary if you were disabled... (2<sup>nd</sup> year non-bursary)*

Most of the other students who did not receive a bursary had not accessed the website, although a second year student who had looked on the website to see whether she was eligible had found it unhelpful.

Chloe: *I looked to see what help was available but there was not much information. The website was very vague. It doesn't give much clear information or break down... the language used such as 'fee-waiver' is confusing. (2<sup>nd</sup> year bursary)*

Specific feedback was fairly critical of the websites giving information about bursaries.

Stuart: *It's a bureaucratic maze. You fill in so many forms. I don't know whether the bursaries are through the Finance Department or through the uni. There's a lot of information but none of it is specific. (2<sup>nd</sup> year non-bursary)*

Some of those students who had received bursaries were also critical in their feedback about the website; the following student feeling there was insufficient information on the website regarding what he would be entitled to.

Marwan: *I got an email but I wasn't happy with the website when I tried to investigate. (1<sup>st</sup> year bursary)*

Other students experienced problems when they tried to explore the website to determine where the bursary would be made or to try to access their accounts.

Kenny: *Choosing what the bursary would be used for didn't go well because I pressed the wrong key and as a consequence I had to wait to receive it. (1<sup>st</sup> year bursary)*

Silvana: *The amount I'd been given wouldn't show up on my account for a few weeks, which was really annoying. (1<sup>st</sup> year bursary)*

**Notes: The 1<sup>st</sup> year bursary students all confirmed having received clear and timely information about their entitlement to a bursary. However, the website giving information about who is entitled to a bursary was felt by many students in the non-bursary groups to be unclear, not giving sufficient information and containing some difficult language.**

## **Perceptions of the Unicard System**

***How would you prefer to receive bursaries, e.g. cash, rent reduction, Unicard credits? (only bursary students were asked this question)***

There was some discussion in these focus groups with the students about their preferred way of being awarded the bursary. Insights and opinions were shared and several students expressed some dissatisfaction with the manner in which their bursary had been awarded.

Some students felt that there were not enough options for receiving their extra finances and expressed dissatisfaction with the receipt of bursary monies on



their Unicards as their perception was that other ways of being allocated the money might have been preferable.

*Charlotte: I hate the fact that it's on the Unicaard. I would prefer another way of getting the money. Could we get a valid receipt for accommodation that would be recognized by landlords? (2<sup>nd</sup> year bursary)*

Some of the students in the focus groups were keen to speak about the high costs of travel in Brighton or into Brighton. Suggestions were made that the bursary award could support these expenses.

*Chloe: It would help if the bursary paid for travel cards (2<sup>nd</sup> year bursary)*

It was equally notable that many students were pleased to receive a proportion of their bursaries on their Unicards and several expressed this during the focus group discussions, for example,

*Femi: I wouldn't eat as much if I didn't have money on the Unicaard. (2<sup>nd</sup> year bursary)*

*Katie: I appreciate having my bursary paid onto my Unicaard because I use it to buy food. (1<sup>st</sup> year bursary)*

*Jamal: I'm also happy to get my bursary on my Unicaard. (1<sup>st</sup> year bursary)*

*Marwan: ... and you can buy fags from your Unicaard. (1<sup>st</sup> year bursary)*

Significantly one of the students who did not receive a bursary would have very much appreciated being awarded some money on her Unicaard, which would have allowed her to be able to afford to eat a daily hot meal.

*Janet: On the architecture course I spend about 10 hours a day in the studio. I have to eat cold food. I would like to have a hot meal every day. If I got money on my Unicaard like some of my friends this would be possible. (2<sup>nd</sup> year non bursary)*

Other students in the 1<sup>st</sup> year bursary focus groups agreed that it would be preferable for bursaries to be available to help them with their rent.

*Vince: The options for what I could use it (the bursary) for were limited because I rented privately. It would be better if there was help with private rented accommodation for those students not in Halls. So I had to choose between a fee waiver and the Unicaard. I couldn't get help with my accommodation. (1<sup>st</sup> year bursary)*

*Kenny: It could go directly to the landlord. I'd prefer to have help with the rent or have all the bursary money paid directly into my account. (1<sup>st</sup> year bursary)*

Some students in the 2<sup>nd</sup> year bursary focus group echoed this sentiment, that the Unicard is not a preferred way of receiving the bursary. One of them suggested that receiving the bursary on their Unicard made her too visible as a bursary student.

Chloe: *With the bursary put on the Unicard, people behind the till can see how much money you've got on it and it's obvious that you're receiving a bursary. It's embarrassing. (2<sup>nd</sup> year bursary)*

A 1<sup>st</sup> year student expressed a similar sentiment.

Portia: *Getting the money on the Unicard can be embarrassing – when it's got £800 on it, it's clear you're getting help. (1<sup>st</sup> year bursary)*

One student who had elected to have a share of his bursary paid onto his Unicard was frustrated that he could not use his Unicard on the Eastbourne campus.

Vince: *In Eastbourne you can't pay with your Unicard for food or in the café.... You should be able to use your Unicard for gym membership (murmurs of agreement from the rest of the group) (1<sup>st</sup> year bursary)*

The 2<sup>nd</sup> year bursary focus group had a similar discussion about how the bursary could best be awarded.

Beth: *... options are quite restrictive as to how you can receive the bursary (2<sup>nd</sup> year bursary)*

There was the sense of unfairness expressed by some of the students who did not receive a bursary as they were keenly aware of the difference that receiving a bursary made, especially if those they shared houses with did receive one.

Keil: *I know I have to get a job, but there are those getting bursaries who don't need to work.*

Natalie: *One of my housemates has a bursary. She has additional spending money ... that frustrates me as I have to struggle. (1<sup>st</sup> year non-bursary)*

Freya: *My housemate gets a £7,000 loan and has a bursary. It's tough seeing ASOS orders coming in all the time. (1<sup>st</sup> year non-bursary)*

**Notes: The opinion was expressed by many of the students that there should be more options available on how the bursary was received. Suggestions were made that financial help could be made available for travel and rent. Some students were satisfied to receive extra finances on their Unicards but some felt strongly that this system was not acceptable as it revealed the fact that they were in receipt of a bursary, causing embarrassment.**

## **Distribution of the Bursary**

Those students in focus groups who received bursaries discussed whether the distribution of this money should be spread out over each semester as it is at the moment.

Opinions about this varied with most students preferring the distribution to continue as it was.

*Jamal: It's good to receive the bursary over semesters and not all at once. (1<sup>st</sup> year bursary)*

Some first years expressed concern about how the money would be paid out the following year. The general sense among the 1<sup>st</sup> years was that they were not clear about whether or not they would receive the bursary in the 2<sup>nd</sup> year. The main impression given by the 1<sup>st</sup> year students was that some of them were worried about how they might manage their finances in the 2<sup>nd</sup> year.

*Boris: It's best to get the majority of the bursary in cash and it needs to be spread out. In your second year you only get a lump sum, it would be better to have the bursary money spread over time. (1<sup>st</sup> year bursary)*

**Notes: Most students were satisfied with the present distribution of the bursaries being split over semesters.**

## **Is the bursary awarded at the appropriate amount?**

All students were asked whether the bursary awards were given at the appropriate amount

***What amount of money (or equivalent reimbursements) makes a difference, what is the minimum amount that you feel a bursary needs to be? (both bursary and non-bursary students were asked this question)***

Most of the students (in all the groups) felt that the bursary was awarded at the appropriate level.

*Boris: The money given at the moment is about right (1<sup>st</sup> year bursary)*

*Stuart; £500 for a semester, £1,000 for a year (2<sup>nd</sup> year non-bursary)*

**Notes: It was felt by both bursary and non-bursary students that the amount available in the bursary provision was awarded at the appropriate level.**

## **The use of the term 'Bursary'**

*How can the subject of a bursary best be introduced? Is it best to use the word 'bursary' or could this opportunity for additional finances be described in another way? (only bursary students were asked this question)*

None of the first year students objected to the term 'bursary' and felt it was appropriate to use this term in offering extra financial support.

Some of the second year student focus group expressed a degree of discomfort with the term.

*Beth: I hate the word 'bursary', it feels like a special favour (some murmurs of agreement from others in the group) (2<sup>nd</sup> year focus group)*

**Notes: The 2<sup>nd</sup> year bursary focus group expressed some discomfort with the term 'bursary' although the 1<sup>st</sup> years felt that the term was appropriate.**

## **Extra payments suggested for certain courses**

There was discussion in all of the focus groups about some courses needing more expenditure than others for materials.

Some of the costs for resources were generic to all students in terms of the expense of textbooks. Several students agreed that books are very expensive and that there are not enough library books to allow key texts to be easily available so they were compelled to buy them.

However, some students on particular courses made it clear that they had extra costs to meet to pay for materials for their courses. Some students suggested that bursaries should be available for expenses linked to their studies.

*Kenny: Arts gear and equipment can get expensive, especially in the 2nd year; it would be good to have a higher level of bursary for next year. (1<sup>st</sup> year bursary)*

Those students who did not receive a bursary were particularly concerned about these extra expenses.

*Keil: Being on a course for a creative subject I spend so much on materials... to print my work off at a professional standard costs £30. Student reps have raised this point to ask for extra funding but have been told this isn't possible. (1<sup>st</sup> year non-bursary)*

*Janet: When I was in the first year I spent £20 or £30 a week on materials. Next year it's going to be getting more serious (2<sup>nd</sup> year non-bursary)*

The following quote from an architecture student gives an indication of the level of financial hardship experienced by some students, especially those needing to spend additional money on resources.

*Steve: I don't eat much because I can't afford to. A loan by itself isn't enough, the loan by itself just about covers living expenses. I need to work as well. It depends how much you get. Living off just their loan is possible for some students. There's so much we have to spend within the course... printing, building models, laser cutting, pen nibs, ink. It's not even that bad in the first year, the expenses get higher in the second and third years. (2<sup>nd</sup> year non-bursary)*

**Notes: Students felt that specific courses required expensive resources, which put extra demands on their already tight budgets. This was particularly concerning for those students without bursaries especially as these expenses become more onerous in the 2nd and 3rd years.**

## **Having a part time job in term time**

The following question was asked to find out how much difference receiving a bursary made to their need to engage in paid employment and to the hours they worked.

***Do you have a part-time job? Does having/ or not having a bursary make a difference to how much you work? (both bursary and non-bursary students were asked this question)***

A non-bursary student explained the difficult choice that he has had to make between his need to take on paid work and his obligation to study;

*Keil: I worked in Gap in Brighton, on a transfer from Gap in my home town and needed to work a minimum of 16 hours a week. It got too hard as my course is intense. Money-wise it was good and at first the balance (between study and paid work) was just about bearable but it got too much. I'll pick up my work again when I go back home but I had to give up my job in Brighton. My balance needs to be more towards uni work. (1<sup>st</sup> year non-bursary)*

The pressure of needing to work, especially for non-bursary student is clear from this statement of a student who goes home to work every weekend:

*Natalie: I've got a job at home where I work at weekends. I need to earn about £450 a month (1<sup>st</sup> year non-bursary)*

Some students made the decision not to seek employment because of the demands of their particular courses. The students who did not receive a bursary had to either depend on parental support (often reluctantly) or to suffer considerable financial hardship or often both.

Ronke: *I'm not working. I'm in uni nearly every day. With my course (Civil Engineering) I have full days. I wouldn't be able to fit in a job as well. (1<sup>st</sup> year non-bursary)*

Steve: *Back in the summer holidays before coming to uni, I did lots of different work. When I'm at uni I study for 12 hours a day. I couldn't fit in any part-time work during term time. (2<sup>nd</sup> year non-bursary)*

Another student, also not in receipt of a bursary, said that he had to work considerably long hours on top of his studies in order to survive financially;

Stuart: *I work for 20 to 30 hours a week, if I wasn't I wouldn't be able to pay my rent. (2<sup>nd</sup> year non-bursary)*

The degree of stress that some students suffered as a result of the need to earn extra money is illustrated by this first year student's experience of financial hardship. It also brings into light the difficulties experienced by those students whose family circumstances may experience rapid change.

Dora: *My father recently lost his job, my mother's on a minimum wage... I worked all summer and had 3 jobs when I came to uni... I was all too much and I got totally stressed. I couldn't keep up with my uni work and had to apply for mit circs (mitigating circumstances). In the end I had to go for counselling. I had to give up my paid work. It's been such a struggle financially. I'm starting to work again but this time I'm only doing one job. (1<sup>st</sup> year non-bursary)*

Others wished to be employed for more hours, especially those students not receiving bursaries, in order to gain financial independence.

Freya: *I recently started waitressing. I only have 7 hours a week contact time (on her course) and my boss at work is really flexible. I'd like to work more hours. At the moment I need to rely on my mum financially which I don't like doing. (1<sup>st</sup> year non-bursary)*

**Notes: The pressure of needing to take on paid work was felt particularly by non-bursary students who felt compelled to do so in order to be able to survive financially. Some students suffered considerable stress in their struggle to earn enough money while also having the time for their university studies.**

## **The Impact of Receiving a Bursary**

In general the students who received a bursary experienced more flexibility in making choices about whether and how much to work for money.

Jamal: *The bursary has been a huge help. I've been able to work less as a result of getting the bursary. (1<sup>st</sup> year bursary)*

The following statement, which other students in the focus group agreed with, suggests that receiving a bursary made the difference between being able to manage their finances or struggling unsuccessfully to make ends meet.

Vince: *Getting a bursary means that we are able to manage. (1<sup>st</sup> year bursary)*

One of the 1<sup>st</sup> year focus group students had to work for 20 hours a week, due to outstanding debts from a previous course. This was the highest amount of hours per week worked, reported by any of the students who received a bursary. He identifies that it is thanks to his receipt of a bursary that he has been able to come to university at all.

Kenny: *I work 20 hours a week... in a pub... I still have debt from last year, which has been carried through t this year, so without the bursary I wouldn't have been able to come to university. (1<sup>st</sup> year bursary)*

**Notes: Those students who did receive a bursary were aware that because of this they were able to manage financially or even, in some cases, to remain at university.**

## **Access to Parental Support – the difference a bursary makes**

The amount of money that students received from their parents made a significant impact on their living standards. Some students got considerable help, which relieved the pressure on them to take paid work.

Manuel: *My parents help me out so I don't have to do paid work. (2<sup>nd</sup> year non-bursary)*

Ewan: *My parents help me too. They send me about £80 a week (2<sup>nd</sup> year non-bursary)*

Whereas for other students their parents were not able to provide them with much extra income;

Janet: *I have a twin and we're both at uni. We get an allowance of £10 a week each from our parents, it doesn't cover much. ... It does impact. Worrying about money does have a huge impact on my life. (2<sup>nd</sup> year non-bursary)*

It is notable that several students not in receipt of a bursary spoke about the levels of stress that came from the expectation that their parents should support them at university. Some students identified that receiving a bursary would have helped to alleviate this stress.

Karl: *You need to think about everything that you spend. Having the bursary would take a lot of the stress away. If you took the money stress away you could focus on studying. This is where you need to be (mentally). I stress about money, I*

*feel bad that my parents send me money every week. It gets messy. (1<sup>st</sup> year non-bursary)*

*Dora: My parents can't afford to send me money. They're struggling themselves. I was thinking I would have to leave uni. (1<sup>st</sup> year non-bursary)*

*Keil: Every time you talk to your parents it's about money. It's really bad. (1<sup>st</sup> year non-bursary)*

There was some discussion about the criteria deciding who gets access to a bursary and some opinions were shared as to how this may not be sufficiently sensitive to family circumstances;

*Beth: Access to a bursary should take other factors into account, for example how many other children your parents may have. (2<sup>nd</sup> year bursary)*

Those students who were in receipt of the bursary identified the impact of receiving this award as offering them some degree of financial independence from their parents.

*Boris: Independence is important. The bursary gives me financial independence. (1<sup>st</sup> year bursary)*

In contrast some of those students who did not receive bursaries felt compromised by the amount of financial dependence on their parents and asked questions about the fairness of the system,

*Steve: It's not always fair the way that loans and bursaries are worked out on parents' incomes because circumstances are far more complex than they seem... My father shouldn't have to pay for me to go to university. I don't think it's fair but I can't think of another way... (2<sup>nd</sup> year non-bursary)*

**Notes: It was particularly notable that many students felt compromised by being dependent on their parents for continued financial support. Those students who received a bursary were more likely to be able to have gained financial independence. Criteria for deciding who receives a bursary was critiqued in the focus groups for not taking the complexities of family circumstances into consideration.**

## **The Effects of Working on University Study**

***Has being eligible or not being eligible to a bursary had any impact on your ability to study, or to stay on at university? (both bursary and non-bursary students were asked this question)***



Some students who were receiving a bursary reported feeling considerable and ongoing stress with their finances. This student had considered leaving university.

*Nathan: I was considering dropping out while I saved up money to be able to come back. It's emotionally exhausting to be constantly worried about money. I've considered leaving uni and taking an Open University course... Finances have a huge impact on your health. Worrying about money has caused me significant stress and I have been to counselling on account of it. (2<sup>nd</sup> year bursary)*

However, there were more students who were not in receipt of a bursary who expressed their worries about whether they could continue with their university studies.

*Freya: I had been initially planning on going to uni in London (her home). It didn't hit me how much of a strain it would be here. Before I got this job I was really stressed money-wise. We came here to get a career meanwhile we have to struggle. (1<sup>st</sup> year non-bursary)*

**Notes: It is important not to assume that being awarded a bursary solves all students' financial problems as some students still struggled. However, those students without bursary support reported more frequently that they were on the verge of not being able to manage financially. There was a sense of unfairness among some of those students who did not receive bursaries because they found it particularly difficult to work on their studies due to financial pressures.**

## **Management of Finances (living in Brighton)**

In each of the focus groups there was a conversation about the expense of living in Brighton and Hove, particularly because of the high price of rent. Several students felt that this cost should be taken into account when awarding bursaries.

*Charlotte: They should think about how much the average student pays for rent and give a bursary that takes that into account. I considered changing unis because of the cost of rent. (2<sup>nd</sup> year bursary)*

Because of the high costs of rent and the necessity of finding guarantors when securing rented accommodation, many students blamed housing costs for the financial hardship they experienced. In the discussions it came to light that students were compelled to find a 'guarantor' to secure accommodation but this person had to be a property owner. In effect this discriminated against students whose parents do not own their own home, as they had to raise large sums of money themselves. Others complained at the long period of time (12 months) for which rent often had to be paid despite the students not being in the accommodation for the whole of this time.

Ronke: *Most student accommodation is contracted for 12 months so we have to pay rent even when we're not living there. (1<sup>st</sup> year non-bursary)*

In particular the claim was frequently made that the high cost of living in London is replicated in Brighton.

Keil: *I needed to borrow money to get my deposit paid. We're not in London but we're paying London prices... If students don't have a guarantor they have to pay 12 months' rent in advance and agents are really strict. (1<sup>st</sup> year non-bursary)*

Stuart: *London is more expensive but not by much. Brighton is a particularly gentrified city. It's very expensive to live here. (2<sup>nd</sup> year non-bursary)*

Several students complained about the high cost of rents and the help that they needed but did not receive.

Karl (from Eastbourne): *I pay £100 a week for rent. In Eastbourne Halls cost £125 a week. There should be a student discount on rent. (1<sup>st</sup> year non-bursary)*

Boris: *Housing is the main issue when it comes to money. Transition from one property to another is difficult when we need to find deposits. It's a real struggle to find the money. (1<sup>st</sup> year bursary)*

Whereas for some students, the bursary made the difference of being able to manage the cost of a deposit for housing,

Femi: *Last year I worked in two jobs to raise money for a huge deposit on a house. But my grades were slipping because I had to work in 2 jobs... I only have 1 job now thanks to receiving a bursary. (2<sup>nd</sup> year bursary)*

The expense of renting in Brighton for some takes up most of their student loan, which makes getting paid employment imperative. This was stressed by non-bursary students in particular.

Stuart: *For some students the loan just about covers rent but doesn't pay for anything else. (2<sup>nd</sup> year non-bursary)*

One non-bursary student considered the financial hardship that she will experience in the near future and stresses the knock-on effects this will have on her whole family.

Natalie: *Next term I don't have any money, which is about having to pay my rent in advance. I'll need to ask my parents for money... I feel bad about setting them back. I also feel guilty for my siblings who are still at home and by giving me money my parents will have less to spend on them. It's a horrible pressure. (1<sup>st</sup> year non-bursary)*

**Notes: The point was forcefully expressed by many students that the high cost of living and housing in Brighton and Hove needs to be taken into account in relation to financial support made available to students. In particular the process of finding a guarantor for their accommodation relies on students' parents or grandparents owning their own property and causes extreme financial pressure on some students who have to raise huge sums of money themselves to secure accommodation.**

## **Communicating with Students about Finances**

*What is the best way to communicate with students about available finances e.g. blogs, roadshows, websites, regular email/text updates? (only bursary students were asked this question)*

The students were keen to share their ideas of how communication about finances could be improved. There was a consensus that information about financial offers should be more readily available. The following exchange of views took place in the 2<sup>nd</sup> year bursary focus group and stresses the students' opinion that tutors could get involved in giving out information about finances that is at present difficult to find.

*Chloe: Emails or texts are the best way to communicate with us. (2<sup>nd</sup> year bursary)*

*Charlotte: Some lecturers or personal tutors should know about the information and be able to give it out to students. It should be a personal conversation. It's terrible talking down the phone to someone you don't know about sensitive financial issues. (2<sup>nd</sup> year bursary)*

*Chloe: Information about bursaries should be included in the induction for lectures. (2<sup>nd</sup> year bursary)*

*Femi: A constant reminder (that bursaries are available) needs to be given throughout the year because people are OK at the beginning of the year. (2<sup>nd</sup> year bursary)*

*Nathan: I suggest there should be a complete saturation of information about bursaries. Every time the tutor meets us they should have a one to one talk about bursaries. (2<sup>nd</sup> year bursary)*

The first year bursary focus group also made some practical suggestions as to how information about finances could be better communicated to students. In particular they suggested that there should be a wider promotion of the finances that are available and that more succinct emails should be sent out.

*Marwan: By text. Some people turn off their uni email to save batteries. (1<sup>st</sup> year bursary)*

Other students in the group disagreed and suggested that (succinct) emails would be the best way to communicate with students and that this information should be available at the time of enrollment.

Jamal: *Open days or uni stands... at the moment they tend to miss off finances. It would have been good to know beforehand what help would be available. (1<sup>st</sup> year bursary)*

Portia: *It would have been nice to know about what finances are available before coming to uni to have been able to plan better.... Academic tutors should be able to explain what money students will get. The messages on email or by text should be much simpler and to the point. As it is, the messages are so long and the temptation is to delete these long messages as they arrive. (1<sup>st</sup> year bursary)*

**Notes: Students were adamant that there should be clearer and more wide-ranging communication about available finances and suggestions were made as to how communications could be improved. It is interesting that many students wanted their tutors to provide them with information, although it might be more appropriate for the Student Support and Guidance Tutors (SSGT) to provide this information, particularly to those students experiencing financial difficulties. The strong consensus was that communications by email and text should be succinct and concise and that these need to be ongoing throughout the academic year.**

## **Knowledge about Merit Scholarships and Student Support Fund**

*Do you know about Merit Scholarships and do they make a difference to your approach to your studies? (both bursary and non-bursary students were asked this question)*

All the students were questioned about their knowledge of specific financial support schemes. The need for better communication to students about available funding emerged as a key issue and frustrations were expressed that there was little information about available opportunities.

- Of the eight students who attended the 1<sup>st</sup> year bursary students' focus group none had heard of Merit Scholarships.
- Of the five students attending the 2<sup>nd</sup> year bursary students' focus group only two had heard of Merit Scholarships.
- None of the eight 1<sup>st</sup> year non bursary students' focus group had heard of Merit Scholarships and the feeling was expressed that there were probably a lot of surplus schemes that no one knows about
- Most of the seven students in the 2<sup>nd</sup> year non bursary students' focus group did not know about the Merit Scholarship scheme.

When it was explained that this scholarship was given to the highest achieving students, there was some critique of this scheme on the basis that those who are likely to win such a scholarship have probably not had to struggle with their finances in the way that less well-off students do;

*Janet: This isn't fair. It benefits those who don't have money worries and who can afford to buy books and equipment. I know of someone who won a merit scholarship and he really didn't need the extra money. (2<sup>nd</sup> year non-bursary)*

***Are you aware of the Student Support Fund or any other opportunities to increase your student income? (both bursary and non-bursary students were asked this question)***

In the 1<sup>st</sup> year bursary students' focus group there was some awareness of the Student Support Hardship Fund.

The 1<sup>st</sup> year non-bursary group agreed with the student who expressed the sentiment that information about surplus schemes should be made more readily available to students.

*Marie: These schemes need to be much clearer. We need to be told. In the Induction Week we should be told about what is available (murmurs of approval). (1<sup>st</sup> year non-bursary)*

In the 2<sup>nd</sup> year bursary students' focus group only two students knew about the Student Support Fund, one of them had tried to access it. His experience was quite negative in that he says:

*Nathan: I tried to get help in relation to my finances but the uni passed my problem from one section to the next. (2<sup>nd</sup> year bursary)*

Whereas the other student had a far better experience:

*Beth: I needed advice... I called up student finance and got a good response. (2<sup>nd</sup> year bursary)*

**Notes: There was little knowledge about Merit Scholarships among the students attending the focus groups. They were vocal in suggesting that better information about such schemes needs to be made more readily available. The opinion was expressed by non-bursary students that such Scholarships may unfairly privilege better-off students as they did not experience the financial struggles which impacted on their ability to study effectively.**

**Again, the students stressed that information about financial support funds should be more readily available as there was also scant knowledge about the Student Support Fund.**

## Concluding statements

Despite the real financial hardships experienced by many of the students in the focus groups, those who receive a bursary tended to be acutely aware of the difference that this makes to their situation. One of the students expresses this positive contribution very clearly.

*Chloe: Going to university sets you up for life. Some people need the extra support and couldn't manage to stay at uni without the bursary. (2<sup>nd</sup> year bursary)*

A few of those 1<sup>st</sup> year students who didn't qualify for a bursary and who were finding that their daily lives were a challenging financial struggle were able to identify that through this process they were learning new lifelong skills. It would require further research to investigate whether these views are particular to 1<sup>st</sup> year students.

*Natalie: When we've finished uni, we've had more experience in managing money (1<sup>st</sup> year non-bursary).*

*Karl: I quite enjoy the struggle in a weird way. It's tough but in some ways it's enjoyable. (1<sup>st</sup> year non-bursary)*

**Notes: There was the acknowledgement among all the focus groups that those students in receipt of a bursary were at a real advantage in terms of increased independence and their ability to better manage their finances. The bursary students in particular reported that they were able to continue with their studies and reduce the hours that they had to take paid employment. There was acknowledgement by most of the non-bursary students that they were challenged by their financial struggles. The most common views expressed were of the stress and worry caused by not having enough money and the negative effect that having to take paid employment had on their ability to commit properly to their studies.**

## **Appendix 1**

### **Focus Group questions**

#### **Focus Group Questions – Draft**

#### **Bursary Holders**

1. How did you find out that a bursary would be available to you?
2. Did you use the website to investigate bursaries and can you offer any feedback on this?
3. How can the subject of a bursary best be introduced? Is it best to use the word 'bursary' or could this opportunity for additional finances be described in another way?
4. How would you prefer to receive bursaries, e.g. cash, rent reduction, Unicard credits
5. What amount of money (or equivalent reimbursements) makes a difference, what is the minimum amount that you feel a bursary needs to be?
6. Do you have a part-time job? What is it, how much extra do you feel you need to earn? How many hours do you work in the average week? Does having a bursary make a difference to how much you work?
7. Has your bursary had any impact on your ability to study, or to stay on at university?
8. What is the best way to communicate with students about available finances e.g. blogs, roadshows, websites, regular email/text updates?
9. Do you know about Merit Scholarships and do they make a difference to your approach to your studies?
10. Are you aware of the Student Support Fund?

## **Non- Bursary Holders**

1. Did you make enquiries as to whether you were entitled to a bursary?
2. What is/was your reaction to not being eligible to a bursary?
3. Did you initially think or where you led to believe that you might be entitled to a bursary?
4. Did you use the website to investigate bursaries and can you offer any feedback on this?
5. What amount of money (or equivalent reimbursements) makes a difference, what is the minimum amount that you feel a bursary needs to be?
6. Do you have a part-time job? What is it, how much extra do you feel you need to earn? How many hours do you work in the average week? Does needing to earn this money have any impact on your studies?
7. Has not being eligible to a bursary had any impact on your ability to study, or to stay on at university?
8. Do money worries impact on your studies in any way?
9. Do you know about Merit Scholarships and do they make a difference to your approach to your studies?
10. Are you aware of the Student Support Fund or any other opportunities to increase your student income?



## Appendix 2

### Sample letter (sent by email to 1<sup>st</sup> Year non bursary students)

Dear First Year Student,

You have been selected to take part in a focus group of first year students, who do not receive bursaries, as part of some wider research being carried out regarding the financial situation of students.

We would like to invite you to attend a focus group of up to 9 students to be held at Falmer Campus, Checkland Building, room E425 on Wednesday, 25th March 2015 between 5.00pm and 7.00pm.

Your travelling expenses will be reimbursed and you will be given £20 in acknowledgement of your participation, there will also be light refreshments available.

Please reply to me, Yaa, to confirm your participation, email; [y.asare@brighton.ac.uk](mailto:y.asare@brighton.ac.uk) if you would be willing to take part. Places on the group will be allocated until the 9 allocated places have been filled. Your participation would be very much appreciated and we hope you will find the experiencing useful.

Please find attached an information sheet. **Please indicate in your reply that you are a first year student.**

I look forward to hearing from you

Best wishes

Yaa Asare

## Appendix 3,

### Consent form

#### Participant Consent Form – Student Finance Focus Group

- I agree to take part in this research, which is to examine perceptions of financial attitudes and the financial situation of students at the University of Brighton.
- The researcher has explained to my satisfaction the purpose of the study and the possible risks involved.
- I will take part in a focus group and I have also read the information sheet.
- I give the permission for my answers to be voice recorded.
- I understand that any confidential information will be seen only by the researchers and will not be revealed to anyone else.
- I approve that direct quotes of my answers can be used for reports and published material such as marketing purposes and journal articles, but my identity will be not be revealed and pseudonyms will be used.
- I understand that I am free to withdraw from the research at any time.
- I will receive £20 at the end of the focus group as recognition of my participation.

Name (please print)

.....

Signed

.....

Date

.....

## **Further Information**

For further information about this research please contact:

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Telephone: 01273-644529, Email: S. [Fleischer@brighton.ac.uk](mailto:Fleischer@brighton.ac.uk)

Yaa Asare, Email: [Y.Asare@brighton.ac.uk](mailto:Y.Asare@brighton.ac.uk)

For advice and support on financial issues you can contact Student Advice Service. Please email: [studentadvice@brighton.ac.uk](mailto:studentadvice@brighton.ac.uk) or access information at [www.brighton.ac.uk/moneymatters](http://www.brighton.ac.uk/moneymatters)

For enquires on bursaries please contact: [bursaries@brighton.ac.uk](mailto:bursaries@brighton.ac.uk)