



Overstretched and Overdrawn

**A survey of student hardship
Summer 2009**

n u s
scotland

Forward

Prioritisation can be one of the most frustrating processes in public life. The attempt to balance principles that are supported across the board with the realities of finite resources, coupled with a desire to have the biggest impact on those who need it most, is a very difficult challenge for those holding the purse strings.

The current economic recession has hit students in a big way. The fundamentally flawed assumptions our student support system is based on, namely that students will be able to secure part-time work during term time, a job during the summer vacation and will receive parental support throughout, will be seriously tested this academic year, and we are positive that no one will like the results.

We have found that the Government is right to be concerned about debt as a barrier to access into tertiary education and should be supported in trying to reduce that burden, but there is an attitudinal gulf between debt owed to the state and commercial debt, that has been exacerbated by the recession. The latter has by far the biggest impact on students, specifically students from lower socio-economic backgrounds, and will in no way be solved by moving from loans to grants. Our results both support the Government's intentions to deal with debt, and our proposals to get money back in students' pockets, while they are studying.

Our response¹ to the Scottish Government's consultation on higher education student funding ***Supporting a Smarter Scotland***² was inspirational, costed, and realistic. It considered the current economic climate, but also looked beyond 2010 to explore what is achievable in the medium to long term. The challenge to the Government is now one of prioritisation and being responsive to a rapidly changing financial climate.

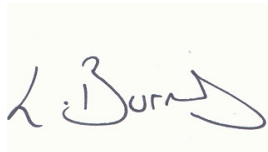
This report of NUS Scotland's hardship survey has highlighted issues such as students working long hours to pay their bills to the detriment of their studies, commercial debt, student loan debt, debt to family and friends, and the overarching impact that the current economic recession is having on students' lives. This all contributes to the necessity for the Government to be supported in taking a different policy direction that prioritises dealing with student hardship over graduate debt. The report looks at what types of debt students are in and what

¹ http://resource.nusonline.co.uk/media/resource/Student_support_consultation_response.pdf

² <http://www.scotland.gov.uk/Publications/2008/12/12121638/0>

debt is their greatest concern while they are studying. It also explores which students are most likely to be in debt and experiencing fear of debt. In doing so, this report adds further weight to NUS Scotland's calls for a fairer funding system for students in Scotland, as set out in our response to ***Supporting a Smarter Scotland***.

Graduate debt is something we all want to consign to the history books. But Scotland's students remain clear that graduates, comparatively, are the lucky ones. Our focus remains with those who have to drop out, or worse never arrive on our campuses, because of the fear and reality of the ever increasing commercial debt that has meant Scotland's students are overdrawn, overstretched, and well and truly at crisis point.



Liam Burns
President



Elaine Ner
Depute President



Kainde Manji
Women's Officer

Main findings

More than 6,000 students from both higher education institutions and further education colleges across Scotland responded to the survey.

- The majority of students are in some form of debt. 67 per cent of students are in debt to friends and family, 61 per cent are experiencing student loan debt and 52 per cent are in commercial debt.
- College students were least likely to report being concerned about any form of debt, with a third saying that they had no debt.
- Commercial debt is always the biggest concern for students, regardless of the other forms of debt the student may be in.
- Students under 25 years old are less afraid of debt than mature students.
- Students from lower socio-economic backgrounds (NS-SEC classes 4-7) are more likely to be concerned about commercial debt while students from higher socio-economic groups are marginally more likely to be concerned about student loan debt.
- More than half of the students surveyed were in work, with 85 per cent of these students working for extra income. Only 11 per cent of the students who worked did so for interest or to gain experience in their chosen career.
- The 1999 report ***Student Finance: Fairness for the Future*** (the Cubie Report) recommended that students should not work more than 10 hours a week to ensure their job does not interfere with their studies. This survey found that 70 per cent of students in work are working more than 10 hours a week.
- Students who are in commercial debt are more likely to be in work than other students.

Summary of responses

Higher education institutions:

Institution	Number of Responses
Edinburgh College of Art	1
Edinburgh Napier University	21
Glasgow Caledonian University	159
Glasgow School of Art	1
Heriot Watt University	219
Open University	1
Queen Margaret University	146
Robert Gordon University	4
Strathclyde University	339
UHI	9
University of Aberdeen	125
University of Abertay Dundee	2
University of Dundee	113
University of Edinburgh	1095
University of Glasgow	1329
University of St Andrews	774
University of Stirling	378
University of the West of Scotland	589
Unknown (university only)	49

Further education colleges:

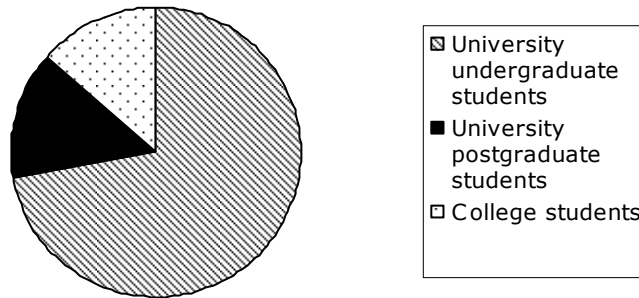
Institution	Number of Responses
Aberdeen College	235
Adam Smith College	52
Anniesland College	27
Ayr College	1
Banff and Buchan College	62
Borders College	5
Carnegie College	3
Central College	2
Cumbernauld College	42
Edinburgh Telford College	70
Glasgow College Nautical Studies	1
Glasgow Metropolitan College	134
Inverness College	39
Kilmarnock College	1
Lews Castle College	7
Moray College	21
Motherwell College	1
North Glasgow College	43
North Highland College	1
Reid Kerr College	1
Scottish Agricultural College	14
Stevenson College	46
UHI	6
Unknown (college only)	46

3 students did not specify an institution or institution type, but said they were studying at 'Other'.

Who are the students?

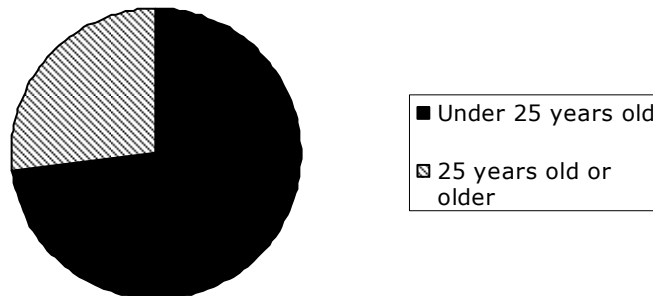
6,217 students from 18 higher education institutions and 21 further education colleges have responded to the survey, making it one of the biggest surveys of student opinion in Scotland.

Students surveyed



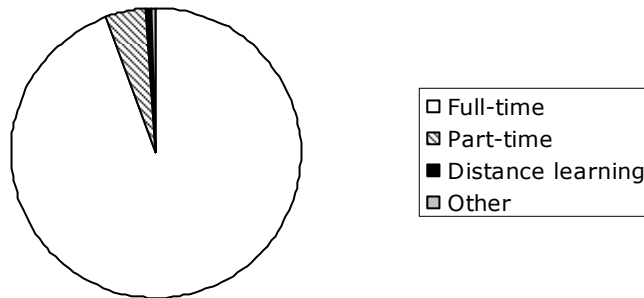
Of the 6,217 students who completed the survey, 14 per cent (841) were college students, 71 per cent (4,435) were university undergraduates, and 14 per cent (861) were postgraduate students.

Age of students surveyed



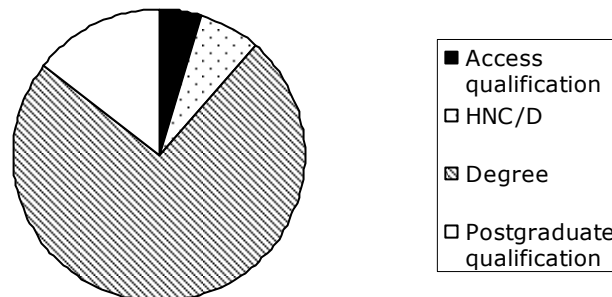
The majority of students, 73 per cent, were under 25 years old and 27 per cent were 25 years old or older – mature students. University undergraduate students were most likely to be under 25 years (81 per cent) compared to college students (73 per cent) and postgraduate students (32 per cent).

Mode of study of students surveyed



Full-time students made up 94 per cent of the students surveyed, compared to four per cent who were part-time students. Less than one per cent of respondents were distance learners. The majority of part-time students were college students, as 10 per cent of college respondents studied part-time compared to three per cent of university undergraduates and six per cent of postgraduate students.

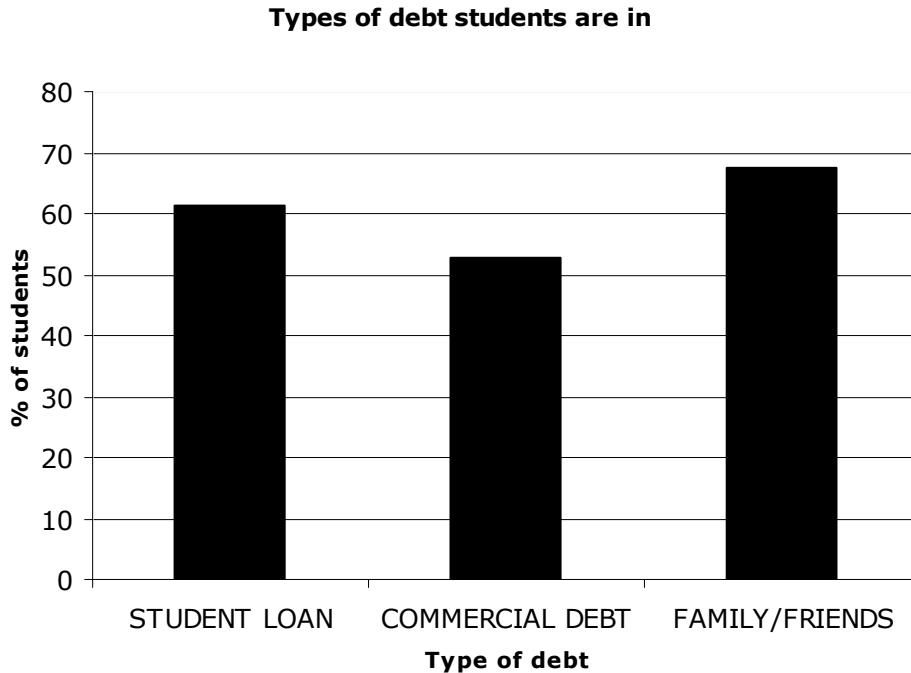
Qualification studied of students surveyed



Most of the students surveyed, 74 per cent, were studying for a degree, with 14 per cent studying for a postgraduate qualification. Seven per cent of students were studying for an HNC or HND, while five per cent were studying towards an access qualification.

What debt are students in?

Instead of looking into the **amount** of debt students are in, NUS Scotland wanted to explore what **type** of debt students are in, which students are most affected by debt, and which debts were of the greatest worry to students.



The survey found that the majority of students are in some form of debt. Of all of those surveyed only 12 per cent reported that they were in no form of debt. 67 per cent of students reported that they were in debt to friends and family, while 61 per cent were owed money to the state through student loan debt, and 52 per cent were in commercial debt.

Student loan debt

Unsurprisingly, university undergraduates were the mostly likely to be in student loan debt, at 72 per cent, and college students were the least likely, at 26 per cent. This reflects the availability of student loans across the further and higher education sectors. Only 43 per cent of postgraduate students were in student loan debt despite the fact that many of these students would have received a degree prior to beginning their present form of study.

Commercial debt

University undergraduates were, by a small margin, the most likely to be in commercial debt, at 56 per cent. They were followed closely by postgraduate students, of whom 50 per cent were in commercial debt. In stark contrast commercial debt among college students was much lower, at 38 per cent.

Debt to family and friends

College students were least likely to owe money to family and friends, at 54 per cent, while university undergraduates were most likely to be in this form of debt, at 70 per cent. Two thirds of postgraduate students were in debt to their family and friends.

Combinations of debt

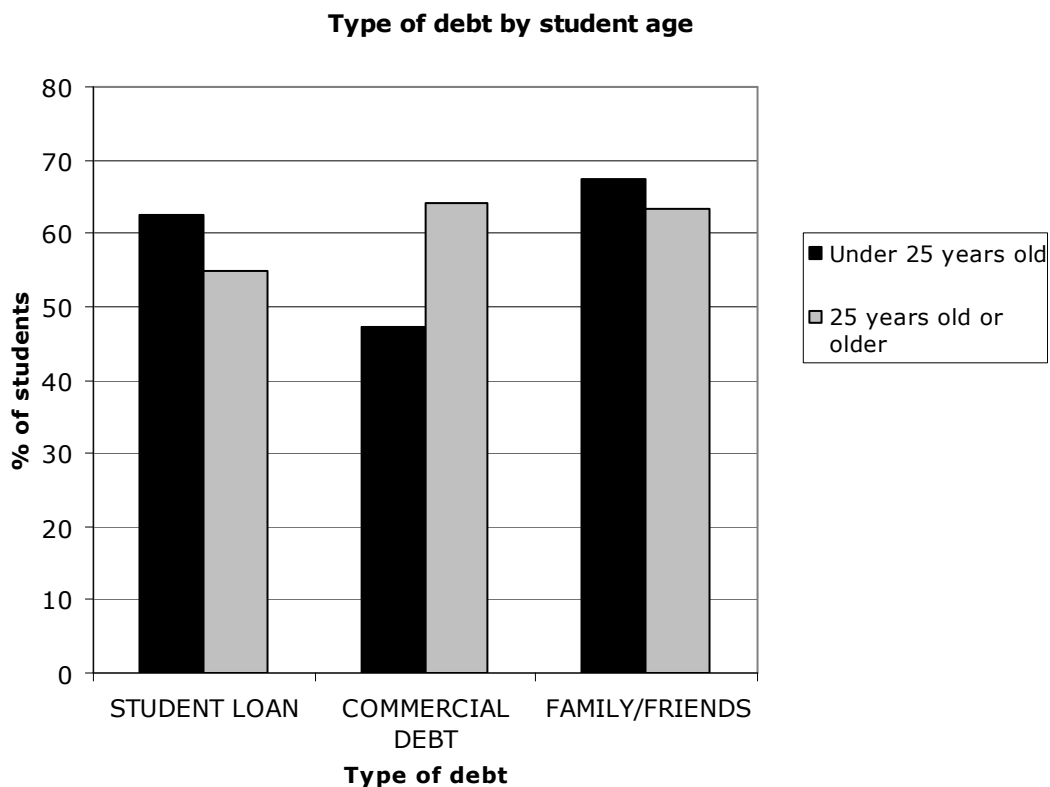
The different forms of debt are not mutually exclusive and, therefore, NUS Scotland also looked at the different combinations of debt that students are in.

Student Loan	Commercial Debt	Family and Friend Debt	% of Students
N	N	N	12
Y	N	N	9
N	Y	N	3
N	N	Y	13
Y	Y	N	9
N	Y	Y	10
Y	N	Y	14
Y	Y	Y	31

A significant minority of students surveyed (31 per cent) were in every form of debt: student loan debt, commercial debt, and debt to family and friends. When borrowing money from only one source, this was least likely to be commercial debt, perhaps because commercial debt is a final recourse when other sources have been exhausted.

Who is in debt?

Scotland is experiencing a changing student demographic, with increasing numbers of mature students over 25 old entering tertiary education. According to Scottish Government statistics, the number of mature students in higher education in Scotland increased by nearly 16 per cent between 2000-01 and 2006-07. This trend looks set to continue during the current economic crisis as individuals who have lost their jobs, or seen their earnings decrease, seek to re-skill to maximise their potential. Already this trend can be seen from UCAS figures, which show mature student applicants to Scottish universities and colleges in 2009 increasing by 14 per cent on the previous year³. Age can have a huge impact on the type of debt that students are in, due to the different costs mature students can face.



The survey found that mature students were more likely to be in commercial debt than young students, at 64 per cent compared to 47 per cent, and less likely to be in receipt of other forms of financial support from student loans or from family and friends.

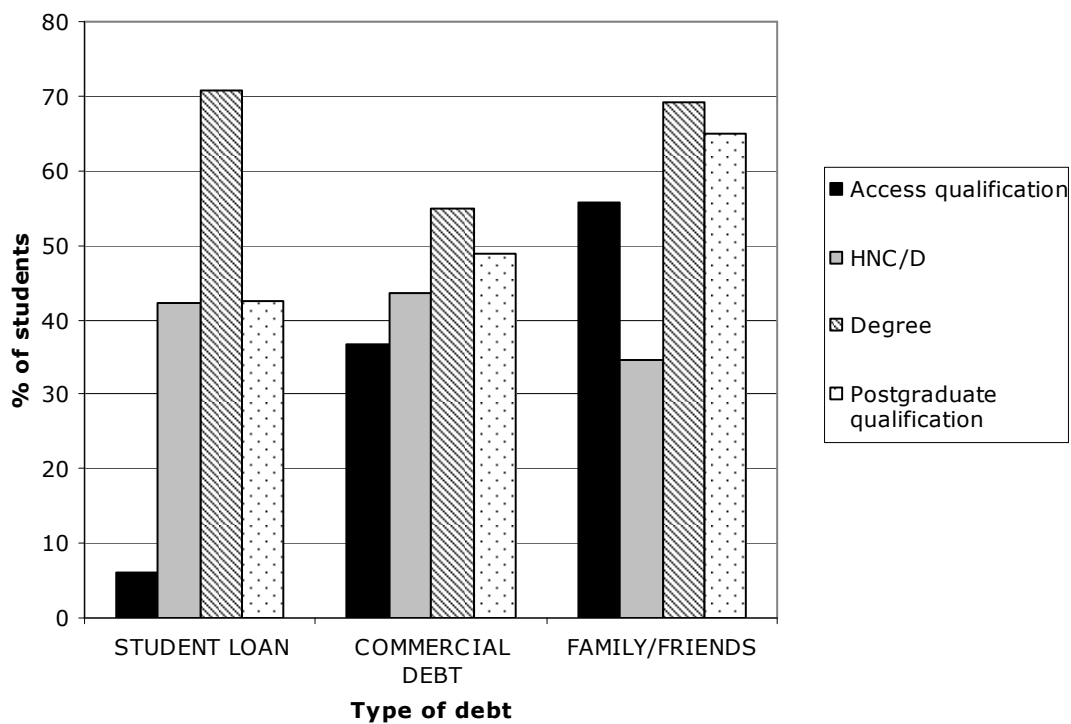
Mature students are also more likely to be in higher amounts of debt, as shown by the recently published *Higher and Further Education Students' Income,*

³ http://www.ucas.com/website/news/media_releases/2009/2009-07-09

Expenditure and Debt in Scotland 2007-08⁴, which showed that the average study-related debt of mature students is £4,208, compared to £1,316 for students between 16 and 20 years of age. Their commercial debt was also much higher, at £4,040 for mature students and only £374 for students aged 16-20.

The type of debt that a student is in can also vary considerably depending on their qualification of study, due to the differences between further and higher education funding. The length of the course the student is on will also have a big impact.

Type of debt by qualification of study



Since the majority of Access Qualification students (SCQF levels 6 and below) are not eligible to apply for a student loan, less than 10 per cent are in student loan debt. These students appear to rely primarily on support from friends and family to fund their studies. Degree level students are more likely to be in all forms of debt, especially student loan and debt to family and friends. However, they are also more likely than other groups to be in commercial debt. HNC/HND students were marginally more likely to be in commercial debt than student loan debt, and the least likely to be in debt to family and friends. Finally, those students studying for a

⁴ <http://www.scotland.gov.uk/Publications/2009/06/24115743/0>

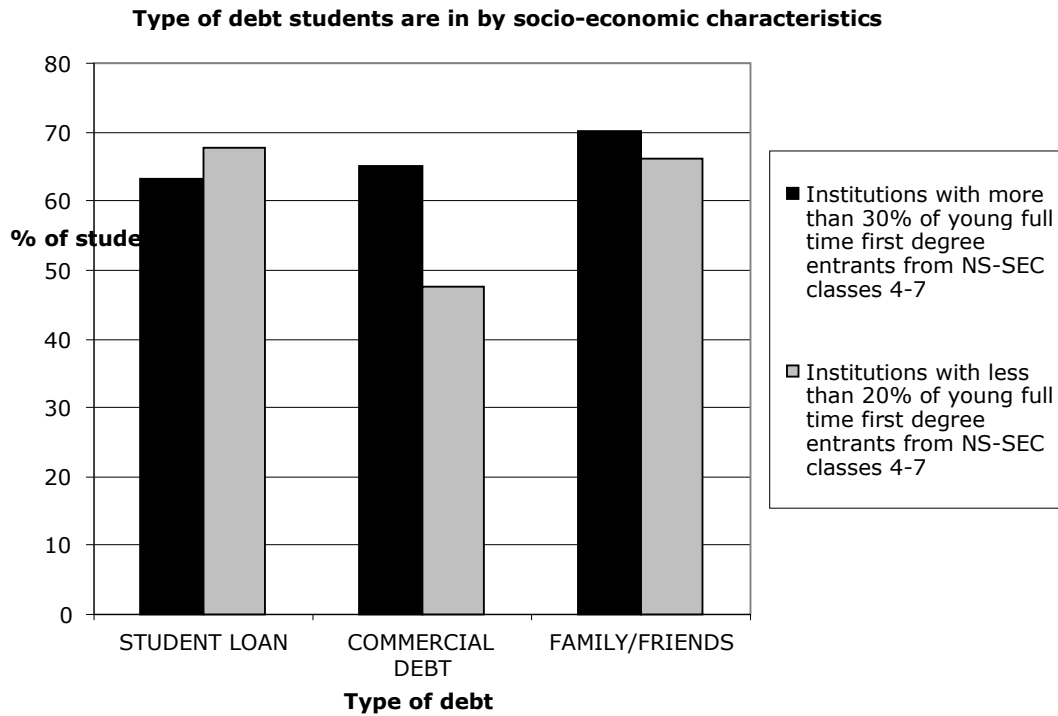
postgraduate qualification rely mostly on support from family and friends and commercial debt.

NUS Scotland also looked at the impact that socio-economic characteristics can have on the type of debt a student is in. This was done by comparing those higher education institutions with more than 30 per cent of young full-time first degree entrants with a National Statistics Socio-Economic Classification (NS-SEC) from classes 4-7 (1,295 students) with those higher education institutions with less than 20 per cent of young full-time first degree entrants with a NS-SEC from classes 4-7⁵ (1,869 students).

The NS-SEC classes are defined as:

NS-SEC Class	Description
1	Employers in large organisations or Higher managerial occupations or Higher professional occupations
2	Lower professional and higher technical occupations or Lower managerial occupations or Higher supervisory occupations
3	Intermediate occupations
4	Employers in small organisations or Own account workers
5	Lower supervisory occupations or Lower technical occupations
6	Semi-routine occupations
7	Routine occupations
8	Never worked and long-term unemployed

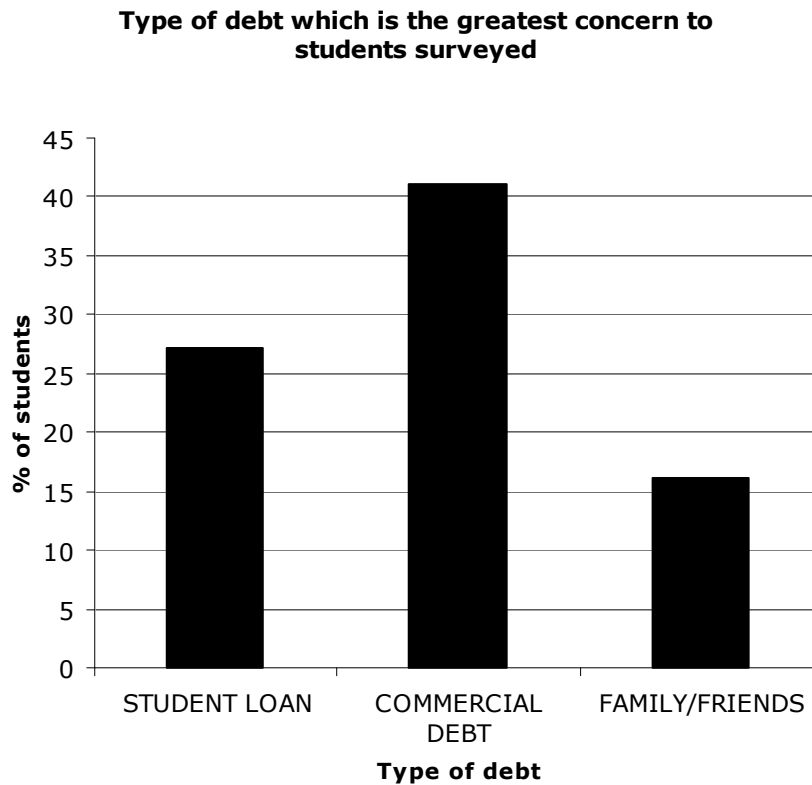
⁵ http://www.hesa.ac.uk/dox/performanceIndicators/0708/t1a_0708.xls



The graph shows that students from higher NS-SEC classes are more likely to be in commercial debt than those students from lower NS-SEC classes, at 65 per cent compared to 47 per cent. Students from higher NS-SEC classes are also more likely to be in debt to family and friends and less likely to have student loan debt.

Fear of debt

The Scottish Government has focused on decreasing student loan debt because of the impact that debt aversion has on widening access. In this report, NUS Scotland has looked at which form of debt is the biggest concern to students studying in Scotland, comparing student loan debt with commercial debt and debt to family and friends.



NUS Scotland's survey found that, even though students are more likely to be in debt to family and friends or in student loan debt, they are most concerned about commercial debt.

University undergraduates were most likely to be concerned about commercial debt, at 44 per cent, followed closely by postgraduate students at 38 per cent.

Interestingly, college students were least likely to report being concerned about any form of debt. A third said they had no debt, 31 per cent were concerned about commercial debt, 13 per cent were concerned about student loan debt, and 21 per cent were concerned about debt to family and friends.

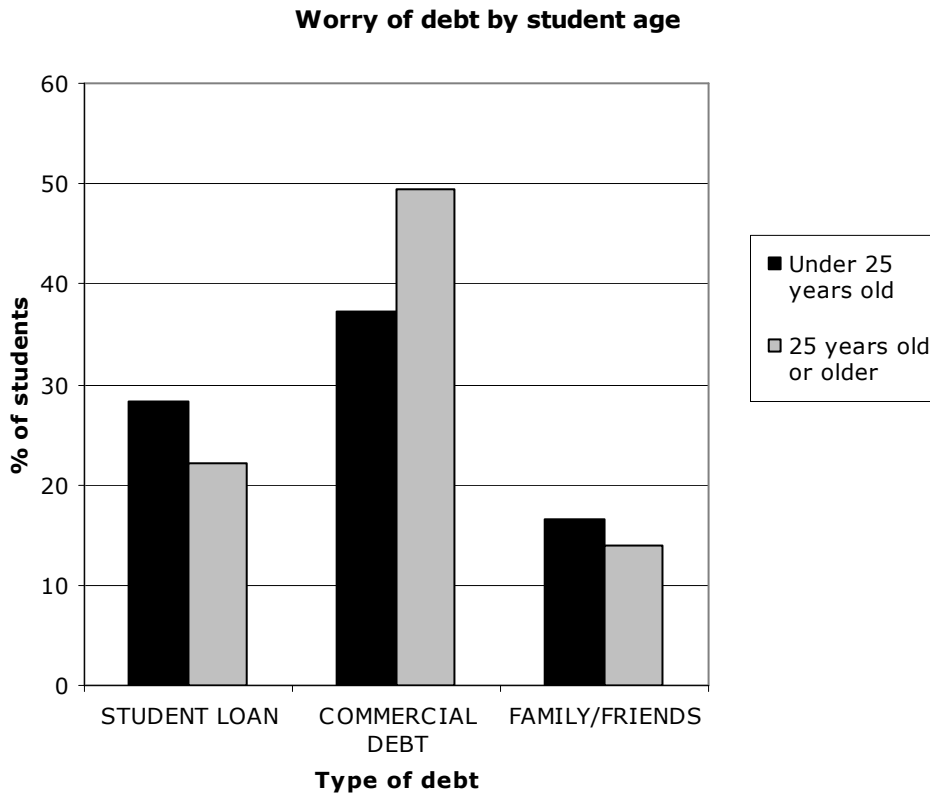
In stark contrast, only 11 per cent of university undergraduates and 19 per cent of postgraduate students said they had no debt. However, university undergraduates and postgraduates were much less likely to be concerned about debt to family and friends, with 15 per cent and 19 per cent reporting that this was their greatest concern respectively.

The combination of debt the student is in has a huge impact on which form of debt concerns them the most.

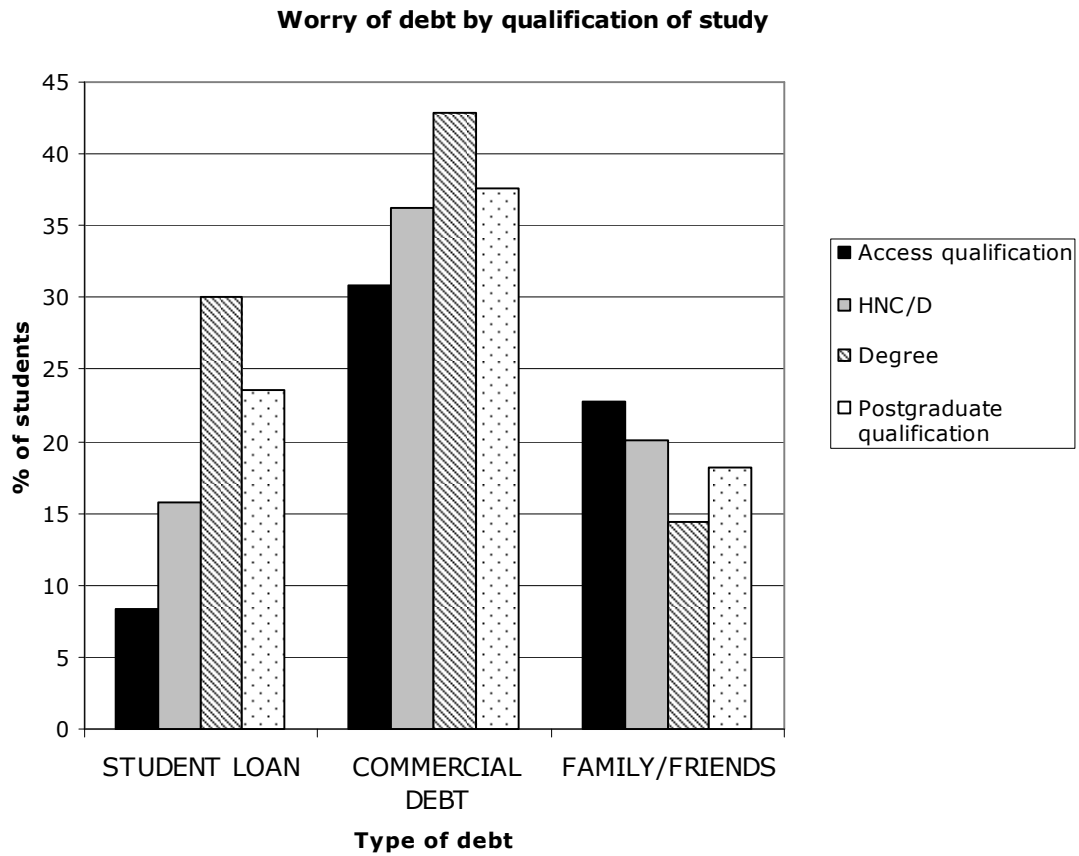
Student Loan	Commercial Debt	Family and Friend Debt	% of students concerned about student loans	% of students concerned about commercial debt	% of students concerned about family and friend debt
N	N	N	5	4	3
Y	N	N	74	10	1
N	Y	N	6	87	4
N	N	Y	6	10	61
Y	Y	N	32	67	1
N	Y	Y	5	76	19
Y	N	Y	63	12	21
Y	Y	Y	24	67	8

It is clear from the table that, regardless of the other forms of debt the student may be in, when a student is in commercial debt it is their biggest concern. Student loan debt, in comparison, is of much less concern to students and is only a student's biggest concern when compared to debt to family and friends.

Who is afraid of debt?



Students under 25 years old appear, on average, to be less afraid of debt, with their biggest concern being commercial debt. Interestingly, mature students were more worried about commercial debt than young students, while young students were more concerned about student loan debt than mature students. This may be because of mature students' experiences of debt in the past, or because mature students, who may also be student parents, tend to be in higher levels of commercial debt, as shown by the ***Higher and Further Education Students' Income, Expenditure and Debt in Scotland 2007-08*** (page 10).



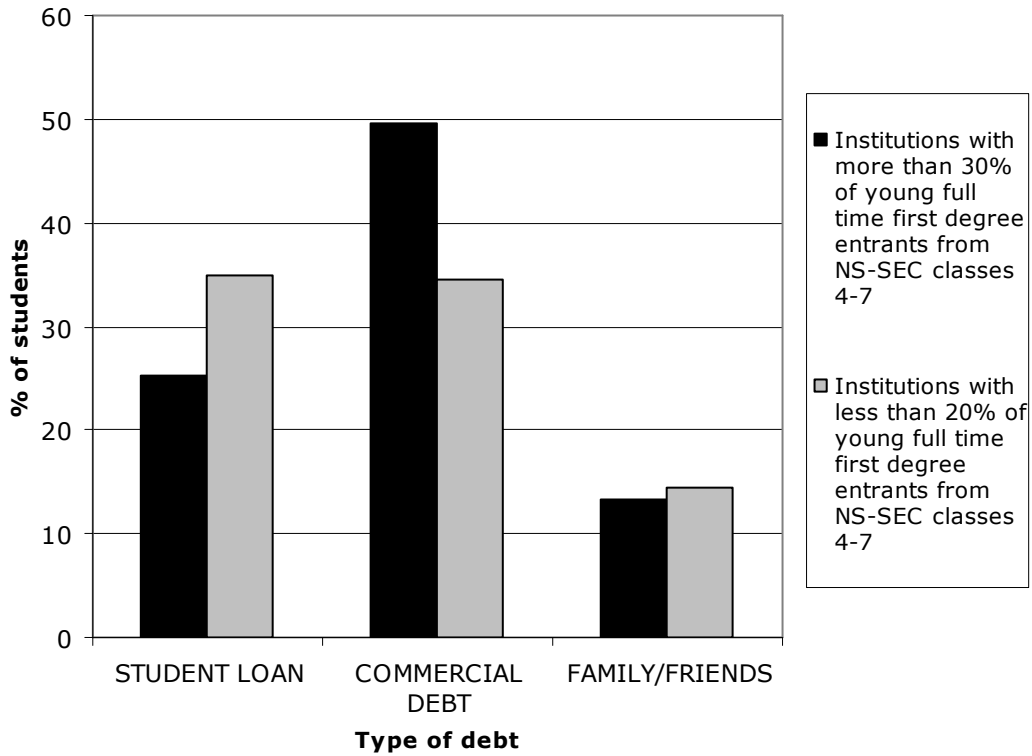
A student’s worry of debt is closely related to the type of debt they are likely to be in. Therefore, students studying for an Access Qualification are least likely to be worried about student loan debt, while degree level students are more likely to be worried about student loan debt.

Commercial debt remains the greatest concern to all students, especially degree level students, with postgraduate students and HNC/HND students following close behind.

Although degree students are more likely than any other group to be in debt to their family and friends, they are the least likely to see this form of debt as a concern.

Access students and HNC/HND student are much more likely to be concerned about debt to family and friends. This may reflect the social background of these students.

Worry of debt by socio-economic characteristics

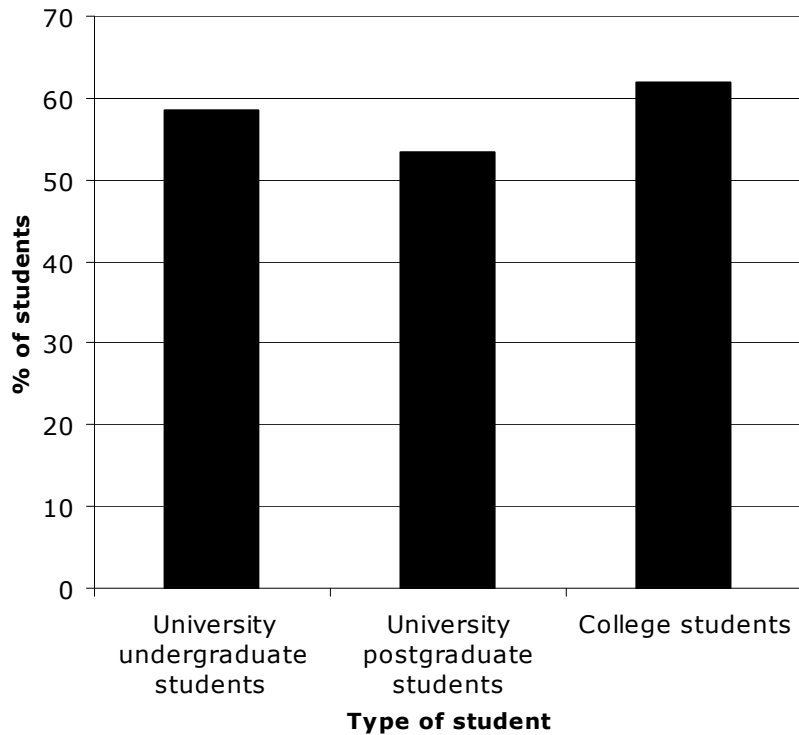


The graph shows that students who are in the higher NS-SEC classes are much more likely to be concerned about commercial debt, at 50 per cent compared with only 34 per cent of students from higher NS-SEC classes. This is the direct opposite of concern about of student loan debt, where 35 per cent of students from lower NS-SEC classes are most concerned about student loan debt – one per cent more than those concerned about commercial debt – while only a quarter of students from higher NS-SEC groups were most concerned about their student debt. Concern about debt to family and friends was low for both groups, with students from the lower NS-SEC slightly more likely to be concerned about this type of debt, at 15 per cent compared to 13 per cent.

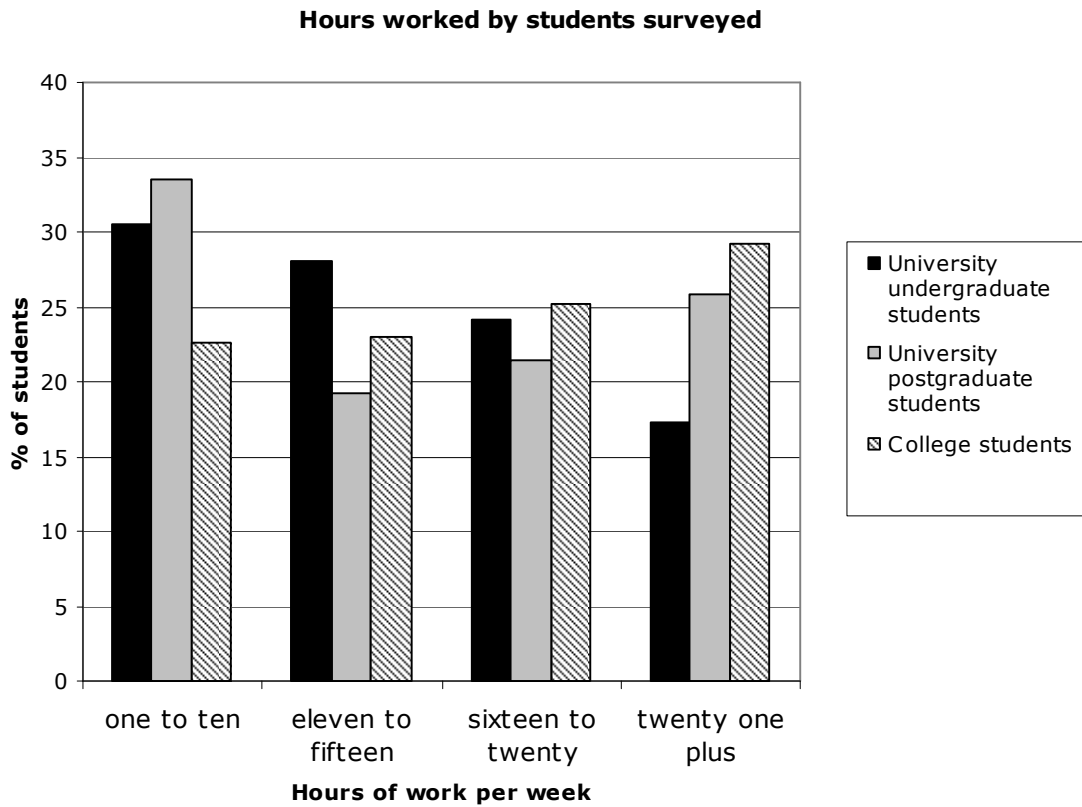
Students in work

More than half (58 per cent) of the students surveyed in NUS Scotland's hardship survey were in work, with the majority of these students (85 per cent) working for extra income. Only 11 per cent of the students who worked did so for interest or to gain experience in their chosen career.

Students surveyed with jobs



College students were most likely to work compared to the other groups of students. This may be because a greater proportion of these students were studying part-time (10 per cent). College students were also more likely to be working to gain experience in their chosen career than other groups of students, with 15 per cent reporting that this was why they were in employment. Postgraduates were the least likely to work and the mostly likely to be in work to gain experience in their chosen career, at 17 per cent.



In the 1999 report *Student Finance: Fairness for the Future*, Dr Andrew Cubie recommended that students should not work more than 10 hours a week to ensure their job does not interfere with their studies. The graph above shows that while a significant minority of students work less than 10 hours a week, there are a large number of students who work more than this. NUS Scotland's survey shows that around 70 per cent of the students with jobs were working more than 10 hours a week.

College students, in addition to being the most likely to be in work, are also the most likely to work more than 10 hours a week. This may be the reason why college students are less likely to be in debt.

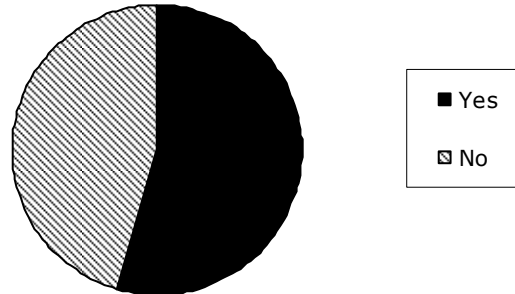
Of university undergraduates with jobs, less than a third (31 per cent) worked 10 hours a week or less. More than half (52 per cent) worked between eleven and sixteen hours a week, while 17 per cent worked more than 20 hours a week.

Student Loan	Commercial Debt	Family and Friend Debt	% of students in work
N	N	N	53
Y	N	N	46
N	Y	N	65
N	N	Y	53
Y	Y	N	64
N	Y	Y	69
Y	N	Y	51
Y	Y	Y	62

The survey showed that students who were in commercial debt were more likely to be in work than other students. Students who were in student loan debt only were the least likely to work.

The economic recession

Students affected by the economic recession



Like many other individuals in Scotland, students have been heavily affected by the current economic downturn, with 54 per cent stating that they have been affected in some way.

Student Loan	Commercial Debt	Family and Friend Debt	% of students affected by the economic recession
N	N	N	35
Y	N	N	38
N	Y	N	53
N	N	Y	53
Y	Y	N	49
N	Y	Y	36
Y	N	Y	52
Y	Y	Y	65

The students who were most likely to be affected by the recession were those who were in commercial debt or in debt to family and friends. The more relaxed repayment terms of the student loan have meant that the recession has had a positive effect on this type of debt, with the interest rates falling to 1.5 per cent from March 2009, and to naught per cent from September 2009, making it much more affordable. In contrast, commercial loan interest rates remain comparatively high and family and friends are finding it harder to support students through their education.

In addition to statistical data on the impact of the recession, NUS Scotland collected 1,250 statements from students describing the impact that the credit crunch is having on their lives. The two main problems identified in these statements are the rise in living costs and the lack of part-time jobs for students.

"Living costs have become much higher, meaning it is more difficult to budget on a limited income. The cost of food in particular has made an impact on how much money is spent each week. It has been much more difficult to stay out of an overdraft." – A university student

"I lost the part-time job I had for the first two and a half years of my studies because of cut-backs in the firm as a result of the credit crunch. It has been very hard to find another job in Edinburgh which caters for 'student hours'. Because I have a non-income assessed loan, the payments into my account from the Student Loans Company is very poor. Thus my parents have to pay my rent. But in the current economic climate, they have less disposable income, so can't entirely make up for the lost income which comes from my not having a job. Edinburgh is also a very expensive place to live, even more so since the credit crunch began, and the maximum loan I'm currently allowed simply isn't good enough." – A university student

"The current climate and the loss of jobs is affecting me as I'm finding it difficult to find even part-time work. Due to this, I am relying more and more on my parents since my loan for the month doesn't even cover a week's rent." – A college student

As indicated by the above quotes, many students have been forced to rely more on support from parents to make ends meet. However, this is not always an option.

"My father has lost his job and so money is incredibly tight in my family at the moment. I cannot ask them for help - instead they are asking me, but I have very little to give them." A university student

"Unfortunately, due to the financial situation, my parents were unable to sell the house when they split up, so as to allow my brother to still attend the same school to continue his A levels. Because of this my father is having to pay the mortgage on his own and has been unable to help me financially as

he is doing large amounts of overtime in order to continue paying the mortgage.” – A university student

Students who rely on their partner or spouse are also experiencing many difficulties with finance in the economic climate.

“My partner had a full-time job at the beginning of my course, but was unfortunately paid off a month into the course due to lack of contracts. He was therefore unable to support me as I had done him the previous year when he studied. Getting a job myself is not an option while studying, as I feel at this level of attainment I must concentrate all my efforts into achieving the best grade possible.” – A college student

It is the most vulnerable students who are struggling the most. NUS Scotland has already expressed its concern about the lack of a childcare entitlement for student parents, and the economic climate is exacerbating an already difficult situation.

“I am a disabled single parent. The worry over money has caused more stress and, as a result, my health is failing. I struggle to put healthy fresh food on the table every day, I struggle to put fuel in the car (a mobility vehicle) so activities have reduced and I am now less likely to go out. I am not entitled to a student loan because I get incapacity benefit and I can't work because of my disability. Going to university is costing me money for fuel that I can't afford, but to stay at home will mean an increase in the possibility of me suffering from depression.” – A university student

“I can hardly afford to buy good nutritious food and proper meals for me and my three young children. I hardly ever buy me or them clothes and have to accept hand-me-downs from friends etc. We hardly ever get to enjoy eating out together as a family or going on outings and activities throughout the year. It's really hard to enjoy life when you are struggling to pay just to eat! Never mind think about having fun with your children. I just want enough money to buy a good weekly shop, new clothes when my children need them, activities to enjoy my time outside college with them. It would be far easier to enjoy and concentrate on my studies if I didn't have money worries.” – A college student

In addition to surveying students, NUS Scotland spoke to university and college staff about the impact of the economic recession on student jobs. Of those who had seen a change in the availability of student jobs, including graduate opportunities, part-time jobs, and summer jobs, 82 per cent had seen a decrease in job opportunities. The mainly anecdotal evidence produced the following comments from staff elaborating on this finding:

"There is increased competition from peers [for jobs] and reduced opportunity to do extra-curricular activities because more students are working part-time rather than volunteering or playing sports or whatever." – A university staff member.

"They are competing against people 20+ years their senior and with 20+ years experience in some cases: especially in the financial, management and consultancy sectors." – A university staff member.

"I think there will be more competition for fewer jobs. It's possible that some students will opt for looking for full-time employment or seek to claim benefits as they won't be able to afford to be a student if they can't find work to support themselves. I think there will be more students applying to the discretionary fund for financial assistance." – A college staff member.

When asked what advice they would give students in the current economic climate, the staff had a number of suggestions:

"Undertake generic [work] placements to widen your job opportunities." – A university staff member.

"Be well prepared, don't rely on advertised vacancies and contact employers direct. Seek help with CVs and jobsearch from college careers advisory services. Don't give up and recognise that the job market is changing all the time." – A college staff member.

"Try to demonstrate practical experience in your field - everyone has a degree nowadays so show you can apply your knowledge through work/volunteering experiences." – A university staff member.

"Make sure that they consider their degree as the starting point for looking for a job, and sell themselves equally on their other skills and attributes" – A university staff member.

"We are putting up a weekly jobs poster and continuing to encourage students to be proactive in looking for employment. We are offering pre-exit guidance tutorials on CV writing, employability and interview skills to hopefully increase their confidence and prospects of gaining employment. We also encourage staff and students to network within their department for possible employment opportunities that may arise on a word of mouth basis." – A college staff member.

"Take advantage of the support on offer. We're running new practical workshops for students graduating this summer. Remember that careers services are available throughout the summer - use them. Do your research - there are still jobs around and arguably good graduates are still well placed in a competitive job market. Look behind the media headlines of doom and gloom, to what's really going on in different sectors. Be active - have something to show for your time, so you're well placed when the economy picks up." – A university staff member.

Conclusion

Over the next few months and years, as the repercussions of the economic recession continue to emerge, the flawed assumptions upon which the current student support system is based will be tested. Scotland is likely to see an increase in the number of students, especially mature students, and a decrease in the opportunities available for students and graduates in the workplace. This means that students applying for student support will have increasingly complicated personal circumstances and have limited opportunities to earn additional money to support them during their time in further or higher education.

NUS Scotland's response to ***Supporting a Smarter Scotland*** discussed in detail the challenges facing today's students, including balancing welfare benefits and student support, paying childcare, the lack of student support during the summer holidays, and it illustrated how the assumption that all students of a certain household income receive adequate parental contribution towards their education is flawed. It showed that the current level of support available to students is simply not enough and that the means-test is not flexible enough to respond to many students' needs. This report has shown the impact of the shortfalls of student support funding.

The majority of students surveyed are in debt, and the debt that is causing them the most concern is commercial debt. Students who are in commercial debt are far more likely to be in work, usually working more than the 10 hours recommended by the Cubie Report nearly 10 years ago.

In ***Supporting a Smarter Scotland***, the majority of proposals explored replacing student loans with grants or simply topping up existing student support with additional grants. This report has shown that this will not go far enough to truly tackle the financial hardship faced by students, as the proposals will have little or no effect on the amount of commercial debt held by students. NUS Scotland's response to the consultation set out three recommendations for the £30 million allocated towards higher education student funding from 2010, and also included other recommendations to improve student funding in the medium to long term. These aimed to reduce students' reliance on commercial credit and to decrease student hardship. In the coming months, NUS Scotland will be looking beyond higher education student funding and will also be exploring further education funding.

NUS Scotland's higher education recommendations were:

In the short term:

- Top-slice £2 million of the £30 million available from 2010, and merge it with discretionary childcare funding and the childcare element of the lone parents' grant to create a childcare entitlement.
- Increase the minimum loan available to all students.
- Increase support for the poorest students, through a mixture of loans and grants.

In the medium term:

- Introduce a maintenance grant which provides non-repayable support to the poorest students, regardless of age or level of study.
- Review the means-test to ensure that all students who need additional student support receive it.
- Achieve a minimum income for students of £7,000.
- Increase support for part-time students and postgraduates.

In the long term:

- Merge the maintenance grant and Young Students' Bursary to form a single means-tested grant that will provide an equal amount of non-repayable support to the poorest students, regardless of age or level of study.
- Introduce a summer holidays maintenance grant to prevent students from falling into hardship during the summer holidays.
- Slowly decrease the student loan entitlement alongside a slow increase in grant entitlement, thereby reducing graduate debt.

Acknowledgments

NUS Scotland would like to thank all of its member students' associations, SKILL Scotland, Universities Careers Advisory Services, Universities Scotland, the Universities and Colleges Union, as well as non-member students' associations Glasgow University Student Representative Council and University of St Andrews Students' Association for their help gathering data for the survey.