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# **University of Brighton**

# **The Winn Report: The Financial** Situation of Students at the **University of Brighton 2013-14**

This is a summary report of the twentieth survey of the financial circumstances of students at the University of Brighton reporting key findings from an online survey conducted in 2014, and making some comparisons with data from previous years of the survey. Researching full-time second year students, this survey has been regularly conducted since 1992. The research is commissioned by the University's Senior Management Team and is carried out by the University's Social Science and Policy Research Centre.

# **Key Findings**

- More students disagreed than agreed with the statement that their University experience so far had provided value for money. This contradicted the finding in 2013.
- As in 2013, more students in 2014 agreed than disagreed with the statement that the level of information on student finance before starting their courses had met their needs.
- The 2014 survey showed the lowest proportion of students in regular term-time employment since 1994. Ad hoc work has also overtaken regular employment.
- The 2014 survey recorded the highest proportion of students receiving financial contributions from family members since 2006. Many students were receiving £500 or more each months.
- As in 2013, most students in 2014 were worried about current debt and debt on graduation, but did not seek debt advice.
- Two follow up focus groups found that:
  - Participants were broadly positive about the financial information and help received from the University of Brighton;
  - Perceived benefits of employment differed between the two focus groups;
  - General University facilities represented poor value for money.



# Research **Findings**

September 2014



### **Research Methods**

### Data Collection

The twentieth student finance survey was sent to all second year undergraduate students (n=4405) in Survey Monkey format, via email, Student Central, Twitter and Facebook between the end of Money week on the 7<sup>th</sup> March 2014 and the 4<sup>th</sup> April 2014. Students surveyed are paying £9,000 tuition fees. This was the second time that the survey was conducted online and as in 2013, one lucky respondent won an iPad. The overall response rate was 12.15% (n=534).

## Sample Characteristics

EU/International and part-time students who completed the survey were omitted from the analysis. Therefore the report focuses on UK/Home full-time students only (n=452). The sample consisted of the following demographics:

- 64% females/ 36% males. This compared to 57% females/ 43% males within the University population.
- 26% mature students (aged 21 or over). This figure compared with 30% of mature students within the University population.
- The ethnic composition of the sample was 77% White, 6.5% Asian/Asian British, 6% Black/Black British, 4% Mixed, and 3% Other Ethnic background. 1% refused to state their ethnic origin and, for 1%, this information was not known.
- 16% of respondents reported a disability, which compared to 10-11% within the University population.
- 48% of respondents reported being the first member of their family to attend University.
- 10% of respondents had children (below 19 years of age).

# **Financial Help for Students**

As in 2013, the vast majority of students in 2014 were eligible for student finance. The 2014 survey reported the highest proportion of students applying for a maintenance loan. Some attitudes towards student loans had changed since 2013.

Fewer students in 2014 than in 2013 stated that they would be able to pay back all of their student loan. Furthermore, a higher proportion of students in 2014 than in 2013 reported that it would take more than 14 years to do so.

Again, like in 2013, more students agreed than disagreed that the information about student finance before starting University had met their needs. UCAS, followed by the Government Website, were the main accessed sources of information. As in previous years of the survey, the majority of students were not aware of University hardship funds.

There was also little change from previous years in the proportion of students receiving benefits or tax credits and having used savings to fund their studies. In 2014 fewer students were in receipt of a University of Brighton Bursary than in 2013. Those who were not the first adult in their family to attend University were more likely to receive parental contributions to accommodation costs than students who were the first family member to study in higher education.

### Student Finance

 95% of respondents reported that they were eligible for student finance and 88% had got the maximum amount available to them.

### Student Loans

 92% of respondents indicated that they had applied for a maintenance loan, which was a similar proportion to the

- 2013 cohort (91%). The maximum maintenance loan in 2013-2014 was £5,550 (e.g. for those income assessed and not entitled to a grant).
- 68.5% of students agreed that 'student loans help to increase students' financial responsibility', which compared with 71% in 2013.
- 61% of students agreed that 'students should not be expected to take on debts to finance their living expenses', which compared with 49% in 2013.
- 34% of students agreed that 'it is right that students should contribute to their living expenses, because most graduates eventually earn above average salaries', which was similar to 2013 (36%).
- 24% of students agreed that 'students should contribute to their tuition fees, because most graduates eventually earn above average salaries', which was similar to 2013 (26%). The maximum tuition fee loan for 2014 was £9.000.
- 41% of students agreed that 'tuition fees should be means tested dependent on parents' income', which is similar to the recorded proportion for 2013 (43%).
- 37% of students agreed that 'all students should pay tuition fees, which is paid back through a loan after they have left University', which was lower than 2013 (44%).
- A lower proportion of students in 2014 (38%) than in 2013 (41%) agreed that 'in principle students should pay tuition fees for University education'.
- Fewer students in 2014 (64.5%) than in 2013 (85%) stated that they would be able to pay back their student loan. In addition, 44% of respondents reported that it would take 14 years or less to pay back their student loan, which compared to 60% of respondents in

2013 (See tabulated data for more detail about respondents' attitudes to student loans).

# Grants, Bursaries and Scholarships

- 73% of students confirmed that they received the Maintenance Grant, which was a similar figure to 2013 (72%). The minimum maintenance grant for 2014 was £50 and the maximum amount was £3,354.
- 23% of students received the University of Brighton Bursary, which was less than 2013 (51%). The University of Brighton Bursary for second year undergraduate students in 2014 was £1,000.
- Similar proportions of students in 2014 (12%) and 2013 (11%) received a NHS Bursary.
- 5% of students in 2014 and 7% in 2013 received the Special Support Grant.
- Parents Learning Allowance was claimed by 6% of students in 2014 and 7% in 2013. 2% of students in 2014 and 2013 received the Childcare Grant.
- 11% of students in 2014 and 8% in 2013 received Disabled Students Allowance.
- 10% of students in 2014 and 5% in 2013 indicated that they received other types of grants, bursaries or scholarships'.

## Financial Contributions from Parents or Other Family Members

- More students in 2014 (63%) than 2013 (58%) received financial contributions from family members.
- 47% of respondents stated that parents or guardians contributed regularly to their accommodation costs. The monthly contributions average was £468 and ranged between £10 and £2,000.

- 28% of respondents received regular parental contributions of £500 or more towards their accommodation costs, which compared to 15% in 2013.
- 38% of respondents indicated that parents or guardians had given them gifts of money to support their studies, which compared to 31% of respondents in 2013. The average amount of such gifts of money (received since the start of the course) was £1,596 and ranged between £50 and £20,000 (2013 Average= £1,096; 2013 Range= £30-£2,200).
- 24% of respondents received a monthly parental contribution to accommodation costs as well as gifts of money from family members since beginning University. In 2013 this figure was 13%.
- Of those who received monthly financial contributions as well as financial gifts from their parents 32% received £10,000 and more since the start of their course.
- Mature students (aged 21+) were less likely to receive gifts of money from family members and monthly parental contributions to accommodation costs (14%) than younger students (20%). The difference was not statistically significant.
- 44% of respondents who were eligible for a Maintenance Grant received monthly parental contributions to accommodation costs, which compared to 49% of those respondents, not entitled to this grant.
   The result was not statistically significant.
- Those who were the first adults in their family to attend University were less likely (36%) than other respondents (56%) to receive monthly contributions to accommodation costs from parents. The difference was statistically significant.
- The same proportion (26%) of respondents in 2013 and 2014 received additional parental financial support with phone bills, car running costs or food vouchers.

## Other Funding Sources

- As in 2013, 6% of students in 2014 received benefits or tax credits. 51% of students with children (below the age of 19) received benefits or tax credits. The result was statistically significant.
- 68% of students reported that they did not know about University hardship funds, such as the Access to Learning Fund. The proportion in 2013 was 75%.
- Similar proportions of students in 2014 (61.5%) and 2013 (62.5%) had used savings since beginning University. 66% of students in 2014 and 69% in the previous year had spent £1,000 or more of their savings. The average savings spent was £1,745 and ranged from £100 to £25,000.

### Information about Student Finance

- 38% of students agreed that 'the level of information on student finance provided by the University before I started my course met my needs', which compared to 41% in 2013.
- In 2014 respondents were more likely to seek information on student finance from UCAS (68%) than the Government Website (66%). This was in contrast to 2013, where students were more likely to access such information from the Government Website (76%) than UCAS (69%). In addition, 57% of 2014 respondents had used the University of Brighton website, which compared to 54% of respondents in 2013.

# **Employment**

The 2014 survey had the lowest proportion of students in regular term-time employment since the survey was first conducted in 1994. As in 2013 and 2010, in 2014 casual or temporary employment was found to be more common amongst those students without a regular term-

time job. All term-time employment was lower in 2014 than the previous two times (2013 & 2010) the survey was carried out.

As in 2013 and 2010, those students who received regular financial contributions from their parents were less likely to have a term-time job than students who did not get these financial contributions. As in 2013, the number of hours worked per week in regular term-time employment differed by School, Faculty and the students' age. However, none of these differences were statistically significant.

Just as in 2013 and 2010, students in regular term-time employment were most likely to work in Shops/Sales or Bars/Catering. The two main reasons for not being in paid work were that students wanted to concentrate on their studies, or could not find any work.

A lower proportion of students in 2014 than in 2013 worked during the vacations. As in the previous years of the survey students were most likely to work during the summer vacation at the end of the first year of University study.

Compared to 2013 more students in 2014 were more likely to report that their paid work had a detrimental impact on the time they had available to study, and that due to term-time work the quality of their academic work had suffered.

## Regular Term-Time Employment

• 36% of the respondents had a regular term-time job, which was the lowest recorded proportion since 1994. Average weekly earnings were £104 and ranged between £10 and £800. School of Pharmacy and Biomolecular students (48%) were the most likely to be employed whilst the University of Brighton in Hastings (17%), and Humanities students (24%) were the least likely to be employed. This

difference was not statistically significant.

- The respondents were most likely to work in Shops or Sales (35%), or in or Catering (29%).
- As in 2013, students were most likely to work on Saturdays and Sundays.
- Of the 36% of students who reported having a regular term-time job, 29% worked over 15 hours per week, and 21% (n=32) worked over 24 hours per week. The average number of hours worked was 13.51 hours and ranged from 3 to 60 hours. In 2013, 37% of students who had a regular term-time job worked over 15 hours a week and 7% worked more than 24 hours in a week.
- There were no statistically significant differences in hours worked in term-time employment by Faculty and School. Students from the Faculty of Education and Sport (38.5%) were the most likely to work over 15 hours a week, and students from Brighton and Sussex Medical School (17%) and from Science and Engineering (23%) were the least likely to do so.
- 63% of students not receiving monthly parental contributions to accommodation costs worked part-time, which compared to 37% of those who did receive these contributions. The difference was statistically significant.
- Students living in the parental home were more likely to have a regular term-time job (52%) than other students (34%). The result was statistically significant.
- Younger students in regular term-time employment worked on average longer hours per week (14.04 hours) than mature students (12.53 hours). When students not in regular term-time employment were omitted from the

- analysis, younger students (14.14 hours) still worked on average longer hours than mature students (12.53 hours). The differences were not statistically significant.
- Over half (54%) of the students without a regular term-time job reported that the main reason for not having a job during term-time was that they wanted to concentrate on their studies. Another 20% of these students reported that they could not find any term-time-work.
- There was no significant difference by School and the any reasons stated for not having a regular job in term-time.
- 73% of students stated that their term-time employment gave them transferable skills.100% of students in caring, youth or administration type work indicated that it gave them transferable skills, which compared to a quarter of students in domestic jobs and half of students in manual work. This difference was not statistically significant.

# Casual 'Ad Hoc' Employment (Term-Time)

- 37.5% of students had been in casual or temporary employment during term-time, which was a lower proportion than 2013 (40%)
- Students in casual or temporary employment worked, on average, a total of 63 hours in the academic year. The average total of earnings for this academic year was £434. By comparison, in 2013, students in casual or temporary employment worked, on average, a total of 79 hours for the academic year, and the average earnings were £593.
- 29% of students who had casual or temporary employment also held a regular term-time job. In 2013, the figure was 12%. However, 42% of students in

- casual or temporary employment did not have regular term-time employment. These differences were statistically significant.
- In 2014 all term-time employment was 63%. By comparison, in 2013, all term-time employment was the highest ever (68%).
- 12% of respondents had found other ways to raise money, or other sources of income.
   On average respondents had generated £1,582 through these other income sources. The most common way of generating income was by selling personal possessions.

## Vacation Employment

- 66% of students worked at least one vacation, which was a lower proportion than was recorded for 2013 (72%). Of those students who worked at least one vacation, 72% reported working during Christmas of the first year of University, 65% during Easter of the first year and 93% during the summer at the end of the first year, and 69% during Christmas in the second year of study.
- As in 2013, the main reason given for working during the vacations was to meet basic living costs (89%). Respondents also worked during vacation time to buy clothes, music and call time for their mobile phones (69%), and to avoid getting into debt (66%).
- 80% who had a regular part-time job during term-time also worked during vacations.
- Of those students who reported they did not work during the vacations, the primary reason stated was that they could not find a job (36%).

# Attitudes to Employment

 61.5% of students who worked during termtime agreed that it had a detrimental effect on the time they had available to study.
 Over three quarters (76%) of students also agreed that the combination of academic work and paid work during term-time meant that they were often very tired. The figure in 2013 was 69%.

- 45% of students agreed that the quality of their academic work had suffered because of undertaking paid work in term-time. In 2013 the figure was 43%.
- Exactly half of students (50%) agreed that they would like to do more academic work in term-time, but their paid work prevented them from doing so. The figure in 2013 was 48%.
- 65% of students agreed that they would like to do more paid work during termtime, but their academic work prevented it. In 2013, this figure was 57%.
- Over a quarter of students (28%) in regular term-time employment agreed that their paid work had led them to miss taught sessions at University.
- Students who agreed that their term-time job had a detrimental effect on the time that they had available to study, worked a greater number of hours on average (14.64 hours) than those disagreeing (10.58 hours) with this statement. The difference was statistically significant.
- Students who agreed that the combination of academic work and paid work during term-time meant that they were often very tired, worked a greater number of hours on average (14.75 hours) than those who disagreed (8.81 hours) with this statement. The difference was statistically significant.
- Students who agreed that because of their term-time job the quality of their academic work had suffered, had worked a greater number of hours on average (16.31 hours) than those who disagreed (10.35 hours) with this statement. The difference was statistically significant.
- Students who agreed that their paid work had led them to miss taught sessions

worked a greater number of hours on average (18.27 hours) than those who disagreed (11.69 hours) with this statement. The difference was statistically significant.

## **Expenditure**

In the 2014, 2013 and 2010 surveys a similar proportion of students lived with parents or quardians.

Students paid on average the same weekly accommodation costs as in 2013 and this remained the case when students living in parental accommodation were omitted from the analysis. Course related expenditure such as books, compulsory course costs, and other additional course costs were found not to be statistically significant between Schools. Weekly travel costs were also found not to be statistically significant between University sites.

In 2014 a series of new questions were introduced to measure knowledge about and use of the Unicard to purchase discounted University services. The majority of students were aware that the Unicard could be used to purchase discounted University services. However, less than half of them actually used the card to purchase these services.

In 2014 a lower proportion of respondents than in 2013 agreed that the University experience had provided value for money. Students' perceptions about value for money by Faculty and School were not statistically significant.

# Living Expenses

#### Accommodation

• Most students (72%) lived in private rented accommodation.12% lived with parents or guardians (compared to 13% in 2010 and 11.5% in 2013), 4% were in Halls of Residence, and 7% owned their home. As in 2013, students paid on average £90 to £99 per week in accommodation costs. When students in parental accommodation were omitted from the analysis, the

average still remained at £90-£99. As in 2013 average yearly accommodation costs ranged from £4,680 - £5,148 (compared to the maximum student loan for maintenance of £5,550 that students could have received). The average for students paying over £120 in accommodation costs was £187 per week.

- In 2014, 83% of students reported paying at least £70 per week in accommodation costs, which compared to 86% in 2013, 81% in 2010, 72% in 2008, 47% in 2006, 22% in 2004, and 12% in 2002.
- 71% of younger students were paying £90 or more per week in accommodation costs, which compared to 58% of mature students (aged 21 and over). The difference was statistically significant.
- 9% of students (living away from their parents' home) studying at Brighton sites pay under £80 per week, compared to 5% of students based in Eastbourne or Hastings. The difference was not statistically significant.
- Of those students in receipt of a monthly parental contribution towards accommodation costs, those based at Brighton sites received £469 on average, and those at Eastbourne or Hastings campuses received £473 on average (Eastbourne Halls are all catered and therefore, are more expensive than non-catered halls). The difference was not statistically significant.

### Food, Utilities and Other Expenses

On average, per week students spent:

- £15-£24 on food (2013, £20-£24).
- Less than £10 on clothes (2013, £10).

- Less than £10 on a mobile phone contract (2013, £10).
- £15-£19 on social activities (2013, £15-£19).

On average, per month students spent:

- Less than £40 on gas, electricity and water and waste (2013, less than £40).
- Less than £40 on broadband, TV and landline (2013, less than £40).

## Course Related Expenses

#### **Books**

- Students spent £20-£49 on average on books for the academic year (2013, £20-£49), and 37% (2013, 38%) spent over £50 on course related books.
- There were no statistically significant differences between schools and the average amount spent on course related books for the academic year.

### Computer Equipment

- Students spent less than £20, on average, on computers and related equipment (including software) for the academic year (2013, £20-£49).
- 97% (2013, 99%) of students claimed they owned, or had regular use of, a computer, laptop, or tablet at home. 97% (2013, 98%) of students said they had access to broadband at home.
- A new question in 2014 asked respondents whether they owned a Smartphone. 91% of respondents reported that they owned a Smartphone. 88% of respondents had a pre-paid Smartphone contract, while 12% of respondents had a pay as you go Smartphone contract.
- There were no significant differences between Schools and the average amount spent on computers and related equipment for the academic year.

### **Compulsory Course Costs**

• More students in 2014 (67%) than in 2013 (64%) spent nothing on compulsory course costs for the academic year. 13% of students spent £50 or over on this type of cost for the academic year, which was a lower proportion than in 2013 (19%). Sport and Service Management students (18%) were the most likely to spend £50 or more on compulsory course costs for the academic year, while University of Brighton in Hastings students were the least likely to do so (0%). The differences were not statistically significant.

#### **Additional Costs**

- Half of respondents spent nothing on additional course costs for the academic year. 20% of respondents reported spending £50 or over on additional course costs, which was a lower proportion than in 2013 (23%).
- There were no statistically significant differences between Schools and the average amount spent on additional course costs for the academic year.
- 38% of respondents reported spending £20 and over on printing and photocopying for the academic year, which was a lower proportion than in 2013 (40%).

### Use of Unicard

- 79% of respondents reported being aware that the Unicard could be used to purchase discounted University services, such as meals, coffee, etc (this was a new question for 2014).
- Less than half of respondents (40%) reported using the Unicard to purchase University services. Students with a University of Brighton Bursary (43%) were more likely than students without this Bursary (35%) to have used the Unicard to pay for University services and products. The difference was not statistically significant.

Of those respondents who used the Unicard to purchase University services, 43% used it to obtain photocopying credits, 70% used it to print from open access computer pool rooms, 78% used it to buy meals and snacks from University food outlets, and 41% used it to pay library fines. Just 5% used it to pay for items from vending machines, and 7% used it to purchase products from University Computer Stores and Media Centres.

### **Transport**

- 46% of students reported spending £10 or more per week on travel to and from University. In 2013 45% of students spent £10 or more per week on travel to and from University.
- There were differences in weekly travel expenditure by site. Students based at Falmer (30%) and Eastbourne (23%) were the most likely to spend £20 or more, and students at Moulescoomb (18%) were the least likely to do so. The differences were not statistically significant.
- As in 2013, the main mode of transport to and from University was walking (35%).
   23% of the students also travelled by bus,
   20% by car, 15% by train, 5% by cycle,
   and 2% used other forms of transport,
   such as a motorbike.
- For Falmer (33%) and Moulsecoomb (40%) students, the main form of transport used was walking. Equal proportions of students at Hastings walked to (37.5%) and from University, or used the bus (37.5%). Furthermore, equal proportions of students at the Grand Parade site either walked (27%) or travelled to and from University by car (27%). Students based at Eastbourne campuses were most likely to use the bus (33%). The differences were statistically significant.
- 37% of respondents overall owned or had regular use of a car. In contrast to when the survey was carried out in 2013,

students in 2014 based at the Brighton campuses (39%) were more likely to have owned or had regular use of a car than students at Eastbourne or Hastings (31%). The difference was not statistically significant.

• As in 2013, those students who travelled mostly by train to and from University, spent more per week on average than those travelling by other forms of transport. The difference was statistically significant. The largest proportion of students who travelled by train to and from University were based at Falmer campus (17%) and the lowest proportion were at the Hastings site. In 2013, the highest proportion of students who travelled by train to and from campus were based at Hastings.

## Value for Money

- 27% of students agreed that the University experience had provided value for money. 47% disagreed with the statement. In 2013 the percentages were respectively 37% and 32%.
- Higher proportions of students disagreeing that the University experience had provided value for money were based in Brighton and Sussex Medical School (73%), Brighton Business School (52%), and the Faculty of Arts (55%). This difference was not statistically significant.

### Credit and Debt

Levels of debt were higher in 2014 than in 2013, but were still lower than in previous years of the survey. However, fewer students in 2014 than in 2013 had an overdraft facility. Similar proportions of students in 2014 and 2013 had used the maximum limit of their overdraft and had an outstanding balance on a credit card or store card.

Compared with the 2010 and 2013 surveys, respondents in 2014 were slightly more likely

to be very worried about debt now and on graduation. Slightly more students in 2014 than in 2013 sought debt advice. The same proportion of students in 2013 and 2014 had taken out pay day loans whilst at University. Students with pay day loans also were much more likely to be in debt.

### Current Financial Situation

- 58% of respondents were in credit compared to 62% in 2013.
- 42% of respondents were in debt (excluding mortgages and student loans), which was a higher proportion than 2013 (38%).
- 21% of respondents were in up to £1,000 of debt, and the same percentage was in more than £1,000 of debt (excluding mortgages and student loans).
- Students receiving gifts of money from family members and/or monthly parental contributions towards accommodation costs were more likely to be in credit (72%) than those who did not receive this financial assistance (54%). This difference was statistically significant.
- Respondents receiving a University of Brighton Bursary were more likely to be in debt (60%) than respondents (41%) not receiving this Bursary. This difference was statistically significant.
- Respondents living at home with parents/guardians were more likely to be in credit (67%) than other respondents (56%). This result was not statistically significant.
- 13% of respondents had an outstanding balance on a credit or store card that would not be paid off by the end of the month, which was similar to 2013 (12%).
- 57% of respondents reported having an overdraft facility, which was less than in 2013 (68%). Over half (56%) of

- respondents had used their overdraft to its maximum limit, which was a similar proportion to 2013 (55%).
- The same proportion of respondents in 2014 and 2013 (5%) had taken out a pay day loan since starting University.
- Students who had taken out a pay day loan were more likely to be in debt (95%) than students who had not taken out such a loan (39%). The result was statistically significant.

### Concern over Debt

- 18% of respondents were very worried and 46% were fairly worried about debt now. In 2013, the proportions respectively were 14% and 44%.
- 29% of respondents were very worried and 40% were fairly worried about debt on graduation. In 2013 the proportions were respectively 27% and 41%.
- Students in credit were less likely to be very worried about debt now (8%) than students in debt (32%). The difference was statistically significant.
- Students in credit were less likely to be very worried about debt on graduation (23%) than students in debt (38%). The finding was statistically significant.
- 11% of student had accessed debt advice, compared to 8% in 2013. 52% of students with a pay day loan sought debt advice. This result was statistically significant.
- Students were most likely to seek debt advice from family members (61%) and least likely to seek this form of help from the Student Union (7%). 28% of students in debt sought help from Student Advice, which was lower than 2013 (33%).

# **Focus Group Data**

### Aims

As in 2013 additional focus group data was collected. Two focus groups were carried out with some of the respondents who completed the student finance survey. The aim was to explore students' perceptions, attitudes and experiences on the issue of student finance, and to situate the findings of the survey in context.

# Data Collection and Sample Characteristics

One Brighton and one combined Eastbourne and Hastings focus group was conducted around the middle of May 2014. This ensured that issues could be compared across different University sites. The Darley Road Campus hosted the Eastbourne and Hastings combined group and the Brighton focus group took place at the Falmer Campus.

The participants were purposively selected from a list of students who had completed the student finance survey and had expressed a willingness to participate in a follow up focus group. As in 2013, criteria for selecting participants included age, gender, University site, term-time employment status, and value for money score. In 2014, the intention also was to select some students that had gone through the clearing process and were mature students studying for a degree in Nursing. Four students attended the Eastbourne and Hastings combined group and six students participated in the Brighton discussion. Included in the focus group moderator's guide were the following topics for discussion:

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

In addition, participants were also asked to discuss their knowledge, usage and experiences of the UniCard System.

After gaining the permission of the participants, the focus group discussions were audio recorded and transcribed verbatim. The transcripts were thematically analysed and the main themes are presented in the following sections of the report. Quotations from the focus group participants are drawn on to highlight thematic categories. In order to ensure anonymity, the participants are only identified by site of study, course and term-time employment status, value for money score, age group, gender and clearing status.

# Accessing Information and Support on Student Finance

# 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 amongst the participants that the University had not provided sufficient information about financial matters before the University start date. 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".

(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 two other 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.

# 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 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, participants 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)

# 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 the advice of 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.

# **Employment and Study**

# 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 were living on the finances accrued from the remortgaging of their flat, all of the Brighton focus group students had regular part-time work during term-time.

# Number of Hours Worked in a Typical Term-Time Week

The Eastbourne and Hastings students, 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.

"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)

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

# 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 destressor. 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.

## 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 and 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 parttime 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)

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 becomes clear in the following quotation.

"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 which emerged in both of the focus groups conducted in 2013.

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 while 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, that 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 conversational 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 Wi-Fi 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)

# 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)

### 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 also was 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)

## 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 Students' 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)

# 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; Neural Value for Money; Age 18-20; Female; Yes Clearing)

# 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 other 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)

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 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 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)

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**

# Issues with the Student Maintenance Loan

The Student Maintenance Loan and the NHS Bursary were perceived to be insufficient to cover high rental costs and the costs of everyday living.

"On a monthly basis, I would say that you would need £1,300, and that includes renting and things. £1,300 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 Eastbourne and Hastings participants suggested that the level of the maintenance loan should reflect the overall cost of living in a local area. Furthermore, one of the Eastbourne and Hastings participants mentioned that the setting of the maintenance loan amount by parental income, did not take into account the financial reality of individual familial circumstances.

"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; Neural 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)

## **Further information**

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A Focus Group report and Tabulated data from 2013-14 compared with results from previous surveys 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