



University of Brighton

The Winn Report: The Financial Situation of Students at the University of Brighton 2012-13

This is a summary report of the nineteenth survey of the financial circumstances of students at the University of Brighton reporting key findings from an online survey conducted in 2013, 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 agreed than disagreed that their University experience so far had provided value for money.
- More students agreed than disagreed that the level of information on student finance before starting their courses had met their needs. The Government Website and UCAS were the main informational sources.
- The 2013 survey recorded the lowest proportion of students in regular term-time employment since 1996 but then the highest proportion of all term-time employment.
- More than half of the students received financial gifts from parents/ guardians and the amount of money given to students continued to increase.
- The majority of students were worried about current debt and about debt on graduation, yet only a small proportion had taken up debt advice.
- Accommodation costs continued to rise. On average, students were now paying £90 to £99 per week.
- Two student focus groups found that:
 - students developed strategies to manage finances;
 - information on extra course costs is missing;
 - balancing work and study was difficult;
 - students linked value for money to: contact time, library resources, course expenses and tuition fees.



Student Services

SSPARC Social Science Policy and Research Centre

Research Findings

September 2013

Research Methods

Data Collection

Between 12th April and 10th May 2013 all full-time second year undergraduates (n=4577) at the University of Brighton received several emails inviting them to complete the Student Finance Survey online (via Survey Monkey). The link to the survey was also available via the University's Student Central log-on page, plus there were posters in open computer pool rooms encouraging students to complete the survey. This year was the first time that the survey was conducted online and one lucky participant won an i-Pad. The overall response rate was 15% (n=668).

Sample Characteristics

EU/International students and part-time students completing the survey were omitted from the analyses. The findings in this summary report therefore concentrates on UK/Home full-time students (n=616). This sample comprised the following demographics:

- 64% females/36% males. This compared to 58% females/42% males within the University population (Academic Health Data 2012-13).
- 25% mature students (aged 21 or over). This figure compared with 27% mature students within the University population.
- The ethnic composition of the sample was 81% White, 7% Asian/Asian British, 5% Black/Black British, 4% Mixed and 1% Other Ethnic background. 1% refused to give information about their ethnic origin, and in 1% of cases, this information was not known.
- 12% of students in the sample declared a disability.
- 42% 'non-traditional' higher education students (i.e., whose parents had not studied at HE level).

- 8% of the sample indicated they had children (under 19 years of age).

Financial Help for Students

The vast majority of students in the 2013 survey were eligible for student finance. A slightly higher proportion of students in 2013 than in 2010 applied for a student loan for maintenance. Attitudes to student loans also differed from the 2010 and 2008 surveys.

Most of the students stated they would pay back their student loan, although a noticeable minority of students reported that it would take more than 14 years to do so.

More than half of the students received financial contributions from family members. The amount of money given to students by parents/guardians continued to increase.

More students agreed than disagreed that the information about student finance before starting their courses at University met their needs. The Government Website and UCAS were the main informational sources that students remembered using. As in 2010, most students in 2013 did not know about University hardship funds.

There was little change from 2008 and 2010 in the proportion of students receiving benefits or tax credits, or in the percentage of respondents using savings to fund their studies. More students in 2013 than in 2010 were in receipt of a University of Brighton Bursary and/or a Maintenance Grant. As in 2008 and 2010, students that had a Maintenance Grant were less likely to receive regular financial contributions from family members.

Student Finance

- 93% of students indicated that they were eligible for student finance. 85% had claimed the maximum amount available to them, but 8% did not know if they had applied for the maximum amount or not.

Student Loans

- 91% of students reported that they had applied for a student loan for maintenance, which is a higher proportion than for the 2010 cohort (86%). The maximum amount for a student loan for maintenance in 2012-2013 was £4,950.
- 71% of respondents agreed with the statement that 'student loans help to increase students' financial responsibility', which compares with 64% in 2010 and 67% in 2008.
- 49% of respondents agreed with the statement that 'students should not be expected to take on debts to finance their living expenses'. This was lower than the findings for 2010 (62%) and 2008 (63%).
- 36% of respondents agreed with the statement that 'it is right that students should contribute to their living expenses, because most graduates eventually earn above average salaries'. The proportion in agreement was higher than for 2010 (23%) and 2008 (27%).
- 26% of respondents agreed with the statement that 'students should contribute to their tuition fees, because most graduates eventually earn above average salaries'. The proportion in agreement was higher than in 2010 (17%) and 2008 (18%).
- 43% of respondents agreed with the statement that 'tuition fees should be means tested dependent on parents' income'. This is a higher proportion than in 2010 (35%), but lower than in 2008 (49%).
- 44% of respondents agreed with the statement that 'all students should pay tuition fees, which is paid back through a loan after they have left University'. The wording of the question was different in 2010 and 2008. Respondents in these years were asked whether they agreed

with the statement that 'students should pay tuition fees of around £3,200, paid back through a loan after they have left University (2010, 29%; 2008, 23%).

- 41% of respondents agreed with the statement that 'in principle students should pay tuition fees for university education'.
- 85% of respondents stated that they will pay back their student loan. 60% of respondents claimed that it would take 14 years or less to pay back their student loan.

Grants, Bursaries and Sponsorships

- 72% of students confirmed that they had received the Maintenance Grant ranging from £50 - £2,984. In 2010, 67% of students reported that they had received the Maintenance Grant.
- Over half of students (51%) reported that they had received the University of Brighton Bursary ranging between £500 and £900. In 2010, 44% of students claimed that they had received the University of Brighton Bursary.
- 11% of students in the sample were in receipt of a NHS Bursary.
- 7% received the Special Support Grant.
- Parents Learning Allowance was received by 7%, and Childcare Grant by 2%.
- 8% of students received Disabled Students Allowance.
- 5% of students indicated that they had 'received any other grants, bursaries or scholarships'.

Financial Contributions from Parents or Other Family Members

- 58% of students received financial contributions from family members.

- 43% of respondents reported that parents/guardians or others contributed regularly to their accommodation/living costs. The average of these monthly contributions was £302 and they ranged between £20 and £2,000.
- 15% of students received regular monthly contributions of £500 or more from their parents/guardians.
- 31% of respondents stated that their parents/guardians or others had given them gifts of money to support their studies. The average amount of such gifts of money (received since the beginning of the course) was £1,096 and ranged between £30 and £22,000.
- 13% of students reported receiving a monthly parental contribution to accommodation costs as well as gifts of money from family members since the beginning of their course.
- Students aged under 21 were the most likely to receive financial help in the form of gifts or monthly contributions towards accommodation costs from family members (67%), compared with 36% of the students aged 21 and over. This difference was statistically significant.
- 35% of students in receipt of a Maintenance Grant received monthly parental contributions to accommodation costs, which compared to 62% of those students who were not entitled to a Maintenance Grant. This result was statistically significant.
- Those students who were the first adults in their family to go to University were less likely (35%) than other students (48%) to receive monthly parental contributions to accommodation costs. This difference was statistically significant.
- 26% of students received additional financial support from parents who paid

for phone bills, car running costs and food vouchers.

Other Funding Sources

- 6% of students reported that they were in receipt of any benefits or tax credits. 70% of those students in receipt of benefits or tax credits were students with children.
- Most students (75%) stated they did not know about other University hardship funds such as the Access to Learning Fund. This percentage compares with the 2010 (66%) and 2008 (78%) scores.
- 63% of students stated they had used their savings since beginning their studies. 69% of those students had spent £1,000 or more of their savings. The average savings spent was £1,925 and ranged from £100 to £11,000 (excluding extreme score or outliers).

Information about Student Finance

- Students were asked to indicate whether they agreed with the following statement: 'The level of information on student finance provided by the University before I started my course met my needs'. 41% agreed and 29% disagreed with this statement.
- In 2013 more students sought information on student finance mainly from the Government Website (76%) and UCAS (69%). Family or friends' advice (60%), School/College advice (59%), and the University of Brighton (54%) website were also frequented more for information on student finance than in 2010.

Employment

The 2013 survey recorded the lowest proportion of students in regular term-time employment since 1996. As in 2010, however, casual or temporary employment was found to be more common amongst those students without a regular term-time job. This resulted

in the highest proportion of all term-time employment ever recorded.

As in 2008 and 2010 those students receiving regular financial contributions from parents or guardians were less likely to have a regular term-time job. The number of hours worked per week also differed by School, Faculty and the students' age. Though, in the latter case, the difference was not statistically significant.

There was little difference in the types of work that students took on in comparison with recent years of the survey. The principal reasons for not being in paid work also remained the same when compared to recent years of the survey.

The highest proportion of students, since recording started, worked during the vacations.

Students were less likely to report that their paid work had a detrimental impact on their studies when compared to previous years of the survey. Less students in 2013 than in 2010 agreed that they would like to do more paid work, but were prevented from doing so because of their academic studies.

Regular Term-Time Employment

- Less than half of the respondents stated they currently (41%) had a regular term time part-time job.
- Sport and Service Management students (59%) were the most likely to be employed and BSMS (23%) and Humanities students (32%) were the least likely to be employed. This difference was not statistically significant.
- The respondents were most likely to work in retail (36%) or in bars or catering (25%).
- Of the 41% of students who reported having a regular term time job, 37% worked over 15 hours per week, and 7.1% (n=16) worked over 24 hours per week. The average number of hours worked was 14 hours and ranged from 2 to 40 hours (excluding extreme scores or outliers).
- There were statistically significant differences in hours worked in part-time employment by Faculty and School. Students from the Faculty of Health and Social Science (52%) were the most likely to work over 15 hours a week, and students from the Faculties of Education and Sport (21%), and Science and Engineering (24%) were the least likely to do so. Furthermore, 71% of Nursing and Midwifery students worked over 15 hours per week.
- Students were most likely to work on Saturdays and Sundays: 83% worked during daytime (9-5pm), 42% twilight (5-10pm) and 22% nighttime (10-6am).
- 42% of students not in receipt of financial gifts or monthly parental contributions to accommodation costs worked part-time, which compared to 33% of those who did receive these gifts and contributions. This difference was not statistically significant.
- Students living at home with parents or guardians were more likely to have a regular term time job (55%) than other students (39%). This result was statistically significant.
- Mature students (21 and over) in regular employment, worked slightly longer hours per week (15 hours) than younger students (13 hours). This difference was not significant.
- Over half (56%) of the students without a regular part-time job reported that the main reason for not having a job during term-time was that 'I wanted to concentrate on my studies'. 18% of students could not find any work.
- There was no significant difference by School in the proportion reporting they did not take a job because they wanted to concentrate on their studies.

- 78% of students reported that their job gave them transferable skills. 100% of students in youth or manual work indicated that their job gave them transferable skills, which compared to half of students in domestic jobs and 67% of students working in leisure and the arts. This difference was not statistically significant.

Casual 'Ad Hoc' Employment (Term-Time)

- 40% of students had taken up casual or temporary employment during term-time.
- Students who were in casual or temporary jobs worked, on average, a total of 79 hours, and had earned an average total of £593 during this academic year.
- 12% of students had casual employment as well as a regular part-time job during term-time, an increase from 2010.
- All term-time employment was the highest ever recorded at 68%.
- Furthermore, 13% of students had found other ways to raise money, or any other source of income, since beginning their course. On average these students had raised £2,724 through these sources. The most common means of raising money was by selling personal possessions.

Vacation Employment

- 72% of students reported working at least one vacation. Of these students, 92% reported working during the summer vacation of the first year, and over two thirds during each of the other vacations (Christmas vacation of the first year, 73%; Easter vacation of the first year, 73%; Christmas vacation of the second year, 76%).

- The question, 'please indicate the reasons why you worked during vacations', which was included in 2010 for the first time, was repeated in 2013. The main reason why students worked during vacations was that they 'needed money for basic living costs' (92%). Many of the respondents also stated they worked in vacations, to avoid 'getting into debt' (75%), 'to pay for books and other items required on the course' (72%), and 'for extra money in order to afford clothes, music and phone' (70%).
- Just under half of students (49%) had worked both in vacation and term-time.
- Of those students who indicated they did not work during one or more of the vacations, the primary reason was that they could not find a job (41%).

Attitudes to Employment

- The majority of students who worked during term-time agreed that it had a 'detrimental effect on the time I have available to study' (55%), and that the 'combination of academic work and paid work during term-time means I am often very tired' (69%).
- A similar proportion of students in 2013 (43%) and 2010 (42%) agreed that the quality of their academic work had suffered because of undertaking paid work in term-time.
- A similar proportion of students in 2010 (47%) and 2013 (48%) agreed they would like to do more academic work in term-time, but that their paid work prevented this.
- 57% of respondents agreed with the statement that 'I would like to do more paid work in term-time but my academic work prevents this'.
- 24% of students in regular part-time work (41%) agreed with the statement that 'my

paid work had led me to miss taught sessions’.

- Students who agreed that their term-time job had “a detrimental effect on the time I have available to study”, worked a greater number of hours on average (mean=15) than those disagreeing (mean=11) with the statement.
- Students who agreed with the statement, “the combination of academic work and paid work during term-time means that I am often very tired”, worked a greater number of hours on average (mean=15) than those who disagreed (mean=11).
- Students who agreed with the statement, “because of my term-time job, the quality of my academic work has suffered”, worked a greater number of hours on average (mean=16) than those who disagreed (mean=12).
- Students who agreed with the statement, ‘my paid work has led me to miss taught sessions’ worked a greater number of hours on average (mean=17) than those who disagreed (mean=13).

Expenditure

In 2013, there was a slight decrease in the proportion of students living with parents/guardians compared to 2010.

The proportion of students paying £70 or more a week in accommodation costs increased since the survey was last conducted in 2010.

Course related expenses such as books, compulsory course costs, and other additional course costs were found to differ significantly between Schools. Weekly travel expenditure was also found to differ significantly between sites at which students were based.

A higher proportion of students in 2013 than in 2010 agreed with the statement that the University experience has provided value for money. However, students perceptions about value for money differed by Faculty and

School.

Living Expenses

Accommodation

- The majority of students (74%) were living in private rented accommodation, while 11.5% lived with parents/guardians (compared to 13% in 2010), and 6.5% owned their own home.
- On average, students paid £90 to £99 per week for their accommodation. Even when students living with parents were excluded from the analysis, the average remained at £90-£99. In sum, the average yearly cost for rent ranged from £4,680 - £5,148 (compared to the maximum student loan for maintenance of £4,950 that students could have received).
- The proportion of students paying £70 or more a week in rent or mortgage has continued to increase since 2002 (before which the top band was £60+). 86% of students reported that they paid at least £70 in 2013, which compared with 81% in 2010, 72% in 2008, 47% in 2006, 22% in 2004, and 12% in 2002.
- Nearly two thirds (64%) of mature students (aged 21 and over) were paying £90 or more per week in accommodation costs, which compared to over half of younger students (58%). This difference was not statistically significant.
- Only 14% of students (living away from their parents’ home) studying in Brighton pay under £80 per week, compared to 41% of students based in Eastbourne or Hastings.
- Of those receiving a monthly parental contribution towards accommodation costs, those based in Brighton received £310 on average, and those at Eastbourne or Hastings received £229 on average. This difference was not statistically significant.

Food, Utilities and Other Expenses

On average, per week students spent:

- £20-£24 on food.
- Less than £10 on clothes.
- Less than £10 on a mobile phone.
- £15-£19 on social activities.

On average, per month students spent:

- Less than £40 on gas, electricity and water/waste.
- Less than £40 on broadband/TV/landline/phone.

Course Related Expenses

Books

- Respondents spent £20-£49 on average on books this academic year, and 38% spent over £50.
- There was a statistically significant difference in the total amount spent on books by School for the academic year. 66% of Business School students and 78% of Health Professions students had spent £50 or over on books.

Computer Equipment

- Students spent between £20-£49 on average, on computers and computer equipment (including software) for the academic year.
- 99% of students claimed they owned, or had regular use of a computer, laptop, or tablet at home. 98% of students said they had access to broadband at home.
- There was no significant difference in computer costs by School.

Compulsory Course Costs

- The majority of students (64%) indicated that they spent nothing on compulsory course costs for the academic year. 19% of students spent £50 or over on this type of cost for the academic year.

- The majority of the School of Environment and Technology students (68%) had spent £50 or more on compulsory course costs for the academic year.

Additional Costs

- Over half of students (52%) stated they spent nothing on additional course costs for the academic year. 23% of students reported spending £50 or over on this type of cost for the academic year.
- There was a significant difference in the average amount spent by School on additional course costs, with Art, Design and Media students spending the most on average.
- 40% of students reported spending £20 and over on printing and photocopying for the academic year.

Transport

- On average, students reported spending less than £10 per week on travel to and from University.
- There was a significant difference by site on weekly travel expenditure. Students based at Falmer (£10-£19, 46%; £20 or more, 22%) and Hastings (£10-£19, 26%; £20 or more, 29%) reported paying the highest travel costs.
- 36% of students reported that walking was their 'main mode of transport to and from the University'. By contrast, 23% travelled by car, 19% by bus, 12% by train, and 8% cycled to and from the University. In 2010, 38% of students walked and 41% travelled by car to and from University.
- The majority of students based at Grand Parade (67%) and over half of students studying at Moulsecocomb (56%) walked to and from University, whilst students at Falmer were most likely to travel by bus (40%). Students based at Eastbourne were more likely to walk (43%), whilst

students located at Hastings campus were more likely to travel by car (40%).

- 39% of students stated that they owned or had regular use of a car. Students at the Brighton based campuses (36%) are less likely to have owned or had regular use of a car than students at Eastbourne or Hastings campuses (50%).
- Those students who travelled mostly by train to campus spent more per week on average than those travelling by other forms of transport. The largest proportion of students who travelled by train to and from University were based at Hastings campus (23%).

Value for Money

- 37% of students agreed with the statement that 'the University experience has provided value for money' and 32% disagreed with this statement. In 2010, 28% of students agreed with the statement that 'the University experience has provided value for money' and 44% disagreed with this statement.
- High proportions of students agreeing with the statement that 'the University experience has provided value for money' were based in the Faculties of Health and Social Science (Agreeing, 40%) and Science and Engineering (Agreeing, 44%). Lower proportions of students agreeing with this statement were based in the Faculties of Arts (30%) and Education and Sport (31%). This difference was statistically significant.
- 48% of students in the School of Art, Design and Media disagreed with the statement that 'the University experience has provided value for money'. By contrast, 7% of students from the School of Nursing and Midwifery and 12% of students from the School of Pharmacy and Biomolecular Sciences disagreed with the statement that the 'University experience has provided value for

money'. This difference was statistically significant.

Credit and Debt

Levels of debt continued to decrease from previous years of the survey, and students in 2013 were also less likely to have an overdraft facility. However, compared with 2010, more students had used the maximum limit of their overdraft. Students were less likely to have an outstanding balance on a credit card or store card in 2013 than in 2010.

Compared with 2010, students in 2013 were slightly less likely to be very worried about debt now and on graduation. A much lower proportion of students in 2013 than in 2010 and 2008 reported seeking debt advice. In the 2013 survey, students were asked some new questions about pay day loans.

Current Financial Situation

- 62% of students were in credit compared to 57% in 2010.
- 38% of students were in debt (excluding mortgages and student loans), which was a lower proportion than 2010 (43%).
- 19% of students were in up to £1,000 of debt, and the same proportion was in more than £1,000 of debt (excluding mortgages and student loans).
- Respondents receiving gifts of money from family members and/or monthly parental contributions towards their accommodation costs were more likely to be in credit (68%) than those who were not (53%). This difference was statistically significant.
- Respondents receiving a University of Brighton Bursary were slightly more likely to be in debt (40%) than other students (37.5%). This difference was not statistically significant.
- Students living at home with parents/guardians were more likely to be in credit (79%) than other students (60%).

- 12% of students had an outstanding balance on a credit or store card that would not be paid off by the end of the month.
- 68% of students reported having an overdraft facility. This was less than in 2010, where 76% of students had an overdraft facility. Over half (55%) of students stated that they had used their overdraft 'to its maximum limit'. Whereas, in 2010, just over a quarter (26%) of students with an overdraft had used 100% of their overdraft.
- 5% of students reported that they had taken out a pay day loan since starting their course at University. This question was introduced in the 2013 survey.
- Students who had taken out a pay day loan were more likely to be in debt (77%) than students who had not taken out a pay day loan (36%).

Concern over Debt

- 14% of students were very worried and 44% fairly worried 'about debt now'. In 2010, the proportion was respectively 17% and 44%.
- 27% of students were very worried and 41% fairly worried 'about debt on graduation'. In 2010, the proportion was respectively 28% and 47%.
- Students who reported to be in credit were more likely to be not at all worried about debt now (52%) than students who reported they were in debt (25%). This difference was statistically significant.
- Those students who reported to be in credit were slightly more likely to be not at all worried about debt on graduation (35%) than students who reported to be in debt (29%). This result was statistically significant.
- 8% of students stated that they had taken debt advice, which was a lower proportion than in 2010 (25%) and 2008 (18%).

- However, 31% of students who had taken out a pay day loan received some debt advice. When going to seek debt advice, students were most likely (77%) to seek advice from family and least likely (4%) to seek help from the Student Union. 33% of the 8% of students in debt reported that they did seek debt advice from Student Advice, which was a much higher proportion than in 2010.

Progression Data

For the first time the survey responses have been linked to progression data. The majority of students in the sample progressed in their studies. There was little variation in progression rates for selected student groups. Student progression recorded for the academic year 2011-12 of the university population was 71%.

- The average progression rate in the sample was 85% and females (87%) were more likely to progress than males (81%). This difference was statistically significant.
- 87% of students in credit and 82% of students in debt progressed to the next academic year.
- Students without a bursary were slightly more likely to progress (85%) than students with a bursary (84%).
- 84% of students with a regular term-time job, and 86% of students with no job progressed to the next academic year.
- Those students with a casual job were more likely to progress to the next academic year (90%) than students with no casual job (82%).
- Students who received financial support from their parents/ guardians (regular payments or one off gifts) were more likely to progress (87%) than students who did not receive parental financial contributions (82%).

Focus Group Data

Aims

For the first time in 2013 supplementary focus group data was collected. The aim of the two focus groups, which were conducted with some of the students who completed the online student finance survey, was to explore participants' perceptions and attitudes on the topic of student finance, and to contextualise the survey findings.

Data Collection and Sample Characteristics

In order to facilitate comparison between sites, one Brighton and one Eastbourne/Hastings focus group was conducted towards the end of May 2013. The Brighton focus group took place at the Falmer campus, and the Eastbourne/Hastings discussion was situated at the Darley Road campus.

Participants were purposively selected from students who had completed the online survey and had indicated that they would be interested in taking part in focus group discussions. Participants were specifically selected by the criteria of age, gender, site, term-time employment status, and value for money score. Six students took part in the Brighton group, and eight students participated in the Eastbourne / Hastings discussion. The topics for discussion included:

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

Audio tapes of the discussions were transcribed verbatim, and the transcripts were thematically analysed. The themes and categories which emerged from the analysis are presented in the following sections of the report. Quotations from the participants in the

focus group discussions are used to illustrate these themes and categories. Participants are only identified by site of study, course, term-time employment status, value for money score, age group, and gender.

Accessing Information and Support on Student Finance

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

Participants in the focus groups expressed the view that the University had not provided sufficient information about financial issues before they started their courses. This finding contradicted the results of the survey, which showed that the majority of students agreed that the student financial information given by the University had met their needs.

"I don't think I received any student financial information from the University and I don't think the University really say that much".

(Eastbourne/Hastings Group Participant; Darley Road; Events Management; No Part-Time Job; Agree Value for Money; Age 18-20; Female)

"I am going to work for student finance, as I think they don't do a lot do they? But they must get paid a lot of money. So there was no information whatsoever".

(Brighton Group Participant; Falmer; Social Sciences; Part-Time Job; Agree Value for Money Score; Age 30+; Female)

However, a few of the participants in the Eastbourne/Hastings group mentioned that information about student finance was given out at University open days.

"I think on one of the open days at the University that they must have given a lecture about student finance. That was like if you came earlier on in the year, before the course started and if you attended an open day lecture".

(Eastbourne/Hastings Group Participant; Hillbrow; Sports Science; No Part-Time Job; Strongly agree Value for Money; Age 18-20; Female)

Missing Student Financial Information

Participants stated that the University could do more in terms of informing students about course related expenses before they started their courses.

“I feel like on another thing that they could prepare us before we come to University, in terms of how much things are going to cost. As I was so not prepared for....Specifically, for my course again...I am on a course where you have to pay for so much outside of normal university things. Like, you have to pay for photographic paper, for film, for printing, for exhibitions, and everything”.

(Brighton Group Participant; Grand Parade; Photography; Part-Time Job; Strongly disagree Value for Money; Age 18-20; Female)

Students in the two groups talked about how the University needed to provide more information about bursaries and how to apply for them.

“I didn’t even know that you can get a bursary and if you qualify...So I did not get mine until my second semester”.

(Brighton Group Participant; Falmer; Social Sciences; Part-Time Job; Neutral Value for Money; Age 30+; Male)

In the Brighton group, it was also mentioned that the University needs to give out more information to students with learning support needs.

“They are not very clear about how much money you can get as well. Like, if you have certain circumstances and things like that...And disability living allowance and dyslexia things...”

(Brighton Group Participant; Grand Parade; Photography; Part-Time Job; Strongly disagree Value for Money; Age 18-20; Female)

Seeking Financial Information after Leaving University

There was a sense of uncertainty in the two focus groups about where to seek financial information after leaving University. However, student specific web sites (e.g., ‘Prospects’),

family and friends, alumni services, and the student’s bank were raised as possible sources of financial information. A couple of the students mentioned that, after completing their course, they would seek the support of the University in finding out about how to finance a postgraduate course.

“I would definitely ask the University, as it is the time that I think I will need the University’s support. Like, if I want to do a master degree for example. That is when I want to get financial information and I can get help from the University. Like, do they do discounts for masters and so on”?

(Eastbourne/Hastings Group Participant; Darley Road; Events Management; Part-Time Job; Agree Value for Money; Age 21-24; Male)

Employment and Study

Number of Hours Worked in a Typical Term-Time Week

Across the two focus groups, the participants reported working between 8.5 hours and 24 hours in a typical term-time week.

“Hi, yeah....I also work part-time, but it sounds pathetic compared to you two. I work 8 and a half hour every week in the ‘CO-OP’”.

(Brighton Group Participant; Falmer; Social Sciences; Part-Time Job; Agree Value for Money; Age 21-24; Female)

“I do about 15 to 20 hours a week”.

(Eastbourne/Hastings Group Participant; Darley Road Campus; Events Management Degree; Part-Time Job; Agree Value for Money; Age 21-24; Male)

A few of the focus group participants mentioned that they had to juggle the demands of more than one part-time job during term-time.

“I currently have two jobs, so I work about 20 hours a week. And in my first year, it was more, as I had three different jobs”.

(Eastbourne/Hastings Group Participant; Darley Road; Service Management; Part-Time Job; Agree Value for Money; Age 18-20; Female)

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

Participants in both of the focus groups discussed how they had to work during term-time, because they did not receive parental financial support.

"I don't get any money from my parents at all. I do not get anything, so it is kind of like; I have to do a lot of things myself".

(Eastbourne/Hastings Group Participant; Hillbrow; Sports Science; Part-Time Job; Neutral Value for Money; Age 18-20; Female)

Most of the participants who worked, said that they did so in order to fund day to day living expenses, such as (housing) rental and food shopping costs.

"I worried about money and stuff last year. And I worked last year, and it was purely for day to day living expenses, and not to do with a career or anything like that".

(Eastbourne/Hastings Group Participant; Hillbrow; Sports Science; Part-Time Job; Strongly agree Value for Money; Age 18-20; Female)

Part-time work also helped to meet essential course related expenses, such as books, sports kits, course materials, trips and placement costs.

"I have got a placement coming up in July where I have to go to America and I have to work solely to save up for that. So I have to work to pay for the flights".

(Eastbourne/Hastings Group Participant; Darley Road; Events Management; Part-Time Job; Agree Value for Money; Age 21-24; Male)

"My course is quite demanding financially as well....Like, I sort of have to work...I do enjoy it though".

(Brighton Group Participant; Grand Parade; Photography; Part-Time Job; Strongly disagree Value for Money; Age 18-20; Female)

Benefits of Having a Term-Time Job

Another motivation for working during term-time was that it gave the student useful skills and work experience. These skills could be beneficial to the student in pursuing future careers after leaving University.

"I think for me, it is probably the skills. As someone in the group was saying earlier, you get the skills that you don't always get from University. So the skills you can take to future jobs".

(Brighton Group Participant; Falmer; Social Sciences; Part-Time Job; Agree Value for Money; Age 21-24; Female)

"For what I do, potentially it is a future career for me. So first and foremost, I do it for that reason....."

(Eastbourne/Hastings Group Participant; Hillbrow; Sports Science; Part-Time Job; Disagree Value for Money; Age 18-20; Male)

A few of the participants also mentioned that by working they met different people outside the University context.

"Yes, I agree. For me, it is all about earning money, which is one of the best parts. But it is also working with different people, and it is a really good atmosphere to be around. So I really enjoy it".

(Eastbourne/Hastings Group; Darley Road; Events Management; Part-Time Job; Agree Value for Money; Age 21-24; Male)

The Effects of Working on University Studies

Most of the students who worked during term-time agreed that it could have a detrimental effect on the quality of their coursework and revision for examinations.

"Yeah, so....24 hours a week. And that again helps to pay my rent and....And we have to like, study all the time. So you have a lot of things to write. If you are not on top of your study you can fail...And I hate to repeat any module...And you have to aim for like, first class, or like, a first second".

(Brighton Group Participant; Falmer; Social Sciences; Part-Time Job; Neutral Value for Money; Age 30+; Male)

"So a lot of the time, because of the work, I cannot always do my university work and that makes me feel so frustrated".

(Eastbourne/Hastings Group Participant; Hillbrow; Sports Science; Part-Time Job; Neutral Value for Money; Age 18-20; Female)

The majority of the students mentioned that employers were flexible by allowing them to fit in shifts with University lectures and examinations. However, in the next case, a participant described how an employer bullied a student to miss examinations and lectures.

“I remember when I was working for a retail firm. And a girl that I was working with, she ended up failing her degree because she needed the job. She couldn’t afford to lose that job. And the supervisor out of sheer pettiness, so he could get his sense of power, gave her a shift when she had some final exam or something like that...And refused to change it and said, ‘well, if you don’t turn up, I am sacking you’. And he freely admitted to it that he was doing it because he can. He was just being a bully and wanted to ruin her education”.

(Brighton Group Participant; Moulsecoomb; Engineering; No Part-Time Job; Agree Value for Money; Age 25-29; Male)

At times, students also found balancing work and study tiring.

“So especially when you are getting towards high levels of Uni work, it does mean that you are constantly doing something, and I must admit that I find that quite tiring and exhausting”.

(Eastbourne/Hastings Group Participant; Hillbrow; Sports Science; Part-Time Job; Disagree Value for Money; Age 18-20; Male)

Value for Money and the University Experience

Contact Time

Students across the two focus groups felt that the University should be ensuring that students have adequate contact time, in terms of teaching hours and support with course work. These issues were raised in the context of value for money.

“For the first year, I was much angrier about how much money I was spending and getting back from my course. In the first year, we were in once or twice a week for an hour. And I felt like I was not doing anything and not

getting anything back. You know? And sometimes, I felt there was hardly any tutorial push”.

(Brighton Group Participant; Grand Parade; Photography; Part-Time Job; Strongly disagree Value for Money; Age 18-20; Female)

“I think that a value for money University experience is where there is a lot of support provided for the students. So sometimes we will have essays and assignments and we will need help, but the lecturers are like, ‘well you have got to do it yourself’. And they don’t really offer any help at all. So you do not know how to do it”.

(Eastbourne/Hastings Group Participant; Hillbrow; Sports Science; Part-Time Job; Neutral Value for Money; Age 18-20; Female)

However, this experience was not universal. In particular participants taking courses with smaller numbers of students mentioned that their contact time with lecturers was more than adequate.

“I think it is a lot different for us service and event management students, particularly as sports science students have a lot more students than we do. We have nice seminars where we have about 15 people in a class. Over here we have quite good contact time and quite good teaching time”.

(Eastbourne/Hastings Group Participant; Darley Road; Events Management; Part-Time Job; Agree Value for Money; Age 21-24; Male)

Library Resources

The value for money issue was also raised in the context of library resources. Many of the participants mentioned that the library should have sufficient numbers of books, and particularly those that featured in core reading lists. Furthermore, a few of the students in the Brighton group wanted the inter-library loan system to be extended to first year undergraduates.

“And that is like value for money again. Maybe, your school or department should have enough books that you could take them away. If they had enough, then people could use them. Then you would not have to buy

them".

(Eastbourne/Hastings Group Participant; Hillbrow; Sports Science; No Part-Time Job; Strongly agree Value for Money; Age 18-20; Female)

"They put limits on inter-library loans don't they? In the first year you can only access certain amounts and they won't pull in stuff from other places for you. Then in the second year, you get allocated a certain amount that you are allowed to pull in from elsewhere. But you are all paying the same amount and you are paying the same amount in the first year".

(Brighton Group Participant; Falmer; Social Science; Part-Time Job; Agree Value for Money; Age 30+; Female)

Printing and Photocopying

All of the students felt that the cost of photocopying and printing should be minimised or made free, because of the high tuition fees that they paid to come to University.

"And there should be free printing credits too. Instead of having to pay all the time".

(Eastbourne/Hastings Group Participant; Darley Road Campus; Events Management; No Part-time Job; Agree Value for Money; Age 18-20; Female)

"Why do they charge for printing and photocopying? It should be free....It is ridiculous".

(Brighton Group Participant; Falmer; Social Sciences; Part-Time Job; Agree Value for Money; Age 30+; Female)

Other Course Related Expenses

The value for money topic was raised in regard to other course expenses, such as essential course materials and field trips. As with printing and photocopying expenses, participants mentioned that the cost of trips and essential course materials should be included as part of the tuition fees.

"Some of these field experiences can be quite expensive, especially as I am doing an international course. So you may have to visit Europe. For example, you may need to go to Paris or somewhere else in Europe. And how can like students have £300 to spare to afford to go on a field trip".

(Eastbourne/Hastings Group Participant; Darley Road Campus; Events Management; No Part-time Job; Agree Value for Money;

Age 18-20; Female)

"And you have to like pay £200 to show your stuff at an exhibition. So we had to fund all our framing and printing. I like got off lightly. Some people paid like, £500 who wanted to do it really well. And I thought, I can't afford to pay for that".

(Brighton Group Participant; Grand Parade; Photography; Part-Time Job; Strongly Disagree Value for Money; Age 18-20; Female)

Tuition Fees

The participants questioned why student fees were being raised nearly to £9,000, particularly as they believed that the university experience would fundamentally remain the same.

"It is now £9,000, which I think it is definitely too much. But what has changed so much to justify a £6,000 increase in tuition fees"?

(Eastbourne/Hastings Group Participant; Hillbrow; Sports Coaching; Part-Time Job; Neutral Value for Money; Age 18-20; Male)

"I mean, I would probably object to paying 9,000, as you don't get anything extra".

(Brighton Group Participant; Falmer; Social Sciences; Part-Time Job; Agree Value for Money; Age 21-24; Female)

Management of Personal Finance

Despite the expenses of everyday living, such as housing rental costs (this was a particular issue for students living in Brighton) and University related expenses, most of the students had developed strategies for managing their personal finances. Some of these strategies are highlighted in the following quotations.

"I do have two different bank accounts now. I didn't when I started here, but I learnt that if you have got one bank account, it is too easy to draw into it. And then you find out that you have not got the necessary funds for weekly bills or whatever. So now, I like have two. And now, every month I just transfer a certain amount of money for my spending, which is for food..."

(Brighton Group Participant; Falmer; Social Sciences; Part-Time

Job; Agree Value for Money; Age 30+; Female)

“I have three bank accounts basically. I have a saver where I will have a little bit there once in a while. That is like my proper safety net, in case I get desperate and have no money. Then I have a student account and that is the one with my overdraft, and that is the one that I use completely for rent. And also again, if I am desperate and I need to use an overdraft, then I have always got the money. Then I have a current account where all my wages go into. And I like use that for everyday spending”.

(Brighton Group Participant; Grand Parade; Photography; Part-Time Job; Strongly disagree Value for Money; Age 18-20; Female)

“Yeah, I use a spreadsheet to organise my finances. I don’t use it that much, but when I do, it is useful”.

(Eastbourne/Hastings Group Participant; Darley Road; Events Management; Part-Time Job; Agree Value for Money; Age 21-24; Male)

“For me, I am always checking my bank balance in order to see how much money I have got going in and out. So that is the way that I manage that”.

(Eastbourne/Hastings Group Participant; Darley Road; Events Management; No Part-Time Job; Agree Value for Money; Age 18-20; Female)

Another issue that arose from the focus group discussions was the concern that some of the students had about the cost of doing a postgraduate course in the future.

“And as I said earlier, I have to go on to do a master degree in social work. I am just thinking about how do I get the money to pay for it? I am working two days a week. So now, I will have to save money to get a deposit to pay for my flat. I could maybe rent out one of the rooms and move into one room with the kids when they come and visit me on the weekend”.

(Brighton Group Participant; Falmer; Social Sciences; Part-Time Job; Neutral Value for Money; Age 30+; Male)

Further information

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A Focus Group report and Tabulated data from 2013 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