

Bursary Survey Response

2018

Contents

03	▲ Introduction
04	▲ Student Awareness of the Bursary
05	▲ Living Costs in London
06	▲ Ensuring Access to Imperial
07	▲ Financial Certainty While Studying
08	▲ Fifth and Sixth Year Medical Students
09	▲ Participation in Extra-Curricular Activities
10	▲ Part-time Employment
11	▲ Study Abroad
12	▲ Access to Postgraduate Study
13	▲ Interruption of Studies
14	▲ Appendix

Introduction

The Imperial Bursary is one of the most generous financial support schemes available to students in the UK. It provides support on a sliding scale for home Undergraduate students with household incomes (HHI) of up to £60,000. The UK Government's threshold for financial support is considerably lower (£42,875 for 2017 entry) which is also the level most other UK universities cap their support for students.

The College issues an annual survey to all bursary recipients to assess the impact of the scheme. Imperial College Union works closely with the College's Financial Support Services and we are proud to produce this report which highlights students' concerns and priorities on the bursary. We have produced a set of recommendations to the College with the goal of ensuring the Imperial Bursary continues to support students who are in need.

So what's it all about? Our response focuses on one overarching theme: student participation in university life. The recommendations look at ten different areas which contribute to a positive, holistic university experience including ensuring access to study at Imperial, financial certainty while you are here and the ability to participate in extra-curricular activities and opportunities.

In essence, the message we have composed in response to this survey is about ensuring equal opportunities for all of our members, present and future. Universities have a responsibility to ensure access to higher



Fintan O'Connor

Deputy President (Welfare)
dpwelfare@imperial.ac.uk

education regardless of background or financial circumstance. Imperial College is no exception to this and as a top ranking STEM institution we should endeavour to remove any barriers to access and participation and create equal opportunity in society.

As Deputy President (Welfare), I have the opportunity to amplify the student voice at the highest levels of College, and put essential student issues at the top of the agenda. The Union's robust response to student surveys is one of the primary tools we can use as Officer Trustees and student representatives to ensure the College provides an excellent student experience.

I am grateful to the College for sharing this data with us and enabling us to have a greater insight into the experience of our student community, as well as readily receiving our recommendations. Imperial should take pride in its bursary, which provides a lifeline to hundreds of our students each year. Long may it continue to do so.

Perceptions of the Bursary Scheme

Respondents' awareness of the Imperial Bursary before they applied to Imperial has increased from 31% in the 2015 survey to 42% in the 2018 survey. To most clearly demonstrate the effect of changes in marketing and promotion year-on-year, the responses from the first year cohort of each survey were isolated and compared (Table 1).

The proportion of respondents from the incoming cohorts each year who were aware of the bursary before they applied to Imperial increased from 36% in 2015 to 51% in 2018. Awareness of the bursary before application increased by approx. 5% each year. The change in this mean score from any one year to the next is not statistically significant at the 5% significance level, but the change in awareness from 2015 to 2018 is significant.

In 2018, 54% of respondents said they had a good or excellent understanding of the scheme before they applied to Imperial, compared to 39% in 2015 (Table 2). The proportion of students whose understanding of the scheme before arriving was "poor" has remained the same since 2015, at 18% \pm 2%.

Recommendation

The College must continue to promote the bursary to prospective students, to ensure that students can plan their finances for the duration of their course, and to prevent students' financial circumstances deterring them from applying.

Discussion

Students' awareness and understanding of the bursary has significantly improved since 2015. It is essential that students are equipped with an excellent understanding of the scheme to be able to make informed decisions when applying to university, and also have peace of mind about studying and thriving in an expensive city and university for the duration of their course.

This is particularly important in the context of a concerted effort to widen participation and access. Multiple responses stated that the bursary makes living in London feasible, that knowledge of it was an important factor when applying for 68% of respondents, and essential for the living costs of 71%. The College must make promotion of the bursary a priority, so that no student assumes that their financial circumstances will prevent them from taking their place at Imperial.

Living Costs in London

71% of respondents said that the bursary was essential to funding their living costs. 80% of respondents receiving the highest amount available, whose HHI is £16,000 or less, said that the bursary was essential to funding their living costs.

The mean annual contribution of family and/or friends to the living costs of 240 respondents was £2780. The median contribution was £1800.

Recommendation

The College must be able to respond quickly to potential future changes in government student finance provision, which could affect the appropriateness of the bursary's banding. The College should consider expanding the full bursary entitlement to students whose HHI is between £16,001-25,000.

Discussion

Despite Student Finance England (SFE) expectations, respondents whose HHI was less than £25,000 still reported a median contribution of £1200-1500 per annum from family and/or friends. Though SFE do not expect students whose HHI is £25,000 or less to depend on household contributions, students with HHI between £16,001-25,000 receive £4000 from the bursary, rather than the maximum £5000. This introduces a serious challenge to students, whose circumstances are very similar to those on the lowest band.

Students whose HHI is between £25,001-50,000 receive less funding from the bursary and the government maintenance loan than Imperial's 52-week cost of living estimate, though this deficit is £500 less than the household contribution expected from SFE. Students whose HHI is between £50,001-60,000 have deficits greater than SFE's expected parental contribution. The assumptions for funding available are based on the model for 2016 and later cohorts. See Table 10 for reference.

The current model for the bursary recognises that HHI may not reflect acute pressures in middle income households, particularly where students are part of a household with multiple dependent children at university. For many households, the contributions expected by SFE are not feasible. The bursary's current structure does well to focus on providing support where the need is greatest, for the 55% of recipients whose income is below £25,000, while still reducing the burden by across other households.

Ensuring Access to Imperial

The Higher Education Statistics Agency (HESA) widening participation UK performance indicators (2016/17) show that Imperial College takes 4.1% of young full-time students from low participation neighbourhoods and 63.5% from state school or college.

79.0% of respondents stated they were aware of the Imperial Bursary at some stage before accepting an offer of study (Table 1). 68.0% of respondents stated that knowledge of the Imperial Bursary was an important part of considering whether to come to Imperial (Table 4).

For those who were eligible, 96.7% drew the entirety of their tuition fee loan, 88.5% drew the entirety of their maintenance loan and 97.2% drew the entirety of their maintenance grant. Qualitative data from respondents' reports, "without this grant I would not have been able to accept my place and come to Imperial", "the bursary is the only reason I can afford to study in London" and "this scheme is the reason I chose Imperial".

Recommendation

The Imperial Bursary enables students from a low household income to attend their aspirational University choice and must continue to offer financial support to ensure these talented students are able to accept offers of study from this institution.

Discussion

For a majority of respondents, knowledge of the Imperial Bursary was a factor in deciding whether to study at Imperial. Students indicated within their qualitative responses that the scheme enabled them to accept their first choice university and be socially mobile.

The data from the survey demonstrates that the vast majority of respondents are drawing 100% of the different financial support available to them. The Imperial Bursary is a vital resource which ensures students from low HHI backgrounds have an equal opportunity to study at Imperial.

Financial Certainty While Studying

The data from the survey show that for the majority of respondents, the Imperial Bursary was essential for both living costs and accommodation costs (Table 5). 92.8% of respondents claimed the Imperial Bursary was either helpful or essential in facilitating a social life and 86.2% said for supporting engagement in clubs and societies.

85.4% of respondents agreed the Imperial Bursary helped them afford placements and 94.8% agreed it meant they could afford to participate in course activities. When asked what costs they would cut if the bursary were not available to them, 31.1% of students said they would cut costs for books, study materials & field trips, essential costs like rent, supporting family and gaining unpaid intern employment.

Qualitative data from respondents reports the bursary is: “absolutely essential for my living costs”, “it has removed a vast amount of financial burden”, “the course I am doing is challenging enough without having to worry about financial issues” and “it’s a lifeline”.

Recommendation

The Imperial Bursary offers financial stability for students to ensure they can focus on their academic success. Departments should work with bursary recipients to subsidise any additional course costs which might be diverting the bursary fund from other essential living costs.

Discussion

From the data we can establish that most respondents are reliant on all forms of income in order to afford essential costs to live and study in London. The data show that recipients of the Imperial Bursary are using the funding to contribute towards additional course costs. Should the Imperial Bursary not be available, these recipients would be at a disadvantage and unable to access the same learning material as their peers. As we have identified, for the majority of recipients the Imperial Bursary enables them to pay essential living costs. If students are expected to use funding from the Imperial Bursary to cover additional course costs they are immediately not offered the same opportunity as their peers.

Fifth & Sixth Year Medical Students

2017-cohort medical students had a poorer awareness and understanding of the six-year MBBS payment plan than the overall cohort did of the bursary (Table 3).

Recommendation

The College must work with the Faculty of Medicine to support medical students, in particular students in their fifth and sixth years, for the duration of their course. It must also help students, applicants and offer holders to plan financially for the duration of their course.

Discussion

Good or excellent understanding of the six-year payment plan among the 2017 cohort of medical students was approximately half that of the cohort's understanding of the bursary itself. This is one clear area for improvement: funding the fifth and sixth years of the degree has always been extremely challenging for students, when available funding reduces suddenly. Making sure that students understand their options as early as possible is important in helping them secure financial stability.

This is also important to consider for current students, in receipt of the bursary or not. Collaboration with Imperial College School of Medicine Students' Union should continue, to prepare students for funding changes in their final years.

Participation in Extra-Curricular Activities

90.4% of respondents stated that they felt they could engage in more activities during their degree after being made aware of the bursary. Table 6 shows which activities respondents agreed they could engage more in.

85.4% of respondents claimed the Imperial Bursary would enable them to afford unpaid placement opportunities.

Qualitative data from respondents reports the bursary “allowed me to enjoy university life to the fullest”, “really allowed me to reach my full potential” and “allows me to pursue clubs and societies that teach me things my lectures don’t”.

Recommendation

The College must recognise the importance the Imperial Bursary serves in removing barriers to participation once at Imperial, particularly in the areas of extra-curricular activities and access to unpaid development opportunities, and continue to ensure this offering is available to students.

Discussion

The College encourage students to take part in Imperial College Union and extra-curricular activities to complement their academic studies. Extra-curricular activities are an incredibly enriching opportunity for students which can enhance their time spent at Imperial, can have a positive impact on their studies and mental wellbeing and their employment prospects.

The opportunity to complete unpaid internships and placements out of term time is one which offers a platform for development outside of the classroom and will inevitably give participants increased employment opportunities post-graduation. The Imperial Bursary enables students from a low HHI background to partake in the same unpaid opportunities as their peers by financially supporting recipients throughout the year.

The Imperial Bursary ensures there is a level playing field and equal opportunities for low HHI students to access the same privileges as their counterparts from higher HHI. The College must ensure the Imperial Bursary continues to remove barriers to participation for students from a low HHI.

Part-Time Employment

47.1% of respondents stated they have undertaken paid work during 2017-18. 58.9% of these worked during term-time (Table 7). Table 9 details the responses from 18 students who work 13-20+ hours per week during term time, more than half of whom are recipients of the highest amount of bursary.

Qualitative data from respondents reports “the Imperial Bursary has allowed me to quit my job in order to focus on my studies”, “I did not have to work a part time job and could focus on my degree which was invaluable and helped me excel” and “without it [the bursary] I would have had to undertake a part time job which no doubt would have taken away from other aspects of my life including studies. It has really allowed me to reach my full potential.”

Recommendation

More research needs to be conducted into assessing the impact of part-time employment working hours on academic success and consider what can be done to support students who must work alongside their studies for essential means. The College must justify why their recommendation for part-time employment is currently 10-15 hours per week and use this as an opportunity to re-evaluate these guidelines.

Discussion

Imperial College London has published guidelines on part-time employment alongside studies which states the College do not recommend full-time students take up part-time work during term-time and if unavoidable they should work no more than 10-15 hours a week which should principally be at weekends. The College acknowledges that work in excess of these hours could impact adversely on student’s studies or health and that examination boards will not normally consider as mitigating circumstances any negative impact that part-time work may have had.

The data show that a significant amount of respondents undertook paid work this year with over half of them doing so during term time. 72.2% of the students who are working between 13-20+ hours a week during term time – which exceeds the College’s guidelines on part-time employment – are receiving £4,000 - £6,000 of bursary funding (Table 9). The majority of these respondents claimed they work to cover costs such as essential living costs and payments related to study. For the most part, these students do not receive any familial/friends financial contributions. These are all not aspects of student life for which the bursary should be able to provide an equal opportunity for students, however these respondents have to work to supplement these costs.

A lot of qualitative data show that the bursary meant respondents did not have to work alongside their studies and enabled them to participate in enriching activities and focus on their studies. For those who do undertake part-time employment, it is not known how this has affected their academic success and impacted on their time to participate in extra-curricular activities.

Study Abroad

Qualitative data from respondents reports “I have paid more for student halls here than I did in first year in Wilson house halls”, the funding available was a “significant difference and something that made me doubt whether I should take on the exchange” and funding “should carry over into equal opportunities to take on an exchange programme, which I have found to be an incredible and enriching experience”.

Recommendation

Students who receive the bursary and are not eligible for the Erasmus Grant for Studies should receive a significantly higher percentage of their annual bursary allowance to ensure they have equal opportunity to apply for study abroad opportunities as their fellow student.

Discussion

The Imperial College Scholarships & Bursaries Terms and Conditions state that students on a year abroad will receive 15% of their eligible Bursary amount. Under the Erasmus+ scheme, students who fulfil the eligibility requirements are able to receive funding from the Erasmus Grant for the duration of their time abroad. This is a funding stream for students studying at an institution in Europe. Imperial currently has exchange partners in Europe, North America, Australia and Asia. While on a study abroad programme, a students’ annual tuition fee is reduced. There is also a reduction in the government maintenance loan based on location of placement, as the student will no longer be studying in London.

While the financial burden of studying abroad may be as much as if a student were to remain in London, the Imperial Bursary only pays out 15% of the eligible bursary amount for that year. Though tuition fees for the year of study abroad are reduced to 15% of the usual rate, this has no impact on students’ cost of living - 96.7% of respondents draw 100% of their tuition fee loan and intend to pay this back at a later date once in employment.

For those students who are applying, or intending to apply, on a study abroad programme which is outside of Europe, they may be deterred from doing so due to the lack of funding available. The financial burden of studying abroad outside of Europe limits the pool of potential applicants and creates an unequal platform for students from a lower HHI.

Access to Postgraduate Study

Of the respondents that stated they are considering Postgraduate study, 43.6% stated they are considering a Master's level programme (Table 8). 17.7% of respondents stated that a lack of funding and/or the cost of studying was preventing them from considering Postgraduate study. Of those respondents who stated funding was an issue, 66.7% stated they would have considered a Master's level programme.

Qualitative responses from respondents report "The government loan scheme is....unlikely to cover the full cost of pursuing my PhD, and there is very little support for MSc students" and "I would consider post-grad studying...but I don't qualify because my undergrad is integrated Master's".

Recommendation

The College must investigate further the financial implication for Taught and Research Master's students who chose, or might chose, to stay at the institution after completing an integrated Undergraduate degree. This research should inform a decision on whether further financial support is needed to ensure equal opportunities for all potential applicants.

Discussion

The UK government has several funding options available to Postgraduate students, including a Postgraduate Master's Loan of up to £10,609 and a Postgraduate Doctoral Loan of up to £25,000. The government Postgraduate Master's Loan is not available to those who have a Master's degree or higher qualification.

The survey looks to understand whether final year students who are in receipt of the bursary feel funding is a barrier to Postgraduate study. Of those considering Postgraduate study as their next step, 43.63% are considering Taught or Research Master's courses. Of those who said they would have considered Postgraduate study had the funding been available, 66.67% said they would have considered Taught or Research Master's courses.

This demonstrates there is a demand for Taught or Research Masters for which there is no financial support past the government loan which will only cover the tuition fee of the course. The qualitative data also show that the government funding for Master's courses will not support Imperial graduates as potential and actual applicants for Master's, due to the nature of integrated courses at Imperial. A further 17.7% of respondents claimed they were not considering Postgraduate study due to the lack of funding available.

The data clearly show that there is a disparity in financial support between students applying for Master's who have a Bachelor's versus those who have undertaken an integrated Undergraduate course and have a Master's.

Interruption of Studies

Qualitative data from respondents' reports: "I wish students who were coming back from an interruption of studies were supported financially too – especially after a vulnerable time, financial difficulties can greatly affect one's ability to get through the academic year".

Recommendation

Imperial College need to recognise the lack of consistent support for students on an Interruption of Studies and work collaboratively with Imperial College Union to implement a programme of support to ensure these students are happy and able to return to Imperial.

Discussion

The Terms and Conditions of the Imperial Bursary state if a recipient takes an Interruption of Study the bursary payments will be postponed until re-registration and any payments already made will need to be repaid.

A qualitative response to the survey show that there is a misunderstanding about support available for students who take an interruption of studies. The terms and conditions state that when a student is re-registered their funding will resume. While a student is on interruption all bursary payments and government loan payments must be repaid. The assumption is a student will return home for the duration of this period. However this does not consider the possibility of students' who have signed a 52 week housing contract and must continue to pay monthly rent, students whose primary source of healthcare remains in London or students who wish to stay in London to engage in extra-curricular activities.

There is a missed opportunity to understand what support, financial or otherwise, is necessary to ensure students on interruption are still engaged with the Imperial community.

Appendix

Table 1

When applicants first became aware of bursary - first year cohorts				
Year of survey	2015	2016	2017	2018
Number of respondents	285	282	247	212
Period	Proportion of respondents (%)			
Before applying	36	42	47	51
During the application process	36	40	34	34
When deciding on whether to accept your offer	7	9	6	3
After accepting your offer	13	5	8	8
After receiving your A-level results	4	4	3	2
After arrival	5	1	2	1

Table 2

Understanding of bursary before application to Imperial - first year cohorts				
Year of Survey	2018	2017	2016	2015
Number of Respondents	700	701	849	821
Understanding	Proportion of respondents (%)			
Good or excellent understanding	39	47	50	54
Poor understanding	20	16	18	18
Didn't know it existed	41	37	33	28

Table 3

Understanding of 6 year MBBS payment scheme before application - 2017 cohort	
Number of respondents	84
Understanding	Proportion of respondents (%)
Good or excellent	23
Poor	19
Didn't know it existed	58

Table 4

Was knowledge of the bursary an important part of considering coming to Imperial?		
699 respondents Household Income Band	Response	
	Yes (%)	No (%)
A1	74	26
A2	66	34
B	55	45
C	77	23
D	67	33
E	52	48
F	69	31
G	62	38
H	50	50
All Respondents	68	32

Table 5

How important was the bursary scheme in aiding your participation in the following?			
711 respondents	Response (%)		
	Essential	Helpful	Didn't make a difference
Living costs	71	26	3
Accommodation costs	63	23	14
Tuition fees	20	12	69
Social life	47	46	7
Clubs and societies	40	46	14

Table 6

Impact of the bursary on co- and extra-curricular activity	
405-645 respondents	
Activity the bursary enabled	Respondents Agreeing (%)
Social activities	99
Concentrate on studies without financial worries	97
Afford placements	85
Balance commitments of work, family, friends, etc.	94
Clubs & societies	97
Cultural activities	96
Volunteering	91
Course activities (textbooks, field trips)	95
Work less hours in paid work/not work	94

Table 7

Part-time Employment	
717 Respondents	
Have you undertaken any paid work during 2017-18? (Not including work placements that were part of your programme requirements)	
Yes	47
No	53
When was this?	
338 respondents	
In term time only	20
Not in term time (e.g., Christmas, Easter holidays)	41
Both	39
How much time on average did you spend on paid work in term time?	
195 respondents (%)	
Less than one hour per week	12
1-4 hours	48
5-8 hours	21
9-12 hours	10
13-16 hours	5
17-20 hours	3
More than 20 hours	2
What were your reasons for undertaking paid work? (select all that apply)	
332 respondents	
804 responses	
	Proportion of responses (%)
to help pay for books, study materials and field trips etc.	9
to pay for essential living costs like rent and utility bills etc.	17
to have a more comfortable life while studying	25
to save for a specific purpose, like a holiday or car	10
to support my family, such as children	2
to gain unpaid intern employment experience in my field of study	3

Appendix

Table 7 (Continued)

to avoid student debt	6
to enable me to do other things outside of university, like travel and have hobbies etc.	22
other- please specify	5

Table 8

Postgraduate Study	
123 Respondents All respondents final year students	
Are you considering postgraduate study in 2018-19? (% respondents)	
Yes	45
No	55
What level of study are you considering? (% respondents)	
55 respondents	
Taught Master's (PGT)	27
Research Master's (MRes)	16
PhD	47
Other	9
Why are you not considering continuing to postgraduate study next year? (% respondents)	
68 respondents	
Lack of funding/ cost of study	18
Gap year	9
Decided to enter employment	72
Other	1
What level of study would you have considered, if funding had been available? (% respondents)	
18 respondents	
Taught Master's (PGT)	42
Research Master's (MRes)	25
PhD	33
Other	0

Table 9

Students undertaking 13-20+ hours of work during term time		
18 respondents multiple responses per student		
Expenditure	Reason for work (% of responses)	Would not afford without bursary (% of responses)
books, study materials and field trips etc.	33	44
essential living costs like rent and utility bills etc.	94	17
to have a more comfortable life while studying	61	83
saving for a specific purpose, like a holiday or car	33	67
supporting my family, such as children	17	17
gaining unpaid intern employment experience in my field of study	11	39
avoiding student debt	28	33
enabling me to do other things outside of university, like travel and have hobbies etc.	39	44

Students undertaking 13-20+ hours of work during term time	
18 respondents	
HHI Band	Responses (%)
A1	44
A2	11
B	11
C	6
D	6
E2	6
F	11
G	6
Department	Responses (%)
Medicine	50
Chemistry	17
Life Sciences	11
Civil Engineering	6
Computing	6
Bioengineering	6
Mathematics	6

Appendix

Table 10

HHI Band	SFE Expected Household Contribution (£)	Maintenance Loan Available (£)	Bursary (2016 onwards model) (£)	Student Income Available (£)	Cost of living (£)	Deficit vs cost of living (£)
A1	0	11354	5000	16354	14860	1494
A2	0	11354	4000	15354	14860	494
B	635	10719	4000	14719	14860	-141
C	1271	10083	4000	14083	14860	-777
D	1906	9448	4000	13448	14860	-1412
E	2541	8813	4000	12813	14860	-2047
F	3177	8177	4000	12177	14860	-2683
G	3812	7542	3000	10542	14860	-4318
H	4447	6907	2000	8907	14860	-5953

Imperial College Union

Beit Quadrangle
Prince Consort Road
London
SW7 2BB

Registered Charity No: 1151241

Tel: 020 7594 8060
Fax: 020 7594 8065
Email: union@imperial.ac.uk
Twitter: @icunion

imperialcollegeunion.org

