

Student Emergency Loan Initiative

1) Outline the project or initiative and what makes it innovative and inspiring (max 300 words).

West Highland College UHI continues to grow exponentially from year to year with particular strength in its Further Education Department. Funding for further education comes from the Scottish Funding Council in the form of SUMS and is administered through a partnership agreement with North Highland College UHI. Funding is sent to NHC UHI and is then split between NHC UHI, WHC UHI and Argyll College UHI. For the academic year 2013 – 14 there was a substantial shortfall in the allocation provided which resulted in ongoing negotiation between WHC UHI, NHC UHI and the Scottish Funding Council over the Summer months. The situation was not resolved until September 2nd 2013 and the students began their courses on September 9th 2013. This coupled with the new online bursary application process meant that students did not have their bursaries/EMA/Childcare etc in place for them starting their courses. Although most students had savings or support from families this did not last long and we were presented with students, especially those who were living away from home in Skye, who were literally starving and resorting to raiding supermarket bins for food. Support staff in the outlying areas resorted to setting up an “informal” Foodbank within the centre by donating food from their own homes in order to feed these students.

Our project was to develop ways in which to support the students who were awaiting payment of their bursary over the interim period. We devised a support system which incorporated setting up a system of emergency loan payments coupled with issuing vouchers for the newly opened Foodbank.

2) Detail how the project or initiative was delivered, from the planning stage through to its successful conclusion (max 300 words). Include details of timing* and funding.

The Student Services Manager and the Finance Director devised a scheme whereby a student who was awaiting payment of their bursary, caused by the backlog in processing, could apply for up to £50 emergency loan. The student completes a form and signs a declaration to say that they will repay the loan within 7 days of receipt of their bursary. If the loan is not repaid within 7 days a reminder email is sent by the Bursary Officer with a further reminder 7 days later. If the loan is still not paid then the Finance Department issues an official invoice. It was agreed that only in exceptional circumstances would a student be granted more than one loan payment eg. sometimes a student is unable to supply the evidence required through no fault of their own. One student had to obtain a statement of earnings from HMRC to prove she had been self supporting for three years which took over 2 months to arrive. In the outlying centres, the emergency loan is paid by the Centre Manager from the Centre’s Petty Cash.

An alternative support measure was that the college became an Emergency Food Voucher issuer for the local Foodbank. Some students are resistant to the idea of borrowing money for fear of accruing debt. In these cases the college issues a food voucher to the value of £30 and a member of the Student Services team drives the student to the Foodbank to collect a box of food and then home. For days when the Foodbank is not open the college has kept several food boxes on the premises for instant access. Our centre in Mallaig was supplied with several foodboxes from Fort William and these were issued to student there who tended to be living away from home.

3) Outline the project or initiative's outcome(s) within the university and beyond with relevant supporting evidence, metrics or testimony where appropriate (max 400 words).

The outcome of the project was that students have been able to remain enrolled and attending their courses who might otherwise have been lost to the college and university.

The emergency loan scheme was extended into the current academic year and 8 students to date have been granted loans. One of these students was the girl who had to wait for proof from HMRC, she was granted the maximum three loans and also given four Foodbank vouchers. Without this intensive support she would have been forced to leave her course. 9 Foodbank vouchers have been issued to date this year.

Another student who has been supported in this fashion with a loan and a foodbox is a student from a care background and we are particularly happy to have been able to support him until his bursary payment was made.

Apart from the obvious benefits of ensuring that young people are not going without food whilst they attend college the knock on effects are that FE retention figures are improved and that on successful completion of their FE course many young students go on to enrol on HE courses with UHI and thus further improve their life chances and opportunities.