The NUS Coronavirus and Students Survey found that 78% of students in Wales were worried about the impact of Covid-19 on their finances, while 73% were worried about how they would continue to afford rent. Almost half said the income of someone they depend financially has been affected by the virus. 47% of students in work said they had lost income in some way; 16% had been furloughed, 11% had taken unpaid leave, 10% had had their hours reduced, and 10% had been made redundant. Following public health advice, many students have chosen to leave their term-time accommodation early to spend lockdown with their families. 25% of students told us they would like to be released from their accommodation contract early, but just 9% had been given the opportunity to do so. Students are continuing to bear the financial burden, but many have seen their finances adversely affected by the situation.

Most students cannot access existing government support schemes for Covid-19. The majority of full-time students are not entitled to receive Universal Credit, while the casual nature of student work has meant that a lot of students are ineligible for the furlough scheme. Part-time student work is often in sectors such as retail, hospitality and leisure, each of which have been greatly impacted by lockdown.

Welsh Government is currently advising students facing financial hardship because of Covid-19 to apply to their institution’s hardship fund. Hardship funds are pots of money maintained by institutions that students can apply to if they are facing financial difficulties. They are finite funds designed to support a very limited number of students each academic year. Hardship funds become depleted throughout the academic year as awards are allocated to students. We therefore anticipate that hardship funds will already have been depleted before lockdown was announced. The Covid-19 crisis is an unprecedented situation that hardship funds are not designed for. Furthermore, many hardship funds are limited to full-time students with home status, so part-time and international students are unable to access them. We have heard anecdotal evidence of institutions fundraising to top up their hardship funds, indicating increased demand. Relying on fundraising and goodwill to support students through this crisis is unsustainable. The details of each HE institution’s hardship fund are available online.

fund can be found in their annual fee and access plan; 2019/20 and 2020/21 allocations are set out in the following table:

<table>
<thead>
<tr>
<th>Institution</th>
<th>Hardship Fund (£)</th>
<th>Anticipated student numbers supported</th>
<th>Funding per student (nearest £)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aberystwyth</td>
<td>200,000</td>
<td>200,000</td>
<td>320</td>
</tr>
<tr>
<td>Bangor</td>
<td>201,500</td>
<td>150,000</td>
<td>Not listed</td>
</tr>
<tr>
<td>Cardiff</td>
<td>550,000</td>
<td>500,000</td>
<td>750</td>
</tr>
<tr>
<td>Cardiff Met</td>
<td>150,000</td>
<td>150,000</td>
<td>400</td>
</tr>
<tr>
<td>GLLM</td>
<td>12,000</td>
<td>12,000</td>
<td>55</td>
</tr>
<tr>
<td>NPTC</td>
<td>6,000</td>
<td>6,000</td>
<td>10</td>
</tr>
<tr>
<td>Swansea</td>
<td>323,000</td>
<td>431,144</td>
<td>1,100</td>
</tr>
<tr>
<td>USW</td>
<td>570,000</td>
<td>570,000</td>
<td>700</td>
</tr>
<tr>
<td>UWTSD</td>
<td>230,000</td>
<td>270,197</td>
<td>460</td>
</tr>
<tr>
<td>Wrexham Glyndŵr</td>
<td>50,000</td>
<td>50,000</td>
<td>150</td>
</tr>
</tbody>
</table>

4. Recognising the significant financial pressures faced by students, the governments of Scotland and NI have announced hardship funds of £5 million\(^2\) and £1.4 million\(^3\) respectively, though more is expected for the latter. NUS Wales is calling for a £3 million hardship fund for Wales. The UK Government’s package of support for the HE sector in England included the ability for institutions to reallocate widening participation resource to their hardship funds\(^4\). While this announcement acknowledged the need for immediate financial relief for students, removing money from widening participation budgets is a case of robbing Peter to pay Paul. Financial support for students facing hardship because of Covid-19 should not re-appropriated from funding streams designed to benefit vulnerable students.

5. We appreciate that Welsh Government is continuing to provide financial support to students in the form of maintenance grants and loans for HE students and the Education Maintenance Grant for FE students. Welsh-domiciled HE students receive a comparatively generous maintenance package to their peers across the rest of the UK, but it is important to note that many students at Welsh institutions are from other nations of the UK, or are EU or international students, and receive different living support arrangements entirely. Because governments across the UK are referring students to institutional hardship funds, it is not the nation where a student is domiciled, but where they live during their studies, which is determining access to financial relief.

\(^2\) [https://www.aber.ac.uk/en/about-us/student-fees/](https://www.aber.ac.uk/en/about-us/student-fees/)
\(^3\) [https://www.bangor.ac.uk/studentfinance/index.php.en](https://www.bangor.ac.uk/studentfinance/index.php.en)
\(^4\) [https://www.cardiff.ac.uk/study/undergraduate/tuition-fees/fee-and-access-plan](https://www.cardiff.ac.uk/study/undergraduate/tuition-fees/fee-and-access-plan)
\(^5\) [http://www.cardiffmet.ac.uk/study/finance/Pages/Fee-Plans.aspx](http://www.cardiffmet.ac.uk/study/finance/Pages/Fee-Plans.aspx)
\(^6\) [https://www.gllm.ac.uk/hepolicies/](https://www.gllm.ac.uk/hepolicies/)
\(^7\) [https://www.nptcgroup.ac.uk/he-documents/](https://www.nptcgroup.ac.uk/he-documents/)
\(^8\) [https://www.swansea.ac.uk/undergraduate/fees-and-funding/tuition-fees/tuition-fee-plan/](https://www.swansea.ac.uk/undergraduate/fees-and-funding/tuition-fees/tuition-fee-plan/)
\(^9\) [https://www.southwales.ac.uk/study/fees-and-funding/undergraduate/undergraduate-home/](https://www.southwales.ac.uk/study/fees-and-funding/undergraduate/undergraduate-home/)
\(^10\) [https://www.uwtsd.ac.uk/finance/fee-plan/](https://www.uwtsd.ac.uk/finance/fee-plan/)
\(^11\) [https://www.glyndwr.ac.uk/en/Feesandstudentfinance/Undergraduatefees/](https://www.glyndwr.ac.uk/en/Feesandstudentfinance/Undergraduatefees/)
\(^12\) [https://www.gov.scot/news/extra-hardship-payments-for-students/](https://www.gov.scot/news/extra-hardship-payments-for-students/)
Physical and Mental Health of Young People

6. We are concerned about the impact of Covid-19 on the mental health of learners at all levels of the post-16 education system. We have received reassurances from government and providers that support services are being adapted for online use.

7. We are working with Welsh Government and HEFCW respectively to determine how best to spend the £2 million each for mental health and well-being initiatives for the FE sector, and are awaiting news of the announced £2m for HE.

8. The mental health implications of Covid-19 on the general population are well documented and it is vital that students are not forgotten in any initiatives. One particular area of concern is those students who have been called into the front line of the crisis and the possibility of PTSD and other mental health impacts.

9. Any plan to return to face-to-face teaching and learning must put the safety of students and staff at the forefront.

Vulnerable and Disadvantaged Learners

10. The switch to online learning necessitated by Covid-19 has had a worryingly disproportionate effect on students from widening participation backgrounds. Students from poorer socio-economic backgrounds have been less able to access resources to facilitate their learning in an online environment. Factors such as poor/non-existent internet connectivity, a lack of appropriate technology such as laptops and tablets, and unsuitable learning spaces due to poor quality housing are contributing to an inferior educational experience for students from disadvantaged backgrounds across the post-16 sector.

11. There are a number of ways that students may not be able to complete their students to a satisfactory degree because of Covid-19. Students with caring responsibilities are dealing with additional duties because of the impacts of Covid-19 e.g. parents whose children’s schools have been closed.

12. Students on placement or vocational courses are also disadvantaged by Covid-19. Many students have been unable to complete placements that count towards their final qualification. Some of these students are required to demonstrate certain achievements to satisfy requirements of Professional, Statutory and Regulatory Bodies (PSRBS). We are especially concerned about the financial impact on apprentices – arguably already disadvantaged by their Apprentice Minimum Wage and lack of access to student support.

13. It has been well reported that Covid-19 is having a disproportionate impact on people from BAME backgrounds. We expect this to have a knock-on effect on the attainment gap. Covid-19 has the potential to widen attainment gaps in general and widening participation activities should be ramped up by education institutions to recognise that the economic damage caused by Covid-19 will dissuade many potential students from disadvantaged backgrounds from pursuing further and higher education.

14. It would be deeply unfair for students who have been unable to complete their education to a satisfactory degree because of the impacts of Covid-19 – often those from vulnerable backgrounds – to have to bear additional costs to complete their education at a later date.
Exams and Qualifications

15. We are broadly satisfied with the approach taken to exams and assessments for students in further education. However, there remains concerns around the provision of technical resources and access to broadband that remains a challenge for some. We are aware colleges are doing as much as they can to help, but we want to make sure that no one is falling through the gaps.

16. All Welsh HE providers have implemented ‘safety net’ or ‘no detriment’ policies which ensure that a student cannot achieve a grade lower than the average they were working to before lockdown, regardless of performance in exams and assessments. We endorsed this approach at the time and welcome institutions’ willingness to recognise that Covid-19 will have varying levels of impacts on students depending on individual circumstances.

17. We are calling for any student who has been unable to complete their studies to an adequate degree to be able to either re-take the year at no extra cost, refund the cost of this year, or write off debt accrued for this year. It would be deeply unfair for students who have been affected by Covid-19 – often those from disadvantaged backgrounds – to have to pay more to complete their studies.

Higher Education

18. We share sector-wide concerns about the impact of Covid-19 on the sustainability of the higher education sector and support calls for additional government support to help safeguard higher education providers at this time.

19. It is incumbent on higher education providers to ensure that any return to face-to-face teaching and learning happens when it is safe to do so, and that student and staff safety is the number one priority. Institutions’ financial health must not be put before the physical health of staff and students.

20. It is also vital that institutions are clear about the nature of the offer they are making to students. Students who have accepted offers must be allowed to defer or withdraw at any point if they are uncomfortable with the offer, whether online or in-person teaching is suggested. The same applies to accommodation offers, whether institution managed, private PBSA or other private accommodation.