



Student's Union
St Mary's University
Twickenham
TW1 4SX
13th January 2023

Munira Wilson MP
15 Richmond Road
Twickenham
TW1 3AB

Dear Munira,

We are writing to you as the elected representatives of St Mary's University, to express our concern at the lack of financial support available to students during the current cost of living crisis and ask you to call on the government to deliver more support for students.

Student finance support has failed to keep up with rising costs. Maintenance loans, which the vast majority of our students rely on, have risen by just 2.3% this academic year. Students from the poorest families are more than £1000 worse off than they would have been in 2020-21 (IFS, 2022).

Students rely on this money to sustain their education, and this real-terms reduction has had a significant impact on them. Additional sources of support for students are limited, with students thus far being exempt from most targeted government support, including recent and upcoming cost of living payments. Students have limited time to work outside their studies, and risk falling behind if they take on too much part-time work.

This real-terms cut comes alongside a long-term freeze in the parental earnings thresholds for the maintenance loan. This freeze means fewer students are eligible for the maximum amount of maintenance loan, and parents are required to provide more support, even though their income may have fallen in real terms (IFS).

The government's failure to provide sufficient support is having a massive impact on their wellbeing and education. Research into the effect on students was published by the National Union of Students (NUS) and Office for National Statistics (ONS) in November 2022.

90% of students say that the cost-of-living crisis is having some impact on their mental health, with 24% describing this impact as “major” (NUS). A quarter of students are taking on new debt in order to cope (ONS), with 16% using credit schemes and 10% taking out bank loans (NUS).

The effect on students’ education is just as severe. 77% of students are concerned about the impact of the cost of living on their education, with 29% skipping non-mandatory lectures and tutorials. Just 28% of students say their maintenance loan covers the cost of educational materials (NUS).

Students deserve better. We are asking you to help ensure students are not forgotten during this cost of living crisis, by calling on the government to...

- Tie increases in the student maintenance loan with inflation
- Unfreeze maintenance loan thresholds to reflect changes to family income

We look forward to hearing from you.

George Chaplin

Caitlin Finn

A handwritten signature in black ink that reads "Caitlin Finn". The script is cursive and fluid, with the first name "Caitlin" written in a larger, more prominent hand than the surname "Finn".

Education President

Student Life President