[Your Full Name]

[Your home street number and street name]

[Your home town]

[Your Home Postcode]

[Today’s Date]

[MP’s full Name] MP

[MP’s Street Number and Street Name]  
[MP’s Town]  
[MP’s Postcode]

Dear [MP’s first name],

I’m writing to you as a one of your constituents currently studying at St Mary’s University, Twickenham. I’m writing to express my concern at the lack of support given to students during the current cost of living crisis.

Our student finance support has failed to keep up with rising costs. Maintenance loans and postgraduate loans rose by 2.3% last academic year and have risen by just 2.8% this year. The government has portrayed this as a “cost of living boost” for students. In reality, it is a massive real terms cut to our maintenance support. Students from the poorest households are now more than £1500 worse off than they would be if maintenance support had risen with inflation 1.

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. The majority of us are already in part-time employment 2 and there is a limit to the amount of work we can take on without falling behind in our studies. Money available through university hardship funds is very limited and often not available to all students. Additionally, the government will no longer be providing additional funding for university hardship funds.

Real-terms cuts come alongside a long-term freeze in the parental earnings thresholds for the undergraduate maintenance loan. This 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.

These cuts have hit hard. They’ve had a massive impact on our wellbeing and the quality of our education.

Nationally, 78% of students are concerned their financial situation will affect their academic attainment and 35% are now less likely to undertake further study 3. Last year, 49% of undergraduate students skipped classes to take on more paid work 2. At my own university, 1 in 5 students can no longer afford the materials and equipment needed for their course. 4

The impact on our wellbeing has been just as severe. Last year, 90% of students said that the effects of the cost-of-living crisis impacted their mental health, with 24% describing this impact as “major”5. 30% of students took on debt last year to cope3, and at my university 53% of students are now struggling to afford food and groceries 4.

Cuts to support have also had a disproportionately negative impact on disadvantaged groups of students, such as those from low-income backgrounds 6.

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

* Increase maintenance and postgraduate loans to correct the large real-terms cuts made to financial support over the past two years
* Ensure maintenance and postgraduate loans are raised in line with the actual rate of inflation in future.
* Unfreeze maintenance loan thresholds to reflect changes to family income
* Provide additional funding for university hardship funds

I look forward to hearing from you.

[Your Name]

[Your Signature (optional)]

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4. St Mary’s Student Union (2023) *Cost of living report* Available at: https://www.stmaryssu.co.uk/ nav-logo/our-research
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6. APPG for Students (2023) *Report of the inquiry into the impact of the cost-of-living crisis on students* https://appg-students.org.uk/wp-content/uploads/2023/03/APPG-Students-Report-Cost-of-Living-Inquiry-220323.pdf