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**STRATEGIES UNDERTAKEN BY HIGHER
EDUCATION INSTITUTIONS IN ENGLAND
TO INCREASE AWARENESS, KNOWLEDGE
AND TAKE-UP OF THEIR BURSARIES AND
SCHOLARSHIPS**

**A Report to the
Office for Fair Access**

**Prof. Claire Callender
Birkbeck,
University of London**

August 2009

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All the views expressed in this report are solely those of the author.

Professor Claire Callender

Birkbeck, University of London

07/08/2009

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EXECUTIVE SUMMARY

This report is based on a survey of Higher Education Institutions (HEI), commissioned by the Office for Fair Access (OFFA), and undertaken by Professor Claire Callender of Birkbeck University of London, and the National Institute of Economic and Social Research. It forms part of a larger programme of research conducted for OFFA, which aimed to explore the awareness and take-up of institutional bursaries and scholarships in England among undergraduate full-time students, their parents, and HE advisors in schools and colleges.¹

Bursaries and scholarships, funded by HEIs, were part of a larger package of student finance reforms established in England in 2004 through new regulations and the 2004 Higher Education Act. These changes introduced variable tuition fees for full-time undergraduates and the re-instated maintenance grants for low-income students. HEIs charging tuition above the maximum maintenance grant (£2,835 in 2008/9) were obliged to give low-income students a minimum bursary, and could give these and other students additional discretionary financial support.

The financial aid an HEI offers forms part of an Access Agreement that HEIs must submit to the OFFA. OFFA is an independent, non-departmental public body, established by the 2004 Higher Education Act, to ensure that the introduction of higher tuition fees did not have a detrimental effect on widening student participation.

The survey of 74 HEIs was based on a representative of HEIs in England who in 2008/09 were charging full-time undergraduates tuition fees above £2,835. It sought to explore the strategies and actions they had taken to increase the awareness and take-up of their institutional bursaries and scholarships, and to produce guidance to improve bursary awareness and take-up. HEI respondents were interviewed by telephone between October and December 2008.

Some of the key findings are as follows:

Purpose and nature of HEIs' bursaries and scholarships

- More than two-thirds of HEIs had more than one bursary or scholarship scheme and around a quarter had six schemes or more.
- HEIs used their financial support to meet their wide-ranging enrolment goals both as part of a competitive strategy to widen participation and to assist their institutional repositioning in an increasingly competitive HE marketplace.
- Student eligibility to HEIs' main bursary schemes was based on their family income and the average value of these HEIs' bursary for low-income students was £891.

Information HEIs produced on bursaries and scholarships

¹ Surveys about the awareness and take-up of bursaries were conducted amongst students, their parents, and HE advisors in schools and colleges. For the full reports see: Callender .C., Hopkin, R., and Wilkinson, D. (2009) *Higher Education Students' Awareness and Knowledge of Institutional Bursaries*

- The majority of HEIs produced a wide range of comprehensive stand-alone information on their institutional support in forms that students preferred using.
- Most HEIs targeted this information at students rather than at their parents or HE advisors in schools and colleges.
- HEIs most frequently distributed this stand-alone information on their website and at Open Days. HEI websites (and prospectuses) also were the most popular sources of information on bursaries and were rated the most useful by the students, their parents, and HE advisors in schools and colleges surveyed as part of this OFFA study. HEIs, therefore, have control over the most used and important bursary information source. They are in a very strong position to inform students, parents and HE advisors about their bursaries, and to ensure that all these three groups are aware of bursaries and well informed about them.
- The majority of HEIs provided the information to students at all stages in the university application process, rather than concentrating on the pre-UCAS application period – the stage at which information on bursaries is most likely to influence a student’s decision-making.
- HEIs reported that the content of their stand-alone material on institutional financial support was comprehensive and covered all the key information students required.
- However, the OFFA survey of students, parents, and HE advisors in schools and colleges revealed that there were information gaps in the material produced by some HEIs. The majority of students, their parents, and HE advisors surveyed for OFFA believed there was insufficient or unclear information on when students would receive their bursary, and whether the receipt of bursaries affected a student’s eligibility for government-funded student support.

Knowledge of bursaries and scholarships

- The task of ensuring that students, their parents, and HE advisors are well informed about institutional financial support lies with HEIs. However, in the OFFA surveys, all three of these groups were least well informed about bursaries and scholarships compared with government-funded sources of financial support. In addition, the majority of students and parents rated themselves as ill informed about institutional support.
- HEI respondents were out of touch with students’, their parents’ and HE advisors’ level of knowledge of student financial support.
- HEI respondents particularly misjudged students’ knowledge about bursaries and scholarships, under-estimating the proportion who was ill-informed when compared with students’ own assessments of their bursary and scholarship knowledge.

HEIs’ strategies to increase the awareness of bursaries and scholarships

- HEI respondents believed that those students who did not know about bursaries were unaware primarily because the funding system was too complex and confusing, and because they were not locked in the right networks for finding out about them.
- Apart from distributing information on bursaries and scholarships, as discussed above, around two-thirds of HEIs had taken additional actions to promote their bursaries amongst students. Only two in five had strategies targeted at students’ parents and three in five had actions aimed at HE advisors in schools and colleges.

- These strategies included contacting students directly about bursaries; distributing information at open days and other events, and conducting marketing campaigns. They focused on students once they had started their course and were attending university.
- Around a half of HEIs with additional strategies to promote bursaries had evaluated them. They found that because of their actions, students had become more informed and aware of the bursaries, which in turn had led to more queries and improved take-up. The small number of HEIs involved meant it was not possible to identify which actions had the most impact on awareness.
- Those HEIs that had not assessed their actions had no idea whether their actions were effective or whether their resources were being used efficiently.
- Only a few HEIs had taken actions specifically to address the reasons for students' lack of awareness of bursaries that the HEIs themselves had identified – namely, the complexity of bursaries and student funding and students' networks for finding out about bursaries.

HEIs' strategies to improve the take-up of bursaries and scholarships

- Nearly a half of HEIs attributed disappointing bursary take-up rates to the problems associated with the design of the SLC financial application form and students' failure to tick the appropriate 'consent to share' to box. They also identified other reasons including the confusing and complicated nature of bursaries and scholarships, and students' lack of awareness about institutional financial support.
- The majority of HEIs surveyed had taken actions to improve the take-up of their institutional financial support, over and above distributing information about their schemes as discussed above.
- HEIs most often contacted eligible students who had not applied for a bursary or scholarship by email, text, phone, or post and advertised their bursaries and scholarships around their institution and on their institution's website.
- A minority of HEIs that had evaluated their actions to improve take-up and the small number of HEIs involved meant it was not possible to identify which actions had the most impact.

Overall impact of bursaries and scholarships

- Overall, HEIs were positive about the effectiveness of their main financial support scheme. Three-quarters reported that their main scheme had met its most important aim and objective to a large, or to some, extent.
- The majority of HEIs reported that they had formally evaluated or monitored the impact of their main provision against its stated aims and objectives.
- The evaluations and monitoring revealed that the impact of bursaries was mixed with more positive than negative comments (19 compared with 13).
- The positive outcomes included: improving, or abating a decline in, the number of low-income students applying to their institution; improving retention; encouraging students to enter higher education, and influencing their choice of HEI; improving bursary and scholarship take-up rates; improving recruitment rates, the conversion rates of applications to acceptances and enrolments; meeting student financial need; and reducing student term-time employment.

- The negative outcomes included: having little or no impact, especially on student recruitment or retention; and bursaries not being a significant consideration amongst low-income students when choosing a HEI.

Recommendations

Information on bursaries and scholarships

- HEIs need to do much more to promote their bursaries. Despite HEIs' efforts to promote bursaries, a quarter of the students and their parents surveyed as part of this OFFA study had not heard of bursaries although all the students were just about to enter higher education. In addition, one in ten HE advisors in schools and colleges surveyed for OFFA had not heard of bursaries, despite their pivotal role in providing information, advice and guidance about HE.
- HEIs need to encourage potential HE students and their parents to seek out information on bursaries because this is essential for their success. Of those students and parents surveyed for OFFA who had heard of bursaries, around a third had not looked for information on bursaries primarily because they do not know where to look.
- HEIs should provide more information targeted specifically at parents and HE advisors in schools and colleges. Over two-thirds of parents and HE advisors in schools and colleges surveyed for OFFA, thought "*There is not enough information about bursaries.*"
- HEIs should consider distributing bursary information specifically to schools and colleges with low HE participation rates as potential HE students attending such institutions are more likely to qualify for bursaries. HE advisors surveyed for OFFA working in such schools and colleges were less likely than their colleagues in schools and colleges with higher HE participation rates to receive information on bursaries directly from HEIs, and to find it more difficult to access information on bursaries.
- HEIs should examine the timing on when they provide students with information on bursaries and scholarships, and concentrate greater efforts on the pre-application stage, before prospective students submit their UCAS form.
- HEIs' websites and prospectuses were very popular and the most widely used sources of information on bursaries and scholarships amongst the students, parents and HE advisors in schools and colleges surveyed as part of this OFFA study. HEIs, therefore, need to ensure that the information provided by these sources is up to date, easy to understand and to access, and available at the appropriate times.
- HEIs should consider inserting a link to information on student financial support on their opening page of their website so that the material is easy to find. A third of the students surveyed for OFFA and half of their parents found it difficult to find out about what bursaries are available.
- HEIs should not over-estimate the value of bursary information provided at Open Days. This source of information was rated less highly by students and parents surveyed for OFFA than information available on HEI websites.
- HEIs should get feedback from prospective and current students and Student Unions on the information they provide on bursaries and scholarships to ensure that there are no gaps in the information provided and that the information is clearly presented.
- HEIs need to provide more information on who qualifies for a bursary. The majority of students, their parents, and HE advisors in schools and colleges surveyed for this OFFA study believed that "*It is difficult to understand who can get a bursary*", especially students in receipt of partial government-funded maintenance grant. The majority of

students surveyed did not realise that *“Universities charging the maximum tuition fee must give students getting a full grant a bursary”*.

- HEIs need to be clearer about the value of bursaries and how the value is calculated. About a half of the students and their parents surveyed as part of this OFFA study had inaccurate expectations about the amount of bursary they, or their child, would receive. In addition, parents were least likely to know about the value of bursaries.
- HEIs should provide more information about when students will receive their bursary and whether the receipt of institution support affects eligibility for government-funded financial support, because students, parents, and HE advisors in schools and colleges surveyed as part of this OFFA reported that the information on these topics was inadequate.
- HEIs need to ensure that students realise that bursaries are paid throughout a student’s time at university or college to help them budget for their time at university. The majority of students surveyed for OFFA thought *“Bursaries are one-off payments you receive in your first year at university.”*
- HEIs that subscribe to the full HEBSS service should not become complacent about providing students with information on bursaries. The OFFA survey of students showed that students attending HEIs subscribing to the full HEBSS service were less aware of bursaries than those attending HEIs subscribing to an information only HEBSS service, after controlling for a range of students’ socio-economic characteristics.

Knowledge and awareness of bursaries and scholarship

- HEIs need to do more to improve how well-informed students, their parents, and HE advisors in schools and colleges are about their institutional support. Students, parents, and HE advisors in schools and colleges surveyed as part of this OFFA study were least well informed about bursaries and scholarships compared with other sources of government-funded student financial support.
- HEIs need to rethink the extent of students’ knowledge about bursaries and scholarships, especially because they under-estimated the proportion who were ill-informed about them. This suggests that HEIs need to do even more to ensure that students are knowledgeable about the bursaries they offer, especially as students look to HEIs for information about bursaries.
- HEIs need to promote the advantages of bursaries and scholarship and endorse positive messages about them – as one HEI respondent remarked they are ‘free money’.
- HEIs need to ensure they reap the PR value of bursaries. Whilst the majority of students and their parents believe that *“Bursaries mean my university is investing in me”*, most students and their parents think that *“Bursaries are paid for by the government.”* They do not realise that bursaries are paid for by HEIs.
- HEIs should consider using standard terminology to describe their institutional support so that means-tested financial help is called bursaries while financial aid based on merit are called scholarships. Students, parents, and to a lesser extent HE advisors in schools and colleges surveyed as part of this OFFA study were very confused about the eligibility criteria associated with bursaries and scholarships because of the terminology used to describe them. In addition, around two-thirds of parents and HE advisors believed *“It is difficult to understand the difference between bursaries and scholarships”* and slightly less thought *“The language used to describe bursaries is confusing.”*

Strategies to promote bursary awareness

- To improve bursary awareness and take-up HEIs should consider whether they could make their bursary and scholarship provision less complex and confusing. In particular, institutions should ensure that their bursary and scholarship information is as simple and clear as possible. If necessary, they should also consider whether the schemes themselves are too complex and consider rationalising the number and simplifying the criteria. Well over half of the parents and HE advisors in schools and colleges surveyed for OFFA believed that *“Bursaries are too complex”*
- Another strategy HEIs could adopt for improving awareness and take-up would be to use students’ existing networks to disseminate and provide information for example through networking sites.
- HEIs should examine the timing of their activities to promote bursary awareness and where feasible, act sooner by focusing their action on students on the pre-entry stage before they submit their UCAS application form, as well as at the application, offer, and registration stages.
- HEIs should consider expanding their activities to include students’ parents and HE advisors in schools and colleges.
- HEIs should evaluate, rather than just monitor, the effectiveness of their actions to promote bursary awareness so that they can alter their strategies, if need be.
- HEIs should focus their strategies to improve bursary awareness on the factors that they identify are inhibiting awareness namely, the complexity of the student support including bursaries and the nature of students’ networks for finding out about bursaries.

Strategies to improve bursary take-up

- HEIs need to inform students how to apply for a bursary irrespective of whether their application is processed automatically through HEBSS, and to inform students as soon as possible. Of those students surveyed for OFFA who had heard of bursaries, only 51 per cent had been told how to apply for a bursary by the HEI they hoped to go to. In addition, only a half of those students whose HEI place was confirmed had been told how to apply for a bursary.
- HEIs should inform students as soon as possible whether they qualify for a bursary and how much they will receive, if bursaries are to be a useful component in students’ financial planning. A third of students surveyed for OFFA who had applied for a bursary or who had an automatic application or did not know if they had applied had not yet been told whether or not they would receive a bursary. This is despite the fact that these students were surveyed in October 2008, and so had just started or were about to start their HE course.
- HEIs that subscribe to HEBSS can not rely solely on the changes to the SLC application form to solve the lower than desired bursary take-up rates. Nor should they become complacent about improving awareness and take-up because of their HEBSS membership. HEIs will need to make further efforts to raise awareness, and to keep bursaries and the messages about bursaries simple. HEIs have control over the rules and regulations governing the disbursement of their bursaries and scholarships and should think about how they could simplify these.
- HEIs should examine the take-up rates of their bursaries for students in all years of study, given the high proportion of students surveyed for OFFA who thought that bursaries were one-off payments given to students only in their first year of study.

1 INTRODUCTION

The Office for Fair Access (OFFA) commissioned Professor Claire Callender of Birkbeck, University of London, and the National Institute for Economic and Social Research to undertake research to inform the production of a good practice guide for improving the awareness and take-up of institutional bursaries and financial support among undergraduate students.

The study consisted of the following:

- Interviews with key stakeholder organisations
- A survey of HEIs and in-depth case studies of HEIs
- A survey of students entering higher education for the first time in 2008/09²
- A survey of the students' parents³
- A survey of HE advisors in schools and colleges⁴

This report covers the key findings from the survey of HEIs.

1.1 Background

The 2004 Higher Education Act, which came into effect during 2006-07, deregulated full-time undergraduate tuition fees so that HEIs in England could charge anything from £0 to £3000. In 2008/09, the maximum tuition English higher education institutions (HEIs) could charge was £3,145 a year. In 2008/09, all but four HEIs were charging the maximum tuition for their first degree courses but a few were charging less for sub-degree courses (e.g. Foundation Degrees, HNCs). There was, however, considerably more variation in fees for both degree and sub-degree courses provided in the Further Education sector where less than half charged the maximum fees.

This variable tuition replaced the previous policy in which the government required all HEIs to charge a uniform flat rate of £1,200 for their undergraduate courses and gave means-tested discounts to low-income students, which were also set by the government. Under the old system, tuition costs were paid up front by students and their parents, although most low-

² For the full report see Callender .C., Hopkin, R., and Wilkinson, D. (2009) *Higher Education Students' Awareness and Knowledge of Institutional Bursaries and Scholarships*, Office for Fair Access, Bristol

³ For the full report see Callender .C. and Hopkin, R. (2009) *Awareness and Knowledge of Institutional Bursaries and Scholarships among the Parents of Higher Education Students*, Office for Fair Access, Bristol

⁴ For the full report see Callender. C. (2009) *Awareness and Knowledge of Institutional Bursaries and Scholarships among Higher Education Advisors in Schools and Colleges*, Office for Fair Access, Bristol

income students paid no fees because of the means-tested discounts. In contrast, all new full-time English undergraduates, irrespective of their family's income, are now required to pay the new variable tuition amount. All these undergraduates can take out a government subsidised income-contingent loan to repay their tuition fees after graduation. In addition, government-funded means-tested maintenance grants for low-income students were re-introduced which previously had been abolished in 1998. Initially set at £1,000, the maximum was raised to up to £2,700 from 2006. Thus today, all undergraduate students can receive government subsidised income-contingent loans for both their tuition and living costs while low-income students can also receive a grant and a mandatory bursary.

While the 2004 Act gave English HE institutions (HEIs) more freedom in setting undergraduate tuition fees, HEIs that now charge tuition above £2,835 also have an obligation to provide bursaries of up to £310 to low-income students in order to supplement the government-funded grants and maintenance loans students can receive. Bursaries include financial assistance made to students mainly based on financial need while scholarships are usually awarded based on merit. Both forms of aid, which we call institutional financial support, are funded directly by HEIs, primarily from the additional income gained from the introduction of variable tuition fees.

£310 is the maximum bursary HEIs are obliged to pay low-income students. However, the government has encouraged HEIs to provide additional discretionary financial support exceeding this level to these and other students. These bursaries and the financial support an HEI offers form part of an Access Agreement that institutions who charge tuition fees of more than £1,225 must submit to the Office for Fair Access (OFFA). OFFA is an independent, non-departmental public body that was established by the 2004 Act, to ensure that the introduction of higher tuition fees did not have a detrimental effect on widening student participation. The Access Agreements set out how each HEI will "safeguard and promote fair access", especially for low-income students.⁵

It is important to distinguish between the mandatory and non-mandatory bursaries first introduced by HEIs in 2006-07. Mandatory bursaries of up to £310 (in 2008/09) are imposed by government for HEIs that charge tuition of more than £2,835, and must be targeted exclusively at the poorest students, defined as those in receipt of a full government maintenance grant of £2,835 - from families with household incomes of £25,000 or less. As these students are also entitled to a full grant, their tuition fees are completely covered via a combination of government grants and institutional bursaries. These criteria, and the sums allocated, are set centrally by government – they are universal and fixed. In contrast, non-mandatory bursaries and scholarships are not compulsory nor are their eligibility criteria stipulated by government. HEIs choosing to offer them are free to design their own disbursement schemes and set their own terms and conditions, including the income thresholds for eligibility and sums allocated.

The discretionary nature of non-mandatory bursaries means that there are considerable differences in the type and scope of support offered by HEIs.⁶ Despite the government's and HEIs' endeavours to ensure that prospective and current students are aware of the new financial arrangements, various studies and media reports suggest that students are especially

⁵ Office for Fair Access (2007) "About OFFA." Accessed December 14, 2007 at <http://www.offa.org.uk/about/>

⁶ Callender, C (forthcoming) Bursaries and Institutional Aid in Higher Education in England: Do they safeguard access and promote fair access? *Oxford Review of Education*, 36:1

unaware of bursary provision.⁷ In addition, some have argued that bursaries are often difficult for students to understand because of their complex eligibility criteria.⁸

Furthermore, the process set up to facilitate the take-up of bursaries and their administration - the Higher Education Bursary and Scholarship Scheme (HEBSS) - encountered some problems. HEBSS is run by the Student Loans Company (SLC), a UK public sector organisation established to administer government-funded student loans and maintenance grants to students throughout the United Kingdom. Under the HEBSS service, a student's eligibility for their chosen HEI's bursary or scholarship scheme is automatically assessed when they apply for government funded financial support. The aim of the service is to reduce the administrative burden of disbursing HEIs' bursaries and scholarships and to ease the bursary application process for students. However, in 2006/07 and again in 2007/08 HEBSS encountered a data-sharing problem. In order for HEBSS (or in some cases the students' HEI) to process a student's bursary, the student had to agree to share with their HEI the financial information they provided the Student Loans Company when applying for a student grant and/or student loan. Many students did not understand this. They did not tick the "consent to share" financial information box on the student finance application form. As a result, students who were eligible for a bursary or scholarship but failed to tick the appropriate box did not automatically receive their bursary. Together these factors have resulted in a large number of bursaries being unclaimed and a significant problem of bursary take-up across the sector in their first two years of operation⁹.

It is against this background that OFFA commissioned research to investigate what HEIs have done to increase student awareness and take-up of bursaries, and to explore what more could be done to increase student, parent and HE advisor awareness of bursaries and thus improve take-up, and to produce a good practice guide.

1.2 Aims and objectives of the research

The overall aim of the study was to produce and disseminate a research-informed good practice guide to help increase the awareness and take-up of bursaries in England.

To meet this aim the study had the following objectives:

- To identify the strategies that HEIs have used to increase student and parent awareness of bursaries within the academic year.
- To identify what actions HEIs have taken to increase bursary take-up.
- To identify the messages and sources of information that have or have the potential to increase pre-applicant and applicants' awareness of bursaries generally or at a specific

⁷ E.g. Davies, P., Slack, K., Hughes, A., Mangan, J., and Vigers, K. (2008) *Knowing Where to Study? Fees, Bursaries and Fair Access*, Institute for Educational Policy Research and Institute for Access Studies, Staffordshire University, UK; Shepherd, J (2007) Students fail to take up bursary cash *The Guardian*, Tuesday January 16, 2007

⁸ E.g. Mitton, L (2007) Means-tested higher education? The English university bursary mess *Journal of Further and Higher Education* Vol 31:4 p373-383

⁹ Office for Fair Access (2009) *Access Agreement Monitoring: Outcomes for 2007-08* Bristol: Office for Fair Access. <http://www.offa.org.uk/wp-content/uploads/2006/07/monitoring-outcomes-07-08-offa-report.pdf> Accessed 10/04/09

institution, including any evidence that institutions have of effective terminology surrounding bursary awards.

- To identify the different marketing campaigns that HEIs have used to promote their financial support packages to potential students and evaluate the comparative effectiveness of different approaches.
- To use the results of the above to produce good practice guidance to inform staff in HEIs responsible for the publicity and delivery of bursaries how they can improve awareness and increase take-up.
- To publicise the good practice guidance.

1.3 Methodology

Staff from 74 HEIs were interviewed by telephone in October and December 2008.

The sample for the HEI interviews was drawn from the 114 eligible HEIs charging tuition fees of over £2,835 in 2008/09 for their undergraduate courses.¹⁰ They were first stratified into Russell Group, 1994 group, other pre-1992 universities, post-1992 universities and specialist colleges, and then further stratified by HEBSS status – full service, information only, or not a subscriber – and finally by the size of the bursary given to students in receipt of a full maintenance grant.

From this, a list 97 institutions were selected on a simple one in n basis, with the objective of obtaining 80 interviews.

Letters were sent in October to the Vice Chancellors of all the selected institutions, asking for their cooperation, and asking them to nominate a person best placed to be able to take part in the interview because responsibility for bursaries within an HEI varies from one institution to another. Chasing letters were sent out in November to those that had not replied.

Ultimately, four institutions refused to take part, and a further 12 failed to respond even after the reminder.

This left 81 institutions that were issued to the telephone interviewers.

A questionnaire was drawn up in consultation between OFFA and Birkbeck, and amended slightly following further discussions with GfK NOP. The questionnaire was scripted for Computer Aided Telephone Interviewing.

Interviewing took place from mid October until the end of the Christmas term. In all 74 interviews were conducted, with the nominated person at the remaining institutions being impossible to contact.

The survey data analysis was limited by the relatively small sample size. Not all of the HEIs surveyed were asked all the questions, therefore, the base for the tables presented in the report therefore varies. The base for some of the responses was small. Consequently, the findings must be treated with caution. Furthermore, in line with standard practice, the data are presented as numbers and percentages because there were less than 100 cases.

¹⁰ One HEI included in the sample charged less than £2,835. All Further Education Colleges were excluded from the sample.

1.4 Terminology

As we will see, the terminology used to describe bursaries and scholarships can be confusing. Indeed, we investigated this issue in the research. Traditionally, bursaries are understood to include financial assistance made to students mainly based on financial need through some form of means testing while scholarships are often understood to mean financial support awarded solely on the basis of merit. However, in reality, some scholarships are awarded purely on financial need (e.g. Warwick University),¹¹ while others are awarded both on merit and financial need. For the sake of simplicity, both forms of support will be called institutional financial support unless specified otherwise.

1.5 Outline of the report

The next section describes the institutional financial support offered by the HEIs surveyed and what these HEIs saw as the aims and objectives of their main support scheme. Section 3 explores the information produced by HEIs on student financial support including bursaries and scholarships, and at whom this information was targeted. Section 4 focuses on HEIs' perceptions on how well informed students, parents and HE advisors are about the costs of HE and the student financial support available. It then examines in more depth HEIs' perceptions of students' awareness of institutional financial support and what efforts the HEIs surveyed have made to promote student awareness, along with the awareness of parents and HE advisors in schools and colleges. Section 5 turns to the take-up of institutional financial support and the strategies used by HEIs to improve take-up. Finally, Section 6 explores HEIs' assessments of the impact of institutional financial support on students.

Where appropriate, the findings from the HEI survey will be compared with those of the other surveys conducted as part of the OFFA study, namely, the survey of 4,848 students,¹² the survey of 114 of the students' parents,¹³ and 150 HE advisors in schools and colleges.¹⁴

¹¹ The Warwick Scholarship of £1,800pa is offered to all students with a family income of less than or equal to £36,000 per annum who are in receipt of maintenance grant support from the UK Government.

¹² See Callender .C., Hopkin, R., and Wilkinson, D. (2009) *Higher Education Students' Awareness and Knowledge of Institutional Bursaries and Scholarships*, Office for Fair Access, Bristol

¹³ See Callender, C. and Hopkin, R. (2009) *Awareness and Knowledge of Institutional Bursaries and Scholarships among the Parents of Higher Education Students*, Office for Fair Access, Bristol

¹⁴ See Callender (2009) *Awareness and Knowledge of Institutional Bursaries and Scholarships among Higher Education Advisors in Schools and Colleges*, Office for Fair Access, Bristol

2 HEIS' FINANCIAL SUPPORT SCHEMES

2.1 Nature of HEIs' financial support

The majority of the 74 HEIs surveyed (N=52) had more than one financial support scheme for their students, especially post-1992 institutions (Table 2.1).

Where institutions had more than one bursary or scholarship scheme, they were asked to answer the questions in the interview in relation to what they considered their **main** institutional financial support scheme.

Most HEIs (N=68) called their main financial support scheme a 'bursary' while the remainder called them either a 'scholarship' or something else, such as grant. Of the three HEIs schemes called 'scholarships' – one of these 'scholarships' was allocated purely on students' financial circumstances.

Table 2.1 Number of institutional financial support schemes by type of HEI

Number of institutional financial support schemes	Type of HEI			N	%
	Pre-1992	Post-1992	All		
1	14	8	22	30	
2-5	14	20	34	46	
6-10	7	6	13	17	
11+	1	4	5	7	
Base (N)	36	38	74	100	

Source: Birkbeck Survey of HEIs, 2008

2.2 Eligibility criteria for receipt of main institutional support, value of bursary, and proportion of students receiving support

HEIs adopted a range of eligibility criteria for allocating their main bursary or scholarship scheme (Table 2.2). The most frequently used criterion was a student's family income, especially the receipt of a full government maintenance grant, which suggests that the majority of HEIs' main financial support schemes were means tested.

The survey did not collect data directly from the 74 HEIs surveyed about the household income threshold used for assessing students' eligibility to these mean-tested bursaries because this information is collected routinely by OFFA. These OFFA data show that among

the HEIs surveyed, the upper household income threshold for receipt of an HEI's maximum bursary for students ranged from £3,000 to £60,000 a year in 2008/09.

Nor did the survey collect data on the size of the bursaries offered by the 74 HEIs surveyed, as again these data are gathered by OFFA. The data show that among the HEIs surveyed, the minimum bursary for students in receipt of a full government grant (i.e. from households with annual residual incomes of £25,000 or less) ranged from £285¹⁵ to £3,150. The mean value of a bursary for students in receipt of a full maintenance grant at the HEIs surveyed was £891 while the median was £820.

Data on the proportions of students benefiting from institutional support were collected in the survey. It showed that in 2007/08, the proportion of first year undergraduates who received their HEI's main source of financial help ranged from five to 100 per cent, while the average was 47 per cent.

Data on bursary take-up rates for 2008/9 were supplied by the SLC and is discussed in more detail in Chapter 5. The rates were very similar and so have not been used as a variable in the ensuing analysis.

Table 2.2 Key eligibility criteria for receipt of HEIs' main financial support scheme by type of HEI (multi-coded)

Eligibility criteria	Type of HEI			N	%
	Pre-1992	Post-1992	All		
Students' family income	34	36	70		95
Students' A Level or exam results	5	0	5		8
Students live locally or attend a local school or college	3	2	5		8
Payment of maximum tuition fee	0	3	3		4
Students' achievements in other areas e.g. e.g. sports, music	1	0	1		1
Subject studied	1	0	1		1
Base	36	38	74		

Source: Birkbeck Survey of HEIs, 2008

¹⁵ The minimum bursary for students paying fees of over £2,835 is £310. One HEI included in survey charged lower fees and hence their bursary was only £285.

2.3 Purpose of HEIs' main financial support

HEIs used their financial support in a multitude of ways to meet their wide-ranging enrolment goals (Table 2.3). They utilised this student support as part of a competitive strategy to widen participation and to assist their institutional repositioning in an increasingly competitive HE marketplace, especially post-1992 HEIs. In addition, HEIs hoped, through their financial support, to influence or alter student behaviour, especially in relation to retention and completion.

When bursaries were first launched by the government, one of their prime stated aims was to promote wider student participation and to safeguard access for low-income students.¹⁶ The majority (N=60 81%) of HEIs surveyed, both pre- and post-1992 HEIs, similarly saw this as one of the aims and objectives of their main institutional financial support scheme. They hoped their financial support schemes would help widen participation by increasing the number of low-income or under-represented students applying to their institution.

In addition, two-thirds of HEIs surveyed considered that their financial support aimed to help overcome the financial barriers to HE while around three out of ten HEIs reported that it sought to minimise the impact of higher tuition on access and participation, and to improve student retention and completion.

There was somewhat less agreement, however, among pre- and post-1992 HEIs about what they identified as the **most important** aim and objective of their main student financial support scheme (Table 2.4). Pre-1992 universities most frequently saw their institutional help primarily as a means to widen participation (N=14) or to overcome financial barriers to participation (N=11). Similarly, post-1992 HEIs most often reported that widening participation was the most important aim and objective of their financial support (N=17) but these HEIs were far less likely than pre-1992 HEIs to mention overcoming financial barriers to participation (N=2) as the most important aim. This may be associated with the value of bursaries offered by these types of HEIs - the average value of a bursary at a post-1992 HEI is lower than the average value at a pre-1992 university.¹⁷ Instead, post-1992 HEIs cited a wider range of aims and objectives and were more likely to identify the role of student support in helping to improve student retention. This may be because retention rates tend to be lower at these types of HEIs.¹⁸ The findings suggest that HEIs with higher proportions of low-income students and under-represented groups were more likely to use their institutional aid for a variety of purposes other than improving access.

¹⁶ Office for Fair Access (2007) *op cit*

¹⁷ National Audit Office (2008) *Widening Participation in Higher Education* Stationery Office, London

¹⁸ HESA *Performance indicators in higher education in the UK 2007/08*
http://www.hesa.ac.uk/index.php?option=com_content&task=view&id=1438&Itemid=141 Accessed 19/06/2009

Table 2.3 Aim and objective of HEIs' main financial support schemes by type of HEI (multi-coded)

Aim and objective	Type of HEI			
	Pre-1992	Post-1992	All	
	N	N	N	%
To help widen participation by increasing the number of low-income or under-represented students applying to your institution	31	29	60	81
To help overcome financial barriers to HE participation	27	21	48	65
To minimise the impact of higher tuition on access and participation	26	19	45	61
To improve student retention and completion	24	20	44	59
To satisfy OFFA's regulatory framework	19	18	37	50
To compensate for any limitations of government-funded student financial support	16	17	33	46
As a means of marketing your institution	16	14	30	41
As a recruitment tool to increase the number of students applying to your institution	11	13	24	32
To strengthen or raise your institution's position within the HE market	7	16	23	31
To defend your institution's position within the HE market	7	14	21	28
As a mechanism for offsetting the rise in tuition fees - a price discount	7	12	19	26
To improve the quality of the student intake	5	7	12	16
Other	5	4	9	12
To recruit more students to study shortage subjects	0	2	2	3
Base	36	38	74	

Source: Birkbeck Survey of HEIs, 2008

Table 2.4 Most important aim and objective of HEIs' main financial support schemes by type of HEI

Most important aim and objective	Type of HEI	
	Pre-1992	Post-1992
	N	N
To help widen participation by increasing the number of low-income or under-represented students applying to your institution	16	17
To help overcome financial barriers to HE participation	11	2
To minimise the impact of higher tuition on access and participation	3	3
To improve student retention and completion	1	5
To satisfy OFFA's regulatory framework	0	1
To compensate for any limitations of government-funded student financial support	1	2
To strengthen or raise your institution's position within the HE market	0	1
To defend your institution's position within the HE market	0	1
To improve the quality of the student intake	1	0
Other	3	6
Base	36	38

Source: Birkbeck Survey of HEIs, 2008

3 INFORMATION ON STUDENT FINANCIAL SUPPORT

All the HEIs interviewed produced information about the different types of government and non-government funded financial support available to full-time undergraduate students. This information included material specifically on the HEI's own institutional support. In addition, most HEIs surveyed (N=65 88%) also produced stand-alone material that focused exclusively on their bursaries and scholarships.

The number of HEIs not producing such stand-alone material was small (N=10) and so any findings about these institutions must be treated with great care. There was a tendency for these HEIs to have below average proportions of first year students receiving a bursary.

3.1 Type of information produced by HEIs on bursaries and scholarships

Those HEIs with the stand-alone information on their institutional support (N=65), provided different types of material (Table 3.1). They most frequently produced material:

- for their website (N=63),
- for use in presentations and talks to students and their parents (N=59), as well as
- printed booklets or pamphlets (N=59).

3.2 Targeting of information on bursaries and scholarships

As we have seen (section 2.1), HEIs used their financial support in a multiple of ways to attract students, or certain types of students, to their institution. In order for this institutional support to be an effective recruitment tool, students not only needed to be aware of the support available but also at a time that potentially could influence their decisions about what HEI to attend. Research¹⁹ has identified two stages in this decision-making process, which could be affected by the availability of financial support. The first 'searching' stage is when students search out what courses are available and think about to which HEIs they want to apply. This equates to the period before a student submits their UCAS application. The second stage of decision making – the 'choice' stage - takes place once students have been offered a place at the HEIs to which they applied. Students then have to choose which one HEI offer they will accept, and which one will be an insurance place in case they fail to obtain the grades required for their first choice.

The timing of when HEIs provide students with bursary information, therefore, is important in understanding the potential impact of bursaries on students' decision-making. For bursaries to influence students' decisions in the search stage, HEIs would need to supply information on bursaries before students submitted their UCAS application form. If bursaries were to have any impact on the choice stage, then the HEIs would need to have provided the information once their students had been offered a place at university.

¹⁹ Hossler, D., Schmit, J. & Vesper, N. (1998). *Going to college: Social, economic and educational factors' influence on decisions students make*. Baltimore: Johns Hopkins University Press.

In fact, the student survey conducted for OFFA²⁰ showed that students who looked for information on bursaries before submitting their UCAS application form were significantly more likely than those who looked for information at a later stage in the application process to report that the amount of bursary they could get influenced to which HEIs they applied. For instance, the multivariate analysis revealed that students who had looked for information after their HEI had confirmed their place were 14 per cent less likely to be influenced than students who had sought information before applying to university, once a variety of factors were controlled for. This strongly suggests that if HEIs want their bursaries to be an effective recruitment aid, they need to inform students about their bursary provision before students apply to their institution.

All the HEIs that had produced stand-alone information on bursaries and scholarships targeted it at student. The majority (N=59) provided the information to students in all stages in the university application process, rather than concentrating on for example, the pre-UCAS application stage. Two-thirds (N=44) aimed their information specifically at low-income students, or students in receipt of a maintenance grant while nearly a half (N=30) directed it at students living locally. Overall, pre-1992 HEIs were more likely than post-1992 HEIs to focus their information in this way.

In addition, over three out of five of these HEIs (N=41) also targeted material at students' parents and just under a half (N=30) at HE advisors in schools and colleges. Again, pre-1992 HEIs were more likely than post-1992 HEIs to produce material specifically for these audiences.

²⁰ Callender et al (2009) *op. cit* Chapter 8

Table 3.1 Type of stand-alone material produced on institutional financial support schemes by type of HEI (multi-coded)

Type of material	Type of HEI			%
	Pre-1992	Post-1992	All	
	N	N	N	
Material for your university website	31	32	63	97
Printed Booklets/pamphlets	29	30	59	91
Material for use in presentations/talks to students	31	28	59	91
Material for use in your university prospectus	29	26	55	85
Material for use in presentations/talks to students' parents	29	24	53	82
Posters/flyers	23	22	45	69
Material to distribute to school/college HE advisors	20	16	36	55
Other printed/electronic material	6	7	13	20
Other	4	3	7	11
Base	32	33	65	

Base: HEIs that produced stand-alone information on bursaries

Source: Birkbeck Survey of HEIs, 2008

3.3 Contents of the information on bursaries and scholarships

As Table 3.2 shows, the content of the stand-alone material on institutional financial support produced by HEIs appeared to be very comprehensive and covered all the key information students required. The information least likely to be included was that the receipt of an institutional bursary or scholarship did not affect students' eligibility for government-funded student support such as a student grant or loan. However, over three-quarter of HEIs did include this information.

Table 3.2 Information included in HEIs' stand-alone material about their institutional financial support by type of HEI (multi-coded)

Type of information	Type of HEI			
	Pre-1992	Post-1992	All	
	N	N	N	%
The eligibility criteria for receipt of your bursary/scholarship	32	33	65	100
Who to contact for more information about your bursaries/scholarships	32	33	65	100
How much bursary/scholarship students receive	31	33	64	99
How to apply for your bursary/scholarship	32	31	63	97
Any income thresholds for receipt of your bursary/scholarship	32	31	63	97
For how many years the bursary/scholarship is paid	30	32	62	95
That the bursary/scholarship is non-repayable	30	30	60	92
Whether your bursary/scholarship is paid as a lump or in instalments	28	30	58	89
What bursaries are for	29	26	55	85
Any other conditions attached to the receipt of your bursary/scholarship	29	26	55	85
When students receive their bursary/scholarship payments	27	28	55	85
That the receipt of a bursary/scholarship does not affect students' eligibility for other government-funded student support	22	28	50	77
Base	32	33	65	.

Base: HEIs that produced stand-alone information on bursaries

Source: Birkbeck Survey of HEIs, 2008

Although HEI respondents reported that the coverage of the information HEIs provided on bursaries was comprehensive, what did students and their parents and HE advisors in schools and colleges think about the amount and quality of the information HEIs produced? In the survey of students undertaken as part of the OFFA study, students were asked to rate whether the amount of information provided by HEIs was sufficient and whether it was easy or difficult to understand.²¹ Most students reported that HEIs provided enough information on: what bursaries are for; whether they would get a bursary; how much they would receive; and how to apply for a bursary and that this information was easy to understand (Appendix: Table A1 and A2). However, the majority of students (58%) said that there was insufficient information on **when they would receive** their bursary and that this information was difficult to understand. In addition, nearly a half of students found information on whether receipt of bursaries affected a student's **eligibility to government-funded** student support (i.e. loans and grants) difficult to understand. Arguably, both these pieces of information are important for students. The inadequacy of the information provided indicates how HEIs could improve their information provision.

Furthermore, of those students who had been told by their HEI that they would receive a bursary, the majority (54%) had inaccurate expectations about the amount of bursary they would receive with 32 per cent reporting that the amount of bursary they would receive was more than expected, and 22 per cent that it was less than expected. This suggests that HEIs also need to be clearer about how the value of bursaries is calculated.²²

In the survey of students' parents,²³ similar questions were asked about the quantity and clarity of the information provided by HEIs. Most parents thought that there was just enough information but nearly half thought that there was insufficient information on whether the receipt of bursaries would affect their son or daughter's eligibility for government-funded financial support. As we have seen (Table 3.2), this also was the topic that HEIs were least likely to cover in their stand-alone information on bursaries. In addition, most parents found it difficult to work out from the information HEIs provided when their son or daughter would receive their bursary. Also parents, like their children, were unclear about how much bursary their child would receive with a half of them giving an inaccurate estimate.

The views of HE advisors in schools and colleges tended to echo those of the students and parents surveyed.²⁴ They too were least likely to report that there was enough information on whether receipt of bursaries affected a student's eligibility to government-funded student support, and when students would receive their bursary. Similarly, HE advisors most frequently rated the information provided on the impact of bursaries on whether students qualify for government-funded support as unclear.

These findings from the students, parent, and HE advisor surveys suggest that generally HEIs are producing comprehensive and clear information on bursaries in the forms, which are favourable to students and others. However, the findings also send some clear messages to HEIs. They point to information gaps in the nature of the material produced by HEIs on bursaries, especially in relation to when students receive their bursaries and whether the receipt of bursaries affect a student's eligibility to other sources of student financial support.

²¹ Callender et al (2009) *op cit* Chapter 4 The following findings only apply to those students surveyed who had identified as their most helpful information source information produced by an HEI (i.e. university website, prospectus, open day at a university, university booklet/pamphlet).

²² Callender et al (2009) *op cit* Chapter 5

²³ Callender and Hopkin (2009) *op cit*

²⁴ Callender C (2009) *op cit*

3.4 The dissemination of information on bursaries and scholarships

HEIs used diverse ways of distributing and disseminating their stand-alone information on their institutional financial support with most HEIs using more than one channel (Table 3.3). They primarily distributed material to students rather than parents or HE career advisors in schools and colleges.

The most common means of distribution were:

- through the HEI's website (N=49), and
- distributing information at HEI Open Days and other outreach and recruitment events (N=41).

Some of the more innovative modes of dissemination included:

- pod casts;
- information on HEI's plasma screens;
- a web-based calculator; and
- notices on the students' internet account, which appeared when they logged in to their accounts.

HEI websites also were the most popular source of information on bursaries among the students, parents, and HE advisors who were surveyed as part of the OFFA study.²⁵ Four out of five students surveyed for OFFA who had sought information specifically on bursaries, had used an HEI source of information. Some 57 per cent of the students surveyed had looked at a HEI website and over a third (37%) had examined an HEI prospectus. Students were more likely to use these two sources of information than any other source. In addition, students most frequently cited HEI websites as the most useful source of information on bursaries. Similarly, these sources were the most widely used among the parents of students surveyed. Parents, like their children, most frequently used HEI websites to find out about bursaries, and rated them the most useful source of information too. In addition, so did the HE advisors surveyed. All the HE advisors in schools and colleges used HEI websites and over half rated them the most useful information source.

These findings from the students, parent, and HE advisor surveys suggest that HEIs have control over the most used and important source of information on bursaries, namely their websites and prospectuses. HEIs, therefore, are in a very strong position to inform students, parents and HE advisors about their bursaries, and to ensure that all these three groups are aware of bursaries and well informed about them. Moreover because HEIs' websites and prospectuses are so popular and widely used, HEIs need to ensure that the information provided by these sources is up to date, easy to understand and to access, and available at the appropriate times.²⁶

²⁵ For the report on students see Callender et al (2009) *op cit* Chapter 4: on parents Callender and Hopkin (2009) *op cit* and HE advisors Callender (2009) *op cit*

²⁶ For a good practice guide on online information - see Offa/Ipos MORI (2006) "Improving information:HEIs' provision of online financial information" <http://www.offa.org.uk/about/research-good-practice/improving-information/>

Table 3.3 How HEIs' stand-alone information about their institutional financial support was disseminated and distributed by type of HEI (multi-coded)

Modes of dissemination	Type of HEI			
	Pre-1992	Post-1992	All	
	N	N	N	%
University web-site	24	25	49	75
Distributed at University Open Days and other outreach events	21	20	41	63
At talks/presentations to potential students at local schools/colleges	16	14	30	46
Posted/emailed to students who have applied for a place at your university	13	16	29	45
Posted/emailed to students who have a confirmed place at your university	9	8	17	26
Posted/emailed to students who have started their course at your university	8	6	14	21
Prospectus	8	5	13	20
Information displayed on bulletin boards/plasma screens around the university/in Students' Union	6	6	12	18
Given out to students at registration/induction	5	6	11	17
Events for teachers, HE/career advisors/UCAS/Aimhigher event	5	5	10	15
Posted/emailed/talks to students' parents	0	2	2	3
Other	0	5	5	8
Base	32	33	65	

Base: HEIs that produced stand-alone information on bursaries

Source: Birkbeck Survey of HEIs, 2008

4 STUDENTS' KNOWLEDGE AND AWARENESS OF STUDENT FINANCIAL SUPPORT INCLUDING INSTITUTIONAL SUPPORT

4.1 How well informed students were about the costs of study and student financial support

All respondents from the HEIs surveyed were asked how well informed they thought undergraduate students were about various financial aspects of university. They also were asked a similar question but in relation to students' parents, and teachers, staff and advisors in schools and colleges who are responsible for providing information, advice, and guidance to pupils/students going to university.

HEI respondents thought that the majority of undergraduate students were well informed about the costs of going to university, tuition fees, and both government funded and institutional financial support and scholarships. However, they believed that only a minority were very well informed, except in relation to tuition fees where nearly a third thought students were very well informed (Table 4.1). Overall, HEI respondents considered students were most well informed about university tuition fees (87% very and fairly well informed) and **least** informed about institutional bursaries (57% very and fairly well informed). Thus, 43 per cent believed students were poorly or very poorly informed about university bursaries.

There were some interesting differences in HEI respondents' perceptions of how well informed students were about student financial support and how well informed students in the OFFA survey thought they were.²⁷ A lower proportion of HEI respondents than students thought students were knowledgeable about the costs of going to university (77% compared with 88%) and government funded student financial support (59% compared with between 80% and 88%). Most significantly, HEI respondents rated students as far more informed about bursaries (57%) and scholarships (62%) than did the students surveyed (47% and 33% respectively).

These differences in knowledge may be because far more media attention has been devoted to rising tuition fees and student loans, mounting student debt and the increasing costs of higher – all potentially negative headline grabbing messages. By contrast, the positive development of bursaries and scholarships has gained relatively little attention. As one HEI respondent remarked, students do not necessarily realise that this institutional support is 'free money'.

Another important lesson for HEIs from the OFFA survey of students was that the majority did not know or were confused about who paid for bursaries and scholarships. Only 40 per cent said that the following statement was false – “bursaries are paid for by the government.” Correcting these perceptions could be part of the positive messages HEIs could promote.

Clearly, some HEI respondents seemed out of touch with what their students know about student financial support. Significantly, HEIs overestimated the extent of students' knowledge about both bursaries and scholarships. This suggests that HEIs need to do even more to ensure that students are knowledgeable about the bursaries they offer, especially as students look to HEIs for information about bursaries. These findings echo those of previous research²⁸, which

²⁷ Callender et al (2009) *op cit*

²⁸ Davies, et al (2008) *op. cit.*

also shows that students are least well informed about bursaries compared to other sources of financial support.

Table 4.1 HEIs' perceptions about how well informed undergraduate students were about the costs of HE and financial support

	Very well informed	Fairly well informed	Poorly informed	Very poorly informed
	%	%	%	%
University Tuition fees	31	56	13	0
The costs of going to university	5	72	21	1
Government-funded student financial support e.g. loans, grants etc	7	52	37	4
University Bursaries	8	49	39	4
University Scholarships	4	58	36	5

Base (N): 74

Source: Birkbeck Survey of HEIs, 2008

4.1.1 HEIs' perceptions of how well informed HE advisors in schools and colleges were about the costs of study and student financial support

For many potential HE students, their HE and career advisors in their school or college can play a significant role in the HE decision-making including understanding issues about funding and student support. The better informed these advisors are, the greater the potential to improve their students' awareness of financial support.

There also were considerable differences in HE respondents' perceptions of HE advisors' knowledge of funding issues and advisors' own assessment of their knowledge. While 74 per cent of HEI respondents thought that HE advisors were well informed about government-funded student financial support (Table 4.2)., some 91 per cent of HE advisors in the OFFA survey believed they were well informed. In addition, 55 per cent of HE respondents thought HE advisors were knowledgeable about bursaries and scholarships while between 71 to 78 per cent of HE advisors thought they were well informed.²⁹ So again, HEI respondents were out of touch with the level of HE advisors' understanding of student funding but in this case, HEI respondents underestimated advisors' knowledge.

²⁹ Callender (2009) *op cit*

This might imply that HEIs do not need to target information at this group because the majority of HE advisors are already conversant with bursaries and instead should focus their resources on students who were the least informed about bursaries. However, the survey of HE advisors revealed that a sizable minority of HE advisors did not know the amount of the minimum bursary given to students in receipt of a full grant (43%), or the average value of a bursary (31%).

Table 4.2 HEIs’ perceptions about how well informed HE advisors in schools and colleges were about the costs of HE and financial support

	Very well informed	Fairly well informed	Poorly informed	Very poorly informed
	%	%	%	%
The costs of going to university	15	55	29	1
Government-funded student financial support e.g. loans, grants etc	19	55	25	1
University Bursaries and Scholarships	8	47	38	7

Base (N): 74

Source: Birkbeck Survey of HEIs, 2008

4.1.2 HEIs’ perceptions of how well informed students’ parents were about the costs of study and student financial support

Research shows that parents can play a significant role in helping their children make their educational decisions about entering higher education and which HEI to attend.³⁰ Parents are also concerned about the costs of university. For example, over four out of five the parents surveyed for OFFA said they were worried about how much it would cost them for their son or daughter to go to university, and a similar proportion were worried about how much it would cost their child.³¹ Thus, they are likely to seek information on the financial support their children can get, including material on bursaries and scholarships. If parents are well-informed about student support, potentially they can improve their children’s awareness.

Interestingly, HEIs’ ratings of how well-informed parents were about these sources of student funding, were markedly lower than parents’ own ratings in the OFFA survey.³² Just over a

³⁰ Reay, D., David, M., and Ball, S. (2005) *Degrees of Choice: social class, race and gender in higher education* Trentham Books, Stoke on Trent; McDonough, P. M. (1997). *Choosing colleges: How social class and schools structure opportunity*. State University of New York Press, Albany, NY

³¹ Callender and Hopkin (2009) *op cit*

³² See Callender *Awareness and Knowledge of Institutional Bursaries and Scholarships among the Parents of Higher Education Students* Table 5.1

half of the HEI respondents considered that parents were well informed about government-funded financial support while between 67-76 per cent of parents thought themselves well informed. Half the HEI respondents thought parents were knowledgeable about bursaries and scholarships compared with around 59 per cent of parents.

Irrespective of these differences in perception, it is very clear that all three groups – students, their parents, and HE advisors in schools and colleges - were the least well informed about bursaries and scholarship compared with other sources of undergraduate financial support. This is an important finding and has implications for HEIs and the need to improve both bursary awareness and information provided on bursaries.

Table 4.3 HEIs’ perceptions about how well informed students’ parents are about the costs of HE and financial support

	Very well informed	Fairly well informed	Poorly informed	Very poorly informed
	%	%	%	%
The costs of going to university	3	64	31	3
Government-funded student financial support e.g. loans, grants etc	4	48	43	5
University Bursaries and Scholarships	4	46	47	3

Base (N): 74

Source: Birkbeck Survey of HEIs, 2008

4.2 Reasons students are unaware of bursaries

In the OFFA survey of students around a quarter of students were unaware of bursaries, despite the fact that they were just about to start their university courses. Among the HEI respondents surveyed there was no clear consensus about the reasons students were unaware of bursaries. The most frequently mentioned unprompted reason was that the student funding system was too complex and confusing (N=31) (Table 4.4). Some HEIs expanded on this by suggesting that students did not understand the differences between government-funded financial support and institution-funded support such as bursaries. In addition, the majority of students in the OFFA survey also believed that bursaries were too complex and the language used to describe them was confusing.

However, in part, HEIs have contributed to this complexity and confusion, specifically regarding bursaries. As we have seen, most HEIs had numerous bursary or scholarship schemes (section 2.1). Each scheme had different eligibility criteria for a specific amount. This flexibility and complexity may be advantageous for HEIs because they could target their institutional aid. It also potentially benefits disadvantaged students as financial help can be targeted at them rather than resources being stretched across a wider group of students, which would result in lower bursary amounts. However, it is difficult to present and communicate a simple message about who is eligible for a bursary when an HEI has numerous diverse schemes. In turn, this potentially can depress bursary take-up. So it is up to institutions to ensure that their information is as clear and simple as possible and if necessary, where the bursary scheme itself is confusing, they may need to simplify their bursary offer.

In addition, a sizable number of HEIs believed that students were unaware of bursaries because they were not locked into the right networks for finding out about them. HEIs need to look at how to address this issue by the way in which they disseminate and provide information. As research shows ‘hot’ knowledge – informal information gained via the grapevine and social networks is of greater importance in the educational decision-making on students from low-income families than ‘cold’ knowledge gained from official sources.³³

³³ Hutchings, M (2003) Information, advice and cultural discourses of higher education in L. Archer, M. Hutchings and A Ross (eds.) *Higher Education and Social Class: Issues of exclusion and inclusion* RoutledgeFalmer, London pp97-118

Table 4.4 Reasons students are unaware of institutional financial support by type of HEI (multi-coded)

Reasons	Type of HEI			%
	Pre-1992	Post-1992	All	
	N	N	N	
Student funding system is too complex and confusing	17	14	31	43
Students are not locked into the right networks for finding out about them	8	10	18	25
How students pay for HE is not their top priority/ students not worried/concerned about finances/ students not interested	6	8	14	19
Student advisors at schools/colleges are ill informed/confused about bursaries	5	4	9	13
Inadequate amount of information available about bursaries	5	2	7	10
Students do not read the information given	3	4	7	10
Students have poor financial literacy	5	1	6	8
Bursaries still new	2	0	2	3
Other	8	8	16	22
Base	34	38	72	

Source: Birkbeck Survey of HEIs, 2008

4.3 HEIs' strategies to promote student awareness of bursaries and scholarships

In addition to distributing the information about bursaries and scholarships to students already discussed in Section 3, two thirds of the HEIs surveyed (N=48) had adopted other strategies specifically to promote their main financial support scheme (Table 4.5). Pre -1992 HEIs in the sample were slightly more likely than post-1992 HEIs to have introduced such strategies (N=26 compared with N=22).

The main reason HEIs gave for not having taken any such additional action (N=24) was that they believed they already did enough to promote their bursaries through the information they provided (N=14). Several HEI respondents also mentioned that their institution had done everything they could think of to improve awareness, and a few felt the take-up of bursaries at their institution was high enough not to warrant any further action on improving awareness.

As already discussed (section 3.2), access to information on bursaries is very important for improving bursary awareness but so is the timing of when information is made available. As the OFFA student surveys show, if bursaries and scholarships are to be an effective recruitment tool and influence students' choices about which university to attend, then students need to know about what is on offer before they submit their UCAS application form.

If fact, of the 48 HEIs that had put in place additional actions to promote their institutional financial support, just under a half had concentrated their efforts on students once they had started their course and were attending university. In other words, these efforts were unlikely to influence students' choices and have an enrolment effect. However, the remainder had not targeted their efforts at any particular stage of the student university application process.

HEIs' actions to promote bursary and scholarship awareness were quite varied (Table 4.5) but tended to reflect the methods used for distributing and disseminating information about their institutional financial support, already discussed above (see Section 3, Table 3.3). The most frequently mentioned methods for promoting bursaries and scholarships were:

- contacting students directly and informing them about bursaries (N=21),
- distributing information at open days and other events (N=16),
- conducting marketing campaigns to advertise bursaries (N=13), and
- advertising their institutional support on their university website or elsewhere in the university (N=12).

Some of the more innovative approaches taken included:

- media campaigns and the issuing of press releases on bursaries and scholarship provision;
- inserting information about their scheme in "every known" student guide;
- training the university's 100 student mentors about bursaries so they could pass on information about them to other students; and
- ensuring that all staff who had with contact with students knew about bursaries and told students about them.

It is striking, however, that apart from the odd exception, only a very few HEIs had taken actions specifically to address the reasons for students' lack of awareness of bursaries that the HEIs themselves had identified – namely, the complexity of the student funding system and students' networks for finding out about bursaries (Table 4.4). As suggested, 'hot' knowledge

gained through the grapevine – for example from other students and peers - is a particularly significant source of information for students, especially those from low-income families.

4.3.1 HEIs' most effective strategies to promote student awareness of bursaries and scholarships

HEI respondents were also asked which of the actions they had taken they thought were the most effective in promoting bursary awareness. As is apparent from Table 4.6, there was no clear consensus among HEI respondents. The most effective actions most frequently cited included:

- distributing information at open days and other events (N=11),
- contacting students directly and informing them about bursaries (N=9), and
- advertising their institutional support on their university website or elsewhere in the university (N=8).

There was some mismatch between what HEIs identified as the most effective strategies for improving awareness and the sources of bursary information identified as the most useful by students in the OFFA survey. In particular, just over a half of students who had used an HEI website, rated it as the most helpful source of information while under a quarter of students who had gained information via an Open day rated it the most useful source of information.³⁴ This suggests that HEIs need to evaluate the effectiveness of their action and consider ways of improving the information they present at Open Days (and in their prospectus)³⁵.

4.3.2 Monitoring HEIs' strategies to improve awareness

Around a half (N=24) of HEIs with additional strategies to promote bursary and scholarship students awareness reported that they had evaluated the effectiveness of these different approaches. In other words, in one out of two cases, respondents' assessment of the effectiveness of their efforts to promote awareness was based on conjecture rather than actual research and evaluation. Pre-1992 HEIs were more likely than post-1992 HEIs to undertake such evaluations (N=15 compared with N=9).

The case studies of HEIs conducted as part of this study, revealed that while HEIs had often monitored the impact of their strategies to promote bursary only a handful had actually evaluated them.

These HEIs were asked in an open-ended question how they evaluated and assessed the effectiveness of their approaches. HEIs most commonly did this by getting information and feedback directly from students.

³⁴ Callender et al (2009) *op cit* Chapter 4.

³⁵ Only 27% of students who had used a prospectus to find out about bursaries, rates it as the most helpful source of bursary information. Callender et al (2009) Chapter 4.

Specifically, they:

- conducted student surveys (N=14);
- monitored information such as the take-up of bursaries before and after an advertising campaign, or comparing take-up among new and returning students, and by students in different years of study (N=8); and
- collected general feedback from students (N=3).

In another open-ended question, HEI respondents were asked about the findings and outcomes of their evaluations. Overall, the outcomes appeared quite positive with HEIs most frequently saying that as a result of their actions, students had become more informed and aware of the bursaries on offer which in turn had led to more queries and improved take-up (N=8).

The following comments from individual HEIs are about the actions they had undertaken to improve awareness, which subsequently they had evaluated. Therefore, these strategies are indicative of good practice. Some of those related to bursary awareness and take-up included:

- A pre-1992 HEI had emailed students who had not yet applied for a bursary. They also gave first year students a questionnaire on finance, which helped to improve students' awareness.
- Another pre-1992 HEI had employed an outreach officer who gave talks and presentations about bursaries to students, which created increased bursary awareness and led to more queries from students.
- A post-1992 HEI had found through their student satisfaction survey and focus groups conducted through the Students Union, that those students who had attended their summer school were better informed and less confused about what financial help they could get than students who had not attended such events.
- A pre-1992 HEI included information about their bursaries "*in every known student guide such as the Guardian.*" They had also advertised their bursary on the student intranet. A paper survey of students revealed: "*The student finance offer is complicated for applicants. Returning students have an improved awareness of bursaries. Electronic bulletins are effective in increasing awareness.*"
- A post-1992 HEI had distributed a general newsletter about bursaries and displayed information on bulletin boards around the university and in the Students Union. The university looked at application figures after a poster and advertising campaign. Bursary take-up figures rose quite a lot but this only lasted for the duration of the campaign. When "*we stopped advertising, students stopped applying.*"
- A pre-1992 HEI did a variety of things to improve awareness. They gave talks in schools and colleges and held open day specifically for parents. They monitored the take-up of bursaries on an annual basis for each cohort of students. They commented, "*The take up went up but we still had pockets of students who were not taking the bursaries up. The main students we identified were the second year student.*"

Table 4.5 HEIs' actions to promote student awareness of their institutional financial support (multi-coded)

Actions	All	
	N	%
Contacted applicants/students by mail/email informing them about the scheme and their eligibility	21	44
Distributed information at Open days/other events	16	33
Conducted marketing campaigns to advertise bursaries including on student intranet	13	27
Advertise scheme on university website/students union	12	25
Given talks in local schools/colleges about bursary/scholarship scheme	10	21
Finance event/workshop for students/help from student support office	10	21
Poster/leaflet campaigns	9	19
Information on bulletin boards around university/student union	7	15
Included information on bursaries at students' registration and induction	6	13
Provided information targeted at students' parents	2	4
Provided an on-line calculator so students can work out if they qualify for a bursary and how much they would get	2	4
Issued email pop-ups	1	2
Other	10	21
Base	48	

Base: HEIs that had adopted additional strategies to promote their bursaries

Source: Birkbeck Survey of HEIs, 2008

Table 4.6 HEIs' most effective actions for promoting student awareness of their institutional financial support (multi-coded)

Actions	All	
	N	%
Distributed information at Open days/other events	11	23
Contacted applicants/students by mail/email informing them about the scheme and their eligibility	9	19
Advertise scheme on university website/students union	8	17
Conducted marketing campaigns to advertise bursaries including on student intranet	6	13
Finance event/workshop for students/help from student support office	5	11
Information on bulletin boards around university/student union	4	8
Included information on bursaries at students' registration and induction	4	8
Given talks in local schools/colleges about bursary/scholarship scheme	3	6
Poster/leaflet campaigns	3	6
Provided an on-line calculator so students can work out if they qualify for a bursary and how much they would get	2	4
Provided information targeted at students' parents	1	2
Issued email pop-ups	1	2
Other	6	12
Base	48	

Base: HEIs that had adopted additional strategies to promote their bursaries

Source: Birkbeck Survey of HEIs, 2008

4.4 HEIs' strategies to promote parents' awareness of bursaries and scholarships

As suggested, parents can play a significant role in helping their children make their educational decisions about going to university including financial issues. If parents are well informed about student support, potentially they can improve their children's awareness.

Just over two out of five (N=31) of the HEIs surveyed had taken action to promote their main bursary or scholarship specifically to students' parents. The survey of students' parents found that a quarter of parents were unaware of bursaries. Together, these findings suggest that HEIs may need to do more to improve parent awareness of bursaries by targeting information directly at parents.

By far, the most common type of event HEIs run to promote parent awareness was an open/visit days for parents or parent evenings run by 26 HEIs. Some HEIs (N=9) also gave talks to parents in local schools and colleges while other HEIs targeted printed material on bursaries and scholarships at parents, and one HEI included a 'parents' page on their university website. However, only a minority of these HEIs (N=11) had evaluated the effectiveness of their different approaches to promoting their main financial support amongst parents. It is not possible, therefore, to identify which methods used by HEIs to improve parental awareness have the greatest impact on improving awareness.

4.5 HEIs' strategies to promote schools and college HE advisors' awareness of bursaries and scholarships

Just as parents have an important role to play in helping their children make their educational decisions, including thinking about financial issues involved in going to university, so do HEI advisors in schools and colleges. Nearly three in five (N=41) of the HEIs surveyed had promoted their main institutional financial support specifically amongst HE advisors in schools and colleges. This was a larger number than those directing material at students' parents (see section 4.4) which suggests that HEIs prioritised keeping HE advisors well informed about the financial support available. However, the findings from the OFFA survey of HE advisors suggest that HEIs tend to target the dissemination of their information on bursaries to schools and colleges with higher HE participation rates.³⁶

The HEIs surveyed most frequently promoted awareness by going to schools and colleges and giving talks to HE advisors about their bursaries and scholarships (N=15). In addition, the HEIs provided information packs or leaflets targeted at HE advisors (N=13) while some (N=11) HEIs also held special events aimed at teachers and advisors at their institution such as open/visit days, conferences, training and briefing days, and workshops.

Only a minority of HEIs (N=12) had evaluated the effectiveness of their different approaches to improve bursary and scholarship awareness amongst HE advisors in schools and colleges. It is not possible, therefore, to identify which methods used by HEIs to improve HE advisors' awareness have the greatest impact on improving awareness.

The activities HEIs directed at HE advisors in schools and colleges were reflected in the findings of the survey of HE advisors. Nearly all the HE advisors who were aware of

³⁶ Callender and Hopkin (2009) *op cit*

bursaries and had received information on bursaries, had obtained this material from an HEI, mostly as booklets and pamphlets.³⁷

To conclude, HEIs were more likely to target strategies to promote their institutional financial support amongst students rather than students' parents, or HE advisors in schools and colleges. HEIs also put greater effort into evaluating the effectiveness of their actions to improve student awareness. In other words, they concentrated their resources on the key beneficiaries of bursaries and scholarship schemes. Yet, all three groups were the least well informed about bursaries compared with other sources of student financial support, especially parents and HE advisors. HEIs need to examine what further actions they could take to improve students' knowledge and understanding of bursary provision and the timing of those actions. They also need to consider not just actions aimed directly at students but also actions directed towards parents and HE advisors in schools and colleges who are key influencers of choice.

³⁷ Callender and Hopkin (2009) *op cit*

5 THE TAKE-UP OF BURSARIES

The majority of HEIs surveyed (N=55) subscribed to the full Higher Education Bursary and Scholarship Scheme (HEBSS) service, some (N=19) subscribed to the information only service, and the remaining six did not use HEBSS at all. HEBSS is run by the Student Loans Company (SLC), a UK public sector organisation established to administer government-funded student loans and maintenance grants to students throughout the United Kingdom. Under the HEBSS service, a student's eligibility for their chosen HEI's bursary or scholarship scheme is automatically assessed when they apply for government funded financial support. The aim of the service is to reduce the administrative burden of disbursing HEIs' bursaries and scholarships and to ease the bursary application process for students.

The full HEBSS service processes and assesses students' eligibility for institutional bursaries and scholarships; notifies students about how much they will receive and when; and makes payments directly into a student's bank account. Consequently, students attending HEIs subscribing to the full HEBSS service (most students) do not actually have to apply specifically for a bursary. Their bursary application is automatically processed when they apply for other student finances i.e. government-funded grants and loans.³⁸ The HEBSS information service identifies which students attending the HEI subscribing to this service are eligible for bursaries and scholarships, and then forwards this information to the HEI. It is then up to the HEI to distribute the financial support to the students who qualify.

However, in 2006/07 and again in 2007/08 HEBSS encountered a data sharing problem. In order for HEBSS (or in some cases a student's HEI) to process a student's bursary, the student had to agree to share with their HEI the financial information they provided the Student Loans Company when applying for a student grant and/or student loan. Many students did not realise or understand this. They did not tick the "consent to share" financial information box on the student finance application form. As a result, students who were eligible for a bursary or scholarship but failed to tick the appropriate box did not automatically receive their bursary. This affected overall bursary and scholarship take-up rates, especially in the first two years of their operation.

Consequently, according to OFFA, in 2006/07 an estimated 12,000 low-income students failed to collect their bursaries leading to an under spend of £12 million on bursaries between forecast and actual expenditure. In 2007/08 the number of students who failed to collect their bursaries dropped to 6,500 while the under spend fell to £10 million³⁹. The SLC's student finance support application form was re-designed for 2008/09, and students now have to opt out of "consenting to share" their financial information on the application form. This change has improved bursary and scholarship take-up rates.

³⁸ All undergraduate students are eligible for student loans. Around 80% of eligible students take out a maintenance loan and 85% a tuition fee loan. Consequently, some students not applying for loans may fall though the net even where their university subscribes to the full HEBSS service. It is assumed that the majority of these students will be wealthier students who are above the income threshold for state support.

³⁹ OFFA (2008) *Access agreement monitoring: Outcomes for 2006/07*, Office for Fair Access, Bristol <http://www.offa.org.uk/about/publications/monitoring2006-07/> Accessed 12/4/09; OFFA (2009) *Access agreement monitoring: Outcomes for 2007/08*, Office for Fair Access, Bristol <http://www.offa.org.uk/wp-content/uploads/2006/07/monitoring-outcomes-07-08-offa-report.pdf> Accessed 19/06/2009

Only 55 of the HEIs surveyed were able to provide bursary “take-up rates” for 2007/08 for first year students. The average take-up rate was 83 per cent. However, these take up rates refer to the previous academic year and not the current year. Data provided by the SLC show that the consent to share rates in 2008/09 at the 74 HEIs surveyed ranged from 94 per cent to 99 per cent. This very small range in consent to share rates and the small sample size, meant it was not possible to analyse the effectiveness of HEIs’ activities to improve bursary awareness and take-up by consent to share rates.

These consent to share rates varied only slightly by whether or not the HEI subscribed to HEBSS. The rates ranged from 94-99 per cent for those 55 HEIs with the full HEBSS service, from 95-97 per cent for those 19 HEIs who subscribed to the information only service.

5.1 Reasons take-up rates lower than expected

All HEIs surveyed were asked why they thought bursary and scholarship take-up rates at most HEIs were lower than might be expected. Nearly a half (N= 34) of HEIs attributed the disappointing take-up rates to the problems associated with the design of the SLC financial application form and students’ failure to tick the appropriate ‘consent to share’ to box (Table 5.1). However, HEI respondents also gave a wide range of other reasons for low take-up. Around a quarter mentioned the confusing and complicated nature of bursaries and scholarships, and students’ lack of awareness about institutional financial support.

These other reasons mean that HEIs can not rely solely on the change to the SLC application form to solve low bursary take-up rates, particularly as not all HEIs subscribe to HEBSS. HEIs will need to make further efforts to raise awareness, and to keep bursaries and the messages about bursaries simple. Beyond the minimum bursary, HEIs are responsible for the design of their bursary schemes. Institutions need to understand (through evaluation and feedback), whether their schemes are perceived as complex or confusing to students, parents and advisors. Where this is the case they should review their financial information and, where necessary, consider simplifying the scheme itself. For example, one HEI visited as part of this study had 25 different income bands for their numerous bursaries but had not evaluated whether the scheme was well understood and what impact, if any, the large number of income bands might have had on take-up.

Table 5.1 Reasons the take-up of bursaries and scholarships was lower than expected by type of HEI (multi-coded)

Reasons	Type of HEI			
	Pre-1992	Post-1992	All	
	N	N	N	%
Problems with the design of the Student finance/ SLC application form and the consent to share financial information tick box	17	17	34	45
Bursaries too confusing and complex	10	8	18	24
Students do not know about bursaries/scholarships/ lack of awareness	7	11	18	24
Students do not think they are eligible for them	5	6	11	15
Students think it's too much effort to apply /student apathy	5	5	10	14
Parents object to providing financial data	5	3	8	11
Students don't realise they have to apply for bursaries	3	4	7	9
Students don't think it is worthwhile applying because they think bursaries/scholarships are not worth much money	3	3	6	8
There is not enough information on bursaries/poorly advertised	3	1	4	5
There is too much misinformation about bursaries	1	3	4	5
Students do not know how to apply for bursaries/scholarships	2	1	3	4
Students think receiving a bursary is stigmatising	2	1	3	4
Other	8	9	17	23
Base	36	38	74	

Source: Birkbeck Survey of HEIs, 2008

5.2 HEIs' strategies to improve take-up of bursaries and scholarships

The majority of HEIs (N=41) surveyed had taken actions to improve the take-up of their institutional financial support, over and above distributing information about their schemes as described above (in Section 3).

The main reasons HEIs had not taken any additional action (N=30) were because:

- they were satisfied with their take-up rate or the rate was already high (N=9);
- they were already doing as much as they could or done enough already (N=8);
- they did not have enough resources to do anything else (N=6);
- the support is awarded automatically through the SLC (N=2); and
- not sure what more they could do (N=2)

Returning to the 41 HEIs that had introduced additional strategies to improve take-up. Most concentrated their efforts on students once they had started their course (N=20) and/or later in the term some time after students had started their course (N=15) while over a half (N=22) had not targeted their efforts at any particular stage of the university application process. As discussed in relation to awareness, the timing of HEIs endeavours both to improve awareness and take-up is important (section 3.2). Arguably, to avoid take-up problems in the first place, HEIs should concentrate more of their activities on applicants before they have submitted their UCAS application form. However, it is recognised that some HEIs could only identify eligible non-recipients once students had started their course.

HEIs' extra actions to increase take-up were quite varied (Table 5.2). They most frequently:

- contacted eligible students who had not applied for a bursary or scholarship by email, text, phone or post (N=17), and
- advertised their bursaries and scholarships around their institution and on their institution's website (N=7).

5.2.1 *The most effective actions for improving bursary take-up*

As Table 5.3 shows, the actions considered the most effective at improving bursary take-up were also those actions most widely used to raise take-up rates (Table 5.2).

Of the HEIs surveyed that had adopted additional strategies to improve bursary and scholarship take-up, around two out of five (N=18) had monitored or evaluated the effectiveness of these different approaches. In other words, the majority of HEIs' assessments of which strategies were the most effective in improving take-up were not based on any hard data or evaluation. Indeed, the case studies of HEIs conducted as part of this study, revealed that while HEIs may have monitored the impact of their strategies to improve bursary take-up only a handful had actually evaluated them in a systematic manner.

In an open-ended question, HEI respondents were asked how they did this and the main findings and outcomes of the monitoring and evaluation. A few respondents did not know or said it was too early to know the outcome of the evaluations (N=4). The main evaluation or monitoring strategies adopted were as follows:

- undertaking some statistical analysis of figures on take-up/monitoring take-up figures (N=7);
- conducting student surveys (N=4); and

- conducting focus groups with students (N=2);

Several HEIs' evaluations and monitoring exercises had revealed:

- an improvement in take-up (N=6); and
- an increase in student awareness (N=2).

The following are comments from individual HEIs about the actions they had undertaken to increase take-up, which subsequently they had evaluated. They are, therefore, indicative of good practice.

- A specialist HEI had contacted by letter students who were eligible for bursaries and chased them up and had a designated 'student finance centre'. As a result of these efforts and increased publicity, take up had improved. Furthermore they "*increased and widened*" the student income threshold for receipt of their bursary.
- Two HEIs – one pre-1992 HEI and one post-1992 HEI, had emailed students eligible for bursaries and had seen, through an analysis of their quantitative data and take-up rates, an improvement in bursary take-up.
- A post-1992 HEI had taken several actions to improve take-up. They had simplified their bursary offer, provided information about bursaries in a student welcome pack and in their handbook, and had contacted individual students who "may be missing out." By comparing figures from previous years, they had seen a slight increase in take-up.
- A post-1992 HEI had carried out a bursary awareness campaign tied into other hardship campaigns. They had evaluated these strategies via statistical analysis and believed that they had been effective, as bursary take up has increased by 20%.
- A pre-1992 HEI regularly checked whether students were eligible for bursaries and had commissioned market research among students. They noticed an increase in bursary awareness and take-up.
- Another pre-1992 HEI found through their analysis and feedback from students that first year students were less aware of bursaries than their third year students.
- A pre-1992 HEI had contacted students who thought they were ineligible for bursaries, particularly students who had not claimed their bursary in their second year but who had claimed in their first year. In other words, they discovered that some students did not realise that they had to apply for their bursary every year or thought bursaries were a one-off payment to 1st year students only – a finding confirmed in the OFFA student survey where 53 per cent of students either did not know or were confused about whether bursaries were one-off payments for 1st year students only.⁴⁰
- A post-1992 HEI wrote to students where financial data were missing and when consent to share had not been given. They also emailed and texted students and got in touch with students who had not applied for student support. These actions contributed to an improvement in bursary awareness.

⁴⁰ Callender et al (2009) *op. cit* Chapter 6.

Table 5.2 HEIs' actions to improve student take-up of their institutional financial support (multi-coded)

Actions	All	
	N	%
Contacted eligible students who have not applied by email, text, phone or letter	17	47
Advertised your bursary/scholarship scheme around your university and on your institution's website/ conduct marketing campaign	7	19
Conducted a marketing campaign to advertise the HEI's bursaries	5	14
Informed students about bursaries/scholarships at their registration and induction	5	14
Briefed academic and non-academic staff who had contact with students, and asked them to encourage students to apply	5	14
Advertised your bursary/scholarship scheme in the Students Union, or worked with the Students Union	5	14
Collected data to identify eligible students not receiving their bursary/scholarship	3	8
Regularly monitored which eligible students are receiving their bursary/scholarship	3	8
Contacted students who may be eligible for bursaries	2	6
Other	6	15
Base	41	

Base: HEIs that had adopted additional strategies to improve bursary take-up

Source: Birkbeck Survey of HEIs, 2008

Table 5.3 HEIs' most effective actions to improve student take-up of their institutional financial support (multi-coded)

Actions	All	
	N	%
Contacted eligible students who have not applied by email, text, phone or letter	17	47
Advertised your bursary/scholarship scheme around your university and on your institutions' website/ conduct marketing campaign	5	14
Briefed academic and non-academic staff who had contact with students, and asked them to encourage students to apply	4	11
Conducted a marketing campaign to advertise the HEI's bursaries	3	8
Informed students about bursaries/scholarships at their registration and induction	2	6
Advertised your bursary/scholarship scheme in the Students Union, or worked with the Students Union	2	6
Collected data to identify eligible students not receiving their bursary/scholarship	2	6
Regularly monitored which eligible students are receiving their bursary/scholarship	2	6
Contacted students who may be eligible for bursaries	2	6
Other	4	11
Base	41	

Base: HEIs that had adopted additional strategies to improve bursary take-up

Source: Birkbeck Survey of HEIs, 2008

6 IMPACT AND EVALUATION OF INSTITUTIONAL FINANCIAL SUPPORT SCHEMES

6.1 Impact of institutional financial support schemes

As we have seen (Section 2.3), HEIs' bursaries and scholarships had a variety of aims and objectives. The most significant was to help widen participation by increasing the number of low-income or under-represented students applying to their institution.

HEI respondents were also asked to what extent, in their opinion, their institution's main financial support scheme had fulfilled its **most important** aim and objective. Overall, HEIs were quite positive about the effectiveness of their main financial support scheme (Table 6.1). Three-quarters (N=53) reported that their main scheme had met its most important aim and objective to a large, or to some, extent. Only seven HEIs reported that their scheme had not met its main aim and objective at all. Post-1992 HEIs were more likely than pre-1992 HEIs to have had experiences at both end of the continuum. They were more likely to say that their financial support had achieved its aim to a large extent, and not at all.

Table 6.1 The extent to which HEIs' main institutional financial support scheme had achieved its most important aim and objective by type of HEI

	Type of HEI			N	%
	Pre-1992	Post-1992	All		
	N	N	N		
To a large extent	6	10	16		22
To some extent	18	19	37		51
Somewhat	8	4	12		17
Not at all	2	5	7		10
Base (N)	34	38	72		100%

Source: Birkbeck Survey of HEIs, 2008

6.2 Monitoring the impact of institutional financial support schemes

HEIs' conclusions about the success or otherwise of their main financial support scheme in meeting its most important aim and objective should be treated with caution. Not all HEIs had monitored or formally evaluated the impact of their main provision against its stated aims and objectives (N=20), especially post-1992 HEIs. Altogether 49 HEIs reported that they had evaluated their scheme - 27 pre-1992 HEIs (80%) in contrast to 22 post-1992 HEIs (56%). However, the case studies of HEIs conducted as part of this study, revealed that while some

HEIs had monitored the impact of institutional support schemes few had actually evaluated them systematically.

The most frequently mentioned reasons given by HEIs (N=20) for not monitoring or evaluating the impact of their main form of financial support were:

- That it was too early to evaluate or monitor the impact (N=9) and
- Lack of resources/too many other demands on our resources/time (N=6).

Those HEIs (N=49) that had monitored or evaluated their main financial support scheme, were asked an open-ended question about how they had evaluated their main scheme.⁴¹ Most frequently, they did this through analysing statistical data on their students, specifically through:

- Statistical evaluations of students' incomes, often against national benchmarks (N=13);
- Statistical evaluations of who applied to their HEI, who enrolled, and general recruitment patterns (N=10);
- Statistical evaluation of drop out and retention rates (N=7);
- Questionnaire/direct feedback from students (N=6);
- Impact on students' choices and decision making (N=2);

In another open-ended question, these HEI respondents were asked about the main findings and outcome of the evaluations of their main bursary or scholarship provision. Several HEI respondents (N=9) replied that it was too early to judge the outcome. Of the remaining HEI respondents who felt they could report on the impact of their main scheme, their comments were mixed but more made positive rather than negative comments (N=19 compared with N=13) about the impact of their main scheme. There were no discernable differences between respondents from pre- and post-1992 HEIs.

HEI respondents reported that their main bursary or scholarship scheme had numerous positive effects such as:

- improving, or abating a decline in, the number of low-income students applying to their HEI (N=7)
- improving retention (N=3);

"The bursary has contributed to an improvement in retention and there has been a reduction in student hardship claims" Post-1992 HEI

- encouraging students to enter higher education and influencing their choice of HEI (N=3)

"80% of low-income students influenced to choose our university/tracked low-income students which rose significantly in 2006 and dropped last year but is still higher than 2005/6/we tracked the proportion of students coming from the most deprived postcodes and that figure is rising." Pre-1992 HEI

- improving bursary and scholarship take-up rates (N=2);
- improving recruitment rates, the conversion rates of applications to acceptances and enrolments (N=2);

⁴¹ Given the nature of this study and the use of a telephone survey, it is not possible to assess the rigour of the evaluations undertaken by the HEIs. Consequently, the outcomes must be taken at face value.

“The findings are very positive. Bursaries play an important part in financial need. The conversion was monitored by the number of students applying and the number of students enrolling. It has been very successful” Post-1992 HEI

- meeting student financial need and influencing student behaviour (N=2);

“interim evidence shows the funding getting to the students most in need, these students had a better relationship with the university and could concentrate on their study instead of having to do as much part time work.” Pre-1992 HEI

While some HEIs reported very positive and successful outcomes others suggested that their main bursary scheme had had little or no impact (N=13), especially on student recruitment or retention and was not a significant consideration when choosing an HEI even amongst low-income students.

Research among potential students revealed that:

“Bursaries are not significant consideration when choosing a university even amongst low household income students/the awareness of bursaries is very low/ students have second thoughts about applying to university unless the bursaries covered all aspects and course fees/ Students are likely to switch university if other bursaries are offered” Pre-1992 HEI

Another post-1992 HEI concluded:

“We found that the bursary made very little difference to the students’ desire to come to the university or their choice of university/confusion as to different schemes offered by different universities/variable not an easy choice to make.”

Others were more guarded in their comments. For example one post-1992 HEI commented:

“We have looked at recruitment and retention. It has not deteriorated and without support it would have...The results have been discouraging as we would have liked to increase the number of students from poorer families but we have prevented it from declining.”

The survey concluded by asking HEI respondents whether they had evaluated the impact of any other of their bursary or scholarship schemes, apart from their main one. Some 23 HEIs had. The sort of other financial support evaluated was quite varied and included subject based bursaries, merit based and scholarship schemes, and financial provision aimed at attracting more students attending local schools. Once again the positive comments on the effectiveness of these other schemes outweighed the negative and included the following:

“ raising academic achievement as part of entry/to improve the A level grade of applicants/the number of students has gone from 40 to 120 with higher entry grades/we have seen a four fold increase in students from state schools and colleges.” Pre-1992 HEI

“The number of applicants for competitive scholarships has increased and the number of students from the lower income bracket has increased” Post-1992 HEI

“The travel bursary had a high impact on recruitment/Also we managed to increase the [ratio] of entry application to acceptances/ unfortunately we have not been able to increase the number of applicants” Pre-1992 HEI

“The scholarship scheme improved the recruitment of students from particular areas as well as retention” Pre-1992 HEI

“Students who were coming in on a scholarship were performing as well as those who were not on a scholarship” Post-1992 HEI

To conclude, overall, HEIs that had evaluated their main bursary or scholarship provision tended to be positive about its impact. However, it is difficult to come to any firm conclusions about the impact of institutional financial support on student behaviour and choices from the evidence collected in this particular study. As discussed above in section 2.2, the eligibility criteria for receipt of an HEI's main source of financial support varied from one HEI to another as did the amount of money on offer. The small number of HEIs surveyed, the different aims and objectives of the HEIs' financial support schemes, the diversity of provision at these HEIs, and the varied ways in which HEIs evaluated their schemes make it impossible to identify from the survey why some financial support schemes appeared more successful than others. Nor is it possible to pinpoint the characteristics of 'successful' and 'unsuccessful' schemes.

APPENDIX

Table A.1 Students' assessment of the amount of information on bursaries provided by HEIs

	Amount of information			N
	Too much	Just enough	Not enough	
	%	%	%	
What bursaries are for	1	79	20	1,408
Whether you would qualify for a bursary	1	71	28	1,408
How much bursary you would receive	3	68	29	1,402
How to apply for a bursary	2	54	44	1,392
When you would receive the bursary	1	41	57	1,388

Base – students who identified material produced by HEIs on bursaries as the most useful source of bursary information

Source: Birkbeck Survey of Students, 2008

Callender .C., Wilkinson, D., and Hopkins, R. (2009) *Higher Education Students' Awareness and Knowledge of Institutional Bursaries and Scholarships*, Office for Fair Access, Bristol

Table A.2 Students' assessment of how easy or difficult it was to understand the information on bursaries provided by HEIs

	Clarity of information				N
	Very easy	Easy	Difficult	Very difficult	
	%	%	%	%	
What bursaries are for	20	65	13	1	1,389
Whether you would get a bursary	16	56	25	4	1,406
Whether you have to repay your bursary	32	55	11	2	1,390
How much bursary you would receive	16	49	30	5	1,400
When you would receive the bursary	10	36	41	13	1,374
How to apply for a bursary	12	45	32	10	1,378
Whether receipt of a bursary affects whether you can get other government-funded financial support	12	40	35	14	1,289

Base – students who identified material produced by HEIs on bursaries as the most useful source of bursary information

Source: Birkbeck Survey of Students, 2008

Callender .C., Wilkinson, D., and Hopkins, R. (2009) *Higher Education Students' Awareness and Knowledge of Institutional Bursaries and Scholarships*, Office for Fair Access, Bristol