

P-04-615 A Fair Students Loan Payment in the Final Year of Training (Wales) Bill – Correspondence from the Petitioner to the Committee, 26 January 2015

Dear Committee Members

Thank you for taking the time to consider my petition in relation to fairer student loan payments in the final year of study. This relates to my experience and the experience of others as a third year student midwife and the loan payments we are entitled to in relation to this.

When first applying for a student loan to help with costs and living expenses to study midwifery it is automatically taken into account that you may be entitled to a NHS means tested bursary which is not repayable. You are only entitled to the maintenance loan element of this student loan as tuition fees are not payable on healthcare courses.

The student loan is repayable and as from study starting in 2012 (when I proceeded with this degree) this is repayable after earning £21,000..

In my first year I received three payments based on “term” dates in the sum of £766.92, £766.92 and £790.16. In my second year I received three payments in the sum of £832.26, £832.26 and £857.48. My final year payments are £655.38, £655.38 and £675.24. These payments are made in September, January and April. As you can see there is a difference every year in the payments made but in the final year of study the loss of between £91.68 and £176.88 per term is a huge loss.

Term dates in relation to midwifery do not exist as per normal degree studies and I understand that these have to be set by the student loan company to streamline payments.

Midwifery students and other healthcare students work extremely hard. At any one time we are preparing assignments, studying for examinations, being assessed on scenario based work and presentations all whilst attending a full time Nursing and Midwifery Council accredited course or long placements which include 12 hour shifts working during daytime, night time and weekends.

The final placement on the course starts in July and finishes at the end of August where we are then assessed to proceed to be included into the Nursing and Midwifery Council register. This is not utilised as “summer holidays”.

I have received correspondence from the Students Finance Wales who have responded as follows:

“Good morning Maryanne, Many thanks for your patience in responding to this email. The reason that your maintenance loan is less in your final year is because you leave higher education at the end of the summer term and are therefore not entitled to financial support over the summer holiday; this is normal and applies to all students who are in their final year.”

This is not the case in the final year as midwifery students as we continue to study throughout this period and our midwifery course does not finish until 22 September 2015.

Midwifery is a lifelong dream of mine. Having a family to support and children to provide for the acute drop in the student loan has been a shock to me. Losing as I have stated above the amount of money at every instalment has been a struggle.

This student loan is repayable by all students who continue into employment and earn over the threshold that has been set. I and all my student midwife colleagues hope to work in the National Health Service in Wales and utilise our training to the fullest extent and benefit the women and families of Wales and “repay” the funding that has been provided for our studies.

I would ask that the student loan is looked into for healthcare students to allow the actual “term” times to be assessed and payments made accordingly.

Yours sincerely

**Maryanne Bray
Third Year Student Midwife**