Student Finance Review

Publication Date: 2025

Contents

Executive Summary

The purpose of this study was to assess the distribution and effectiveness of financial assistance schemes available for students at the University of Westminster (UoW). Additionally, it investigated the nature and efficacy of related communications to potential recipients; it was noted that the uptake for some of the schemes was below expected levels.

The report reached the following conclusions:

- The realignment of scholarship and bursary/grant assistance according to the 2020-21 to 2024-25 Access and Participation Plan (APP) can be considered successful, with Black students receiving a greater proportion of awards from 2021-22 than in previous years.
- Most recipients met the relevant eligibility criteria. The small number of cases where the researcher queried eligibility constituted a grey area, and the decision to award in each case was understandable.
- Cross-referencing of the existing offer against the risk groups in the latest iteration of the APP highlighted several gaps in provision and student groups that might benefit from monetary support. For instance, no scholarships were available for part-time students, while mature (21+) students and students with caring responsibilities were also under-served.

- Comparison with UoW's post-1992 peers indicated the need for a review of the value of some awards, their structure (i.e., group-specific awards versus awards with a broad base of eligibility) and/or eligibility criteria.
- It is recommended that the SFT and Scholarships Team review their marketing and communication approach to ensure its effectiveness. This might include an exploration of more creative ways to use scholarship/bursary testimonials in their communications and marketing materials, having a presence at Freshers' Fair and continuing the stall for National Student Money Week, creating an (annual) survey for all bursary and scholarship participants that incorporates questions about communications and marketing in addition to those about the application process.
- APP evaluation of financial assistance schemes is currently restricted to a count of eligible recipients receiving each award. It is recommended that UoW's APP evaluators incorporate the impact of financial assistance as it relates to continuation, completion, progression into highly skilled employment or study, and attainment (i.e., "good honours" and "first") into the evaluation (see Evaluating the Impact of Financial Support). This would help evidence the tangible impact of financial assistance in a way more likely to resonate with the Office for Students.

Introduction

The University of Westminster (UoW) administers and distributes a range of financial assistance schemes (i.e., scholarships, bursaries and grants) covering pre- and post-entry. Following a review of scholarships in 2019-20, UoW's financial assistance offer was aligned with the continuation and completion gaps identified in the 2020-21 to 2024-25 Access and Participation Plan (APP), as well as UoW's institutional priorities and mission.[1] One objective of the present study was to understand the success of that alignment. That said, uptake for some of these schemes is below expected levels, with the most recent APP (2025-26 to 2028-29) demonstrating the university's intention to remedy this situation.[2] As such, an aim here is to understand how information about financial assistance is communicated generally and to specific target audiences. Furthermore, this study analysed scholarship, bursary and grant data for up to five academic years, identifying award recipients and checking adherence to eligibility criteria. These criteria were cross-referenced against the risk groups identified in the APP to detect distribution gaps at different stages of the student lifecycle (i.e., access, continuation, attainment,

[1] University of Westminster, *Success Participation and Access Group: Scholarships Portfolio Review 2019-20* (Westminster: University of Westminster); University of Westminster, *Access and Participation Plan, 2020-21 to 2024-25* (Westminster: University of Westminster).
[2] University of Westminster, *Access and Participation Plan, 2025-26 to 2028-29* (University of Westminster, 2024).

completion, and progression) which might be reduced or eliminated through the provision of financial assistance. Finally, the academic impact of these schemes was analysed in terms of their effect on student continuation, attainment, and completion of studies, as well as post-study impact (i.e., progression).

Based on recipients, the realignment of scholarship, bursary and grant assistance in line with the 2020-21 to 2024-25 APP can be considered successful, with Black students receiving a greater proportion of awards from 2021-22 than before. Furthermore, most recipients met the relevant eligibility criteria. The small number of cases where the researcher queried eligibility constituted a grey area, and the decision to award in each case was understandable. Cross-referencing the existing offer against the risk groups in the latest iteration of the APP highlighted several gaps in provision and student groups that might benefit from monetary support. For instance, no scholarships were available for part-time students, while mature (21+) students and students with caring responsibilities were under-served. Comparison with UoW's post-1992 peers suggested that we should review the value of some awards, their structure (i.e., group-specific awards versus awards with a broad base of eligibility) and/or eligibility criteria. Analysis of communications and marketing concerning financial assistance found no overarching strategy, though there were patterns of behaviour that could be developed into a more systematic approach, including more in-depth and standardised evaluation. The evaluation of scholarships and bursaries concerning their impact on continuation, completion, attainment ("first" and "good honours"), and progression to highly skilled employment or study found, at the top-level, a generally positive association between receipt of financial assistance and outcomes in the aforementioned areas relative to other (non-financial-assistance-receiving) low-income students.[3] It is recommended that impact evaluation of this nature be incorporated into the APP's evaluation.

Methodology and Method

This study adopted a mixed-methods approach consisting of descriptive and inferential statistics. The statistical analysis was built on secondary data originally collected by the Student Funding Team (SFT) and Scholarships Team, as well as that held by UoW. This included data on bursary, grant and scholarship awards covering the academic years 2019-20 to 2023-24, typically consisting of a UoW student ID or Student Support Number (SSN) and demographic information, such as gender, ethnicity, etc. However, data completeness varied from scheme to scheme. Data

[3] A special thanks goes to the Business Intelligence and Institutional Research team's Senior Business Intelligence Analyst for performing the quantitative statistical analysis and assembling the scholarship/bursary impact QlikView dashboard.

held by the institution was used to fill the gaps. The Business Analytics and Market Insight team were provided anonymised UoW student IDs and SSNs and asked to match numerous student characteristics (i.e., age, ethnicity, sex, disability status, care leaver status, IMD (Index of Multiple Deprivation) quintile, etc.).[4] This highlighted several anomalies in the data, including several students with no reported disability receiving the Disability Scholarship. However, correspondence with the Scholarships Team revealed that all affected students were either receiving the Disabled Students' Allowance (DSA) or in the process of registering (see Disability Scholarship analysis below). Nevertheless, this raised the importance of ensuring data quality and consistency across the institution. Following this, a range of tabulations and charts were produced for each scholarship or bursary/grant using Microsoft Excel. UoW's Student Demographics QlikView dashboard was used to generate student populations for the university as a whole. This data was then compared against scholarship and bursary/grant awarding data to identify gaps.

Additionally, this study drew upon earlier analyses of financial assistance, multiple iterations of the APP, as well as verbal and written correspondence with the SFT and Scholarships Team. Indeed, the 2020-21 to 2024-25 APP constituted the key benchmark against which scholarships and bursary/grant data were considered. The 2018-19 Financial Support Statistical Tool Report provided a backdrop to the descriptive statistics and inferential analysis. Similarly, the 2019-20 Scholarships Portfolio Review and associated documents were utilised for context. Looking ahead, financial assistance target criteria/groups were mapped against the 2025-26 to 2028-29 APP, particularly its Equality of Opportunity Risk Register (EORR) and Office for Students (OfS) data on traditionally underrepresented groups to highlight discrepancies between financial assistance targeting and equality of opportunity risks. The financial assistance webpages of other post-1992 HE providers were scoured and compared against the types and values of UoW's offer. Correspondence with key colleagues was crucial for providing contextual information, explaining data anomalies, and detailing numerous processes, such as the marketing and communication of information regarding financial assistance.

Summary of Scholarships, Bursaries and Grants

This section tabulates the financial assistance currently available at UoW. Figures 1 and 2 provide details about the type of award available (i.e., cash and/or fees), the total amount awarded, the allocation for the current academic year, the award value and duration, as well as descriptive

[4] The Index of Multiple Deprivation is a measure of relative deprivation for small areas based on seven domains: income, employment, education, health, crime, barriers to housing and services, and living environment. 1 = high deprivation, 5 = low deprivation.

notes summarising information from application forms; from this, it was possible to produce a list of target criteria/groups which were used to cross-reference provision against traditionally underrepresented populations and UoW's at-risk groups.

Summary of Scholarships

There are important caveats concerning the award of scholarships at UoW. For instance, a student may only receive one scholarship from UoW. Receiving a scholarship means a student is no longer eligible for the Westminster Bursary (WB). Scholarship awards are reviewed each academic year. Students must continue to satisfy all the eligibility criteria to receive the award in subsequent years. Scholarships are not paid during repeat years, suspended periods, or during placement or study abroad year, effectively meaning students in the latter two categories must make a choice between receiving funding and undertaking (unpaid) employment opportunities, though the extent and impact of this requires further research. A student who does not progress to the next academic level will have their scholarship put on hold to allow them time to progress; this is only available once during their degree.[5]

Figure 1 provides a tabulated summary of the scholarships offered by UoW since the 2020-21 academic year. Donor/partner-funded scholarships have been excluded from the analysis as UoW does not influence the eligibility criteria or award values. Several patterns emerge from the data. Firstly, most scholarships target students with a household income of less than £25,000, indicating a focus on supporting financially disadvantaged students. This figure is set by the UK Government and is the threshold at which students can get the full maintenance support from the Student Loans Company. This threshold has remained unchanged in cash terms since 2008. As such, its value has fallen in real terms by 39%, making students from lower real household income levels less likely to be eligible for a full student loan.[6] All of the scholarships are aimed at full-time undergraduate students, indicating an emphasis on making support available for students, often younger, pursuing their first degree. Several scholarships are aimed at specific sections of the student population. For instance, six scholarships prioritise or exclusively target students of BAME (Black, Asian, and Minority Ethnic) background. Recognising the unique challenges faced by Care Leavers and Young Adult Carers (YAC), the Great Start Scholarship (GSS) prioritises these groups, as well as Estranged Students.

[5] Full terms and conditions can be found here: https://www.westminster.ac.uk/sites/default/public-files/general-documents/home-undergraduate-scholarships-terms-and-conditions-2024.pdf.

[6] Email correspondence with Steve Anderson, Student Advice and Funding Manager. Those with a household income less than £25,000 will receive the full Maintenance Loan.

Thus, the current provision of financial assistance aligns with groups identified by the OfS where data shows gaps in equality of opportunity concerning access, success, or progression, such as students from areas of low socio-economic status, some BAME students, disabled students, care leavers, carers, and estranged students.[7] However, there are some omissions: mature students, people from Gypsy, Roma and Traveller communities, refugees, and students from military families. Of course, provision needs to reflect local needs, and it is important to consider institution-specific data to ascertain whether such omissions are justified and whether financial assistance constitutes the most effective remedial measure (see Mapping Scholarships and Bursaries to the APP).

Figure 1. Undergraduate scholarships offered by UoW since 2020-21 academic year

No.	Scholarship	Type	Total awarded (new and continued)	Allocation (2024-25)	Award value	Award duration	Notes	Target criteria
1	Continue learning and succeed in studies (CLASS) scholarship	Cash	100	100	£1,000	1 year	This bursary is open to Level 6 full-time home students (and Level 5 if budget allows) with a household income of less than £25,000. Students must have received the full undergraduate student loan. Priority is given to BAME students.	BAME FT Low HI UG UK
2	Disability Scholarship	Cash or fees	8	4	£2,500 per year	Up to 3 years	Scholarship for full-time home undergraduate students with a documented disability and a household income of £25,000 or below. Does not consider other external funding. Students must not already hold a degree.	Disability FT Low HI UG UK
3	Foundation Degree[8] Scholarship	Cash or fees	28	15	£1,800 per year	Up to 4 years	Available to home students due to start a full-time undergraduate course with an Integrated Foundation Year and a household income of £25,000 or below. Students must not already hold a degree.	FT FY Low HI UG UK
4	Great Start Scholarship	Cash or fees	163	80	£2,000 per year (value increased to £2,400 for 2024-25	Up to 3 years	Home students with a household income of £25,000 or below who hold an offer for a full-time undergraduate degree and do not already hold an Honours degree are eligible. Priority is given to BAME students, Young Adult Carers (YAC), Care Leavers and Estranged Students.	BAME Care Estranged FT Low HI UG UK YAC
5	Vice Chancellor's Scholarship	Cash or fees	22	10	£5,000 per year	Up to 3 years	Available to full-time undergraduate students from a Black or Black Mixed ethnic background. Students must have a household income of £25,000 or below and must not already hold an Honours degree.	BAME FT Low HI UG UK
6	Westminster Bursary	Cash	1,507	773	£700	Up to 3 years	This is a means-tested bursary for home undergraduate students with a household income of £0.	Low HI UG UK

Key for Figure 1: 1) Low HI = low household income, 2) FT = full-time, 3) Care = Care-leavers and 4) FY = Foundation Year.

[7] Office for Students, "Access and participation glossary", *Offices for Students* [Accessed 05/11/2024], https://www.officeforstudents.org.uk/for-providers/equality-of-opportunity/access-and-participation-glossary.
[8] Also referred to as the Great Start Foundation Scholarship.

Summary of Bursaries and Grants

UoW offers a number of bursaries/grants for current students; Figure 2 tabulates these. Like scholarships, several bursaries/grants target students from low-income households (i.e., less than £25,000). Most bursaries/grants are aimed at full-time students, with the exception of the Estranged Students Bursary (ESB). However, as the ESB is exclusively focused on students estranged from their parents, and while those applying for the WB (see Figure 1) must prove a zero household income, part-time students, except for an extremely small pool, are effectively excluded. Students from the OfS underrepresented groups also have bursary provision (i.e., Care Leavers (Care Leavers Bursary (CLB)), BAME students (CLASS)). Additionally, international students can apply for the Cost of Living Assistance Scheme (COLAS). At the same time, the Living Expenses Support Scheme (LESS) is designed to help students with living expenses, travel, childcare, and day-to-day costs. Thus, students from other groups would be eligible for the LESS scheme, including student parents, and commuting students who show lower continuation and completion rates than their peers.[9] In summary, the current provision of financial assistance is designed to support a range of underrepresented and disadvantaged groups, though not without omissions (see Mapping Scholarships and Bursaries to the APP).

Figure 2. Bursaries and grants offered by UoW since 2020-21 academic year

No.	Bursary	Type	Total awarded (new and continued)	Allocation (2024-25)	Award value	Award duration	Notes	Target criteria
1	Care Leavers' Bursary	Cash	140	35 to date	£750 per year (£1,000 in 2024-25)[10]	1 year, students can apply once per academic year, so long as they continue to meet the eligibility criteria.	Open for full-time, under 25, undergraduate or postgraduate taught home students. Applicants must have submitted evidence of their care leavers status (i.e., evidence of at least 13 weeks in care up until age 18) to their Local Authority. Care leaver status must be confirmed by Student Finance England (SFE).	Age Care FT PGT UG UK
2	Cost of Living Assistance Scheme	Cash			£300	n/a	The scheme is aimed at fully enrolled home and international students at undergraduate, postgraduate taught, or postgraduate research levels. The grant is designed to assist students experiencing difficulties with day-to-day expenses and accommodation.	FT PGR PGT PT UG UK
3	Estranged Students Bursary	Cash	210	50 to date	£1,000 per year (£1,200 in 2024/25)[11]	1 year, students can apply once per academic year, so long as they continue to	This is for students under 25 who are classified as independent due to estrangement by SFE.	Age Estranged

[9] University of Westminster, *Access and Participation Plan, 2025-26 to 2028-29*, 37-38. This needs to be qualified by saying that it is not commuter status *per se* driving these lower rates but other factors. For instance, students with no parental experience of higher education are disproportionately more likely to be commuter students.

[10] University of Westminster, "Support for Care Leavers", *University of Westminster* [Accessed 27/09/2024], https://www.westminster.ac.uk/current-students/support-and-services/support-for-care-leavers.

[11] University of Westminster, "Support for Estranged Students", *University of Westminster* [Accessed 27/09/2024], https://www.westminster.ac.uk/current-students/support-and-services/support-for-estranged-students.

						meet the eligibility criteria.		
4	Living Expenses Support Scheme (LESS)	Cast	912	100 to date	£100 - £3,000 per year	1 year, students can apply once per academic year, so long as they continue to meet the eligibility criteria.	LESS aims to assist home students with rent, travel, childcare, and day-to-day living costs. The scheme cannot be used to pay tuition fees. Part-time applicants must be studying at least 25% of the full-time equivalent, have applied for the part-time tuition fee loan and be in receipt of the full part-time maintenance loan. Postgraduate students whose tuition fees have been paid in accordance with the instalment plan may apply for LESS. The amount awarded depends on an assessment of needs.	FT PGT PT UG UK

Key for Figure 2: 1) PGR = Postgraduate Research.

Recipients of Financial Support

Scholarships: The Institutional Picture

Scholarships and Ethnicity (5-way)

A 2018-19 analysis of financial support revealed a disproportionate awarding of UoW's Excellence Awards (now discontinued) and Distant Horizons programme (now sitting with the Global Mobility team) funds to White students and students from less deprived neighbourhoods (based on the IMD).[12] Scholarships were found to be better targeted towards students from more disadvantaged areas but were still disproportionately awarded to White students. While the evidence does not allow us to talk about educational outcomes as a direct cause of receiving a scholarship, those in receipt were more likely to progress to their second year, complete their course, and do so with good honours.[13]

Examining the data year by year, the proportions of different ethnicities represented in the UoW student body have remained stable from 2019-20 to 2022-23 (Figure 3). However, the proportions receiving scholarship funding have not mirrored the overall ethnic composition of the student population; rather, they have fluctuated from one academic year to the next (Figure 5). For example, in 2019-20, White students constituted 35.5% of the student population but accounted for 52.3% of scholarship recipients. This can be contrasted with 2021-22, where White students were underrepresented, receiving 20.1% of scholarship funding despite making up 32.6% of the student population overall. On the other hand, Black students were greatly overrepresented, making up 15.3% of the student population but receiving 48.6% of scholarships. Asian students have been perennially underrepresented. When we examine

[12] The University's Excellence Awards are given as prizes based on course performance. Distant Horizons Awards are intended to help fund outward mobility options.

[13] University of Westminster, *2018/19 Financial Support Statistical Tool Report* (Westminster: University of Westminster, Undated).

household income data for 2022-23, specifically the £25,000 threshold that determines eligibility for many assistance schemes, we observe a narrowing of the overrepresentation of Black recipients (i.e., 17.1% of eligible population and 24.1% of recipients) and a widening of the overrepresentation gap for White recipients and underrepresentation of Asian students (Figure 4). Given efforts to achieve closer alignment between scholarships and bursaries/grants and APP 2020-21 to 2024-25 targets, these findings are unsurprising[14] - the APP identified that Black entrants 'persistently continue or qualify at rates that are lower than entrants of other ethnicities'.[15]

Figure 3. Student population (%) 2019-20 to 2022-23 (Ethnicity 5-way)[16]

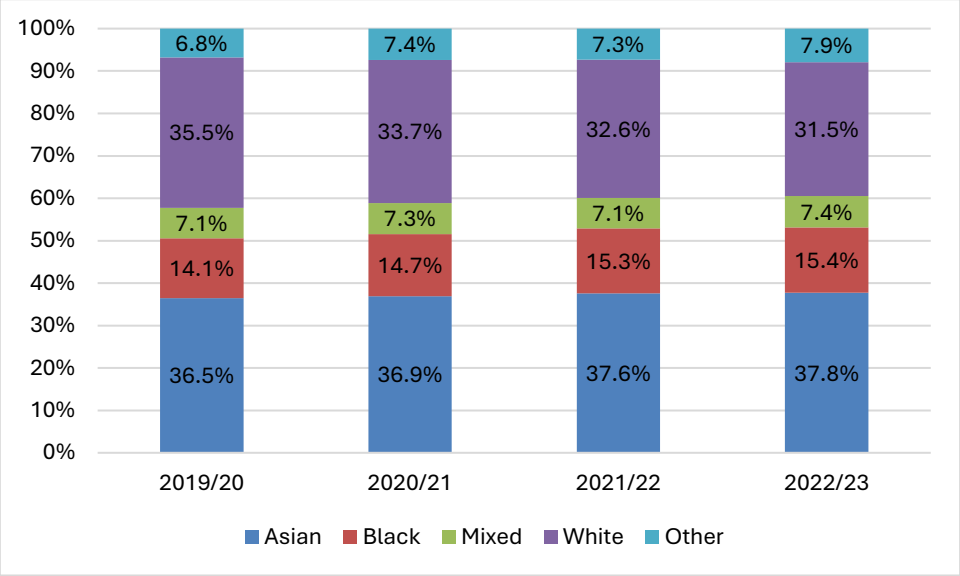


Figure 4. Household income under £25,000 (%) 2021-22 to 2023-24 (Ethnicity) (Full-time enrolled)

[14] University of Westminster, *Success Participation and Access Group: Scholarships Portfolio Review.*
[15] University of Westminster, *Access and Participation Plan, 2020-21 to 2024-25*, 4.
[16] UK-domiciled, home fee-paying, first-degree students, excluding dormant students. Students with an unknown ethnicity are excluded.

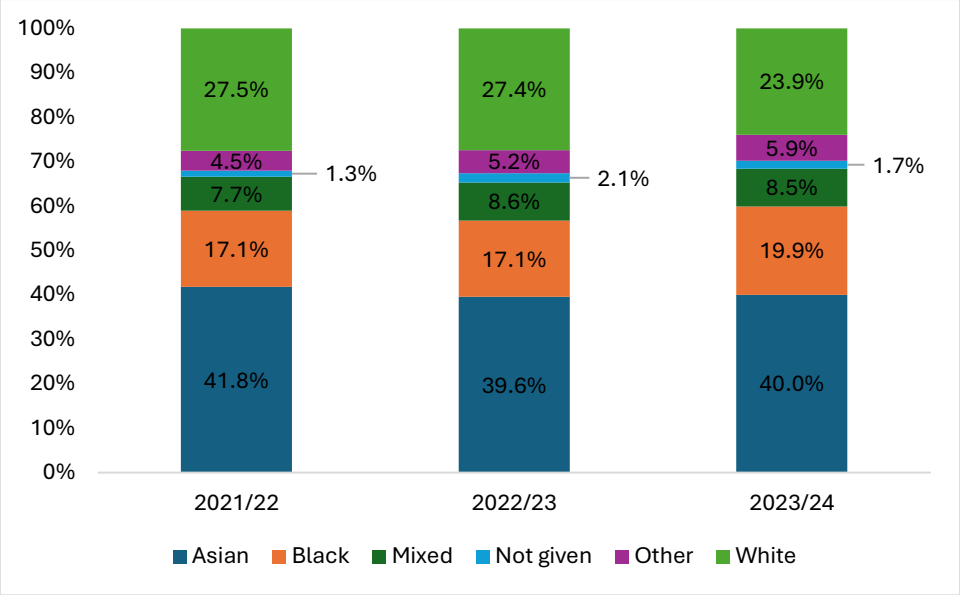
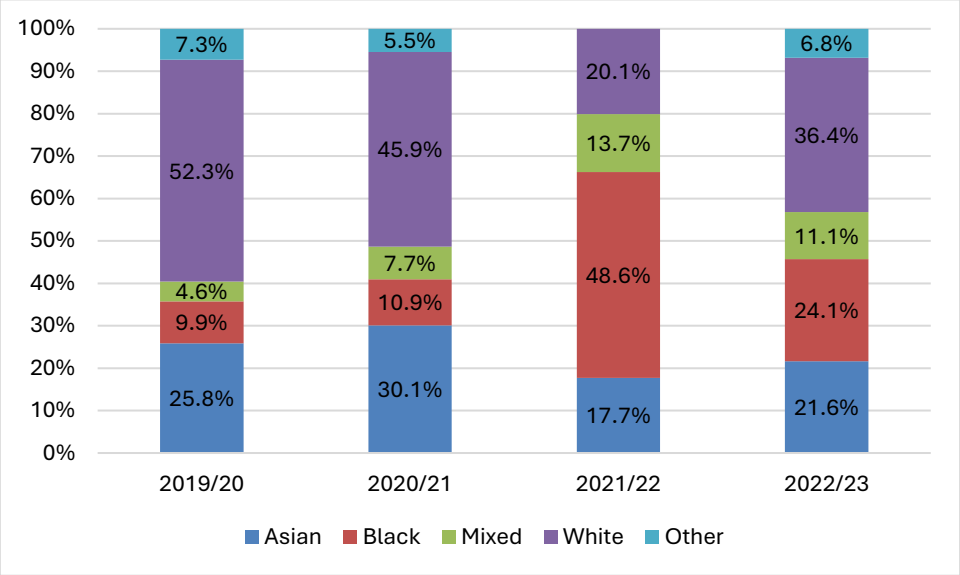


Figure 5. Scholarship receiving populations (%) 2019-20 to 2022-23 (Ethnicity 5-way)[17]



Aggregating the data across the four academic years presents a different picture (Figure 6). Asian students were underrepresented, with a percentage point gap of -13.4pp, as were Other students, but only by -0.8pp. All other ethnic groups were overrepresented, particularly Black students (8.5pp). For students below the £25,000 threshold, we observed that Black and Mixed students were overrepresented by a reasonable margin, while Asian students were underrepresented (Figure 7).

Figure 6. Average student populations 2019-20 to 2022-23 (all and scholarship receiving) (Ethnicity 5-way)

Ethnicity (5-way)	Domicile	Average (all) (%)	Average (scholarship receiving) (%)	Percentage point gap
Asian	UK	37.2	23.8	-13.4pp

[17] UK-domiciled, home-fee-paying, first-degree students, excluding dormant students who received a scholarship. Students with an unknown ethnicity are excluded.

Black	UK	14.9	23.4	8.5pp
Mixed	UK	7.3	9.3	2pp
White	UK	33.3	38.7	5.4pp
Other	UK	7.3	6.5	-0.8pp

Figure 7. Average student populations (%) 2021-22 to 2022-23 (household income, FT and scholarship receiving) (Ethnicity)

Ethnicity	Domicile	Average (household income, FT) (%)	Average (scholarship receiving) (%)	Percentage point gap
Asian	UK	40.7	19.7	-21.0pp
Black	UK	17.1	36.4	19.3pp
Mixed	UK	8.1	12.4	4.3pp
White	UK	27.5	28.3	0.8pp
Other	UK	4.8	3.4	-1.4pp

Scholarships and IMD Quintiles

The story regarding IMD quintiles and scholarship allocation follows a narrative arc similar to that for ethnicity. Overall, the student population based on IMD quintile remained stable from 2019-20 to 2022-23 (Figure 8). However, regarding scholarship awarding, the proportions of students from IMD quintiles 1 and 2 jumped dramatically in 2021-22, with a similar state of affairs presenting in 2022-23 (Figure 9). Aggregating the five years (Figure 10), 56.4% of scholarship recipients came from relatively disadvantaged backgrounds (i.e., quintiles 1 and 2). However, 43.5% came from quintiles 3-5, with nearly a quarter of scholarships awarded to students from quintiles 4 and 5. The numbers we see and the shift in 2021-22 can be traced back to the Scholarships Portfolio Review 2019-20, particularly the move from merit- to needs-based scholarships.[18]

Figure 8. Student population (%) 2019-20 to 2022-23 (IMD Quintile)[19]

[18] University of Westminster, *Success Participation and Access Group: Scholarships Portfolio Review*.

[19] UK-domiciled, home-fee-paying, first-degree students, excluding dormant students. Students with an Unknown or non-UK IMD quintile are excluded.

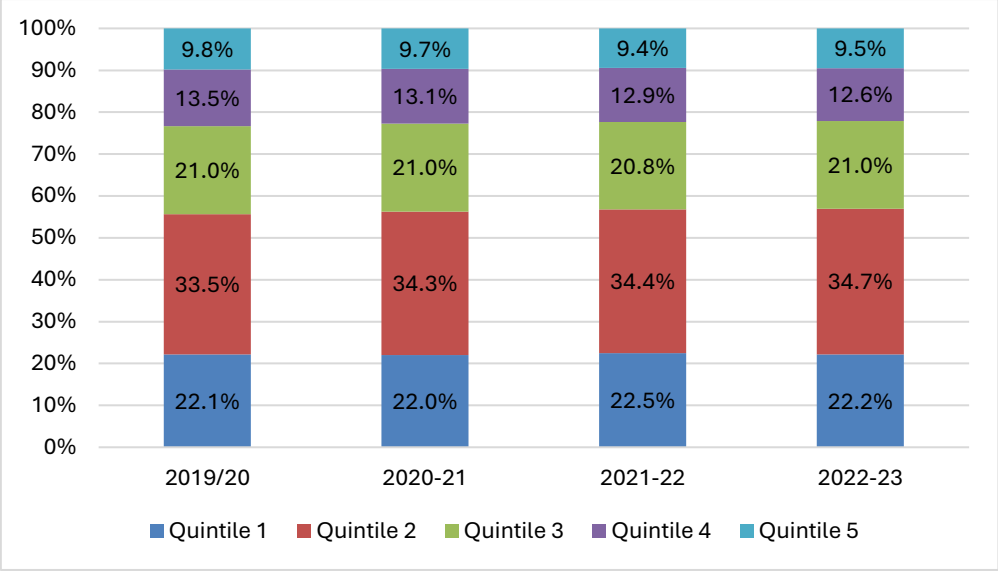


Figure 9. Scholarship receiving populations (%) 2019-20 to 2022-23 (IMD Quintile)[20]

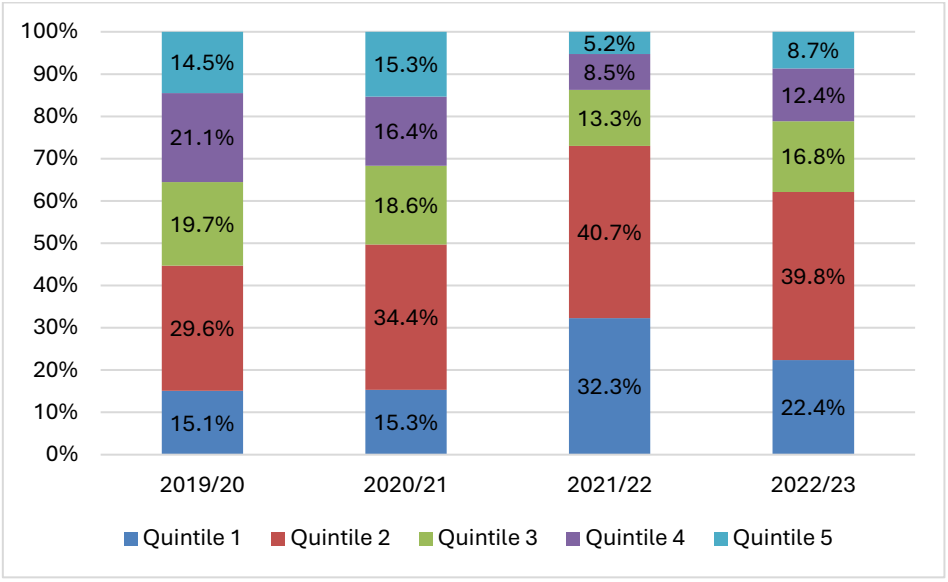


Figure 10. Aggregate student populations 2019-20 to 2022-23 (all and scholarship receiving) (IMD Quintile)

IMD Quintile	Domicile	Average (all) (%)	Average (scholarship receiving) (%)	Percentage point gap
Q1	UK	21.3	22.2	0.90
Q2	UK	36.1	34.2	-1.90
Q3	UK	17.1	20.9	3.80
Q4	UK	14.6	13.0	-1.60
Q5	UK	10.9	9.6	-1.30

Scholarships and Sex

For 2019-20 to 2022-23, sex distribution remained stable from year to year, with minimal fluctuation. Aggregated analysis showed that female students were disproportionately more

[20] UK-domiciled, home-fee-paying, first-degree students, excluding dormant students who received a scholarship. Students with an Unknown or non-UK IMD quintile are excluded.

likely to receive a scholarship than male students (Figure 11); this narrows slightly when we factor in household income and study load status for 2021-22 to 2022-23 (Figure 12). The driver of this outcome is difficult to pinpoint. We know that more females are proactively applying for scholarships. Still, we do not understand why this is the case and whether an adjustment to targeted marketing and communications might make applying more attractive to males.

Figure 11. Average student populations 2019-20 to 2022-23 (all and scholarship receiving) (Sex)

Sex	Domicile	Average (all)[21] (%)	Average (scholarship receiving)[22] (%)	Percentage point gap
Female	UK	58.5	66.9	8.4pp
Male	UK	41.5	33.1	-8.4pp

Figure 12. Average student populations 2021-22 to 2022-23 (household income, FT and scholarship receiving) (Sex)

Sex	Domicile	Average (household income, FT) (%)	Average (scholarship receiving)[23] (%)	Percentage point gap
Female	UK	60.6	66.2	5.6pp
Male	UK	39.4	33.8	-5.6pp

Analysis of Individual Scholarships

The following section adopts a granular approach, analysing scholarships individually. Scholarship eligibility criteria were tested against recipient demographics to ascertain whether intentions aligned with actual distribution. Data was available for the 2020-21 round of High Achiever Scholarship awards; however, this was excluded due to its discontinuation.

CLASS Bursary

We have data for the CLASS bursary covering three academic years (2021-22 to 2023-24). 26 students in the dataset were duplicates, indicating they had received the bursary twice. Of the 26, one student received the bursary twice in 2021-22. Figure 13 displays the ethnic composition of CLASS recipients and shows that Black students had a greater likelihood (a six in ten chance) of receiving the bursary. Looking at the total student populations for the years we have CLASS data, while Black students constituted 15.6% of students (2021-22 to 2023-24) 63.4% of CLASS recipients were Black. For other non-White groups (as this scholarship prioritises BAME applicants), Asians were underrepresented (11.2% of recipients against 37.8% of the student population), while Mixed students were slightly overrepresented (11.2% of recipients against 7.3% of the student population). The pattern of Black overrepresentation and Asian underrepresentation was a feature of 2021-22 and 2022-23. However, 2023-24 witnessed a shift in allocation away from Black students (20.0%) to Asian (22.0%) and White (28.0%) students.

[21] UK-domiciled, home-fee-paying, first-degree students, excluding dormant students.
[22] UK-domiciled, home-fee-paying, first-degree students, excluding dormant students who received a scholarship.
[23] UK-domiciled, home-fee-paying, first-degree students, excluding dormant students who received a scholarship.

Indeed, from a high (n = 85) in 2021-22, the number of Black recipients has decreased year-on-year (Figure 14). The change in allocation observed in the data from 2022-23 to 2023-24 was due to a broadening of eligibility criteria.

Figure 13. CLASS bursary recipients by ethnicity (%), 2021-22 to 2023-24

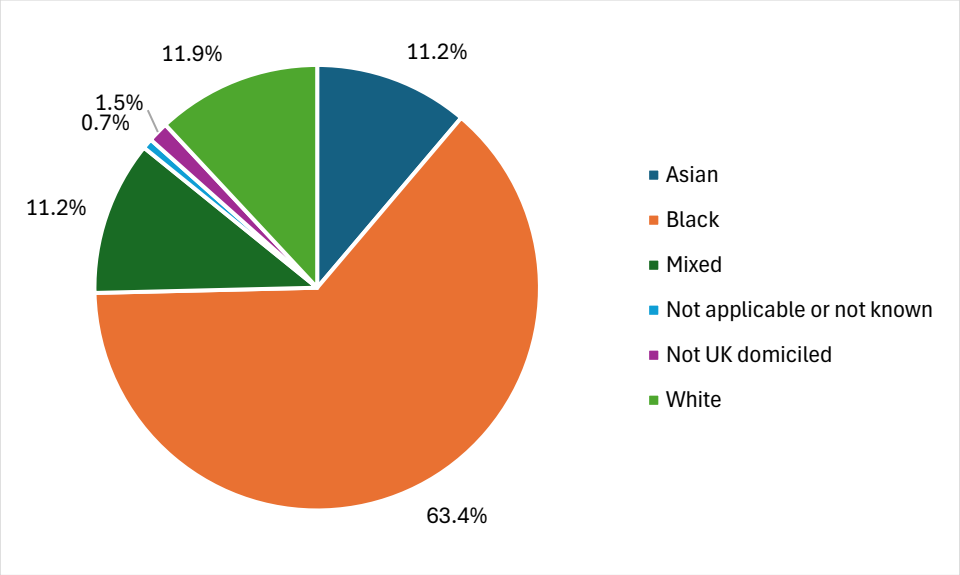
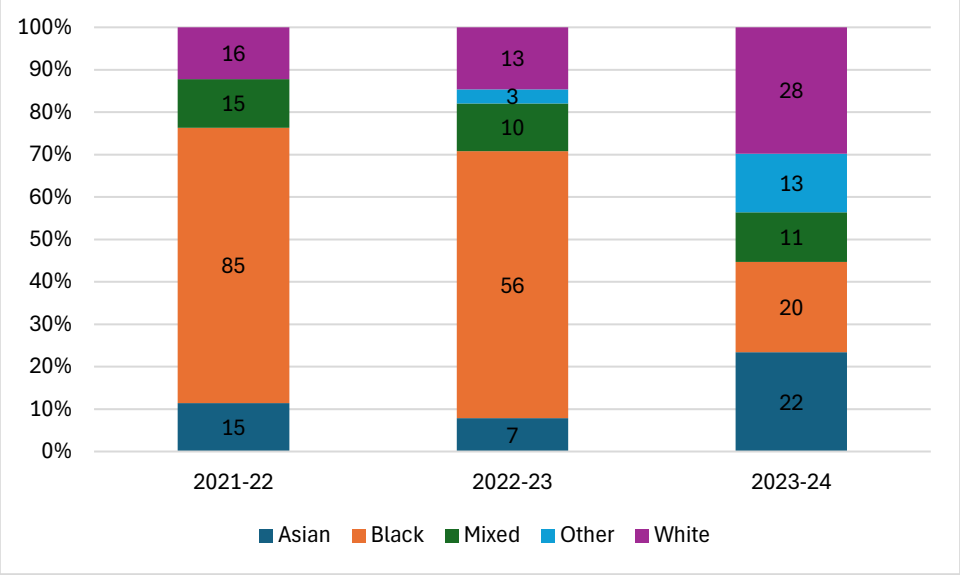


Figure 14. CLASS bursary recipients, year-on-year, by ethnicity 2021-22 to 2022-23



Analysis of CLASS recipients by deprivation indicator illustrates that targeting largely adhered to the award eligibility criteria. That said, the evidence against complete adherence to the criteria is caveated as it relies on a proxy measure of low household income. The CLASS bursary is targeted at students with a household income of less than £25,000. The IMD quintile was unknown for 10 students, leaving a total of 291. 69.1% of CLASS recipients were from IMD quintiles 1 and 2. However, this leaves almost a third from quintiles 3 (17.9%), 4 (7.9%) and 5 (5.2%). It should be commented that awards to students from quintiles 4 and 5 were just over one

in ten. This can be accounted for by consideration of the data sources the SFT consult in making decisions about CLASS bursary awards, chiefly SFE and household income data. Thus, while students may be classified in IMD quintiles 4 and 5, SFE data indicates that they have a household income below £25,000.

Analysis of recipient data by sex revealed that females were more likely to receive the bursary to an extent disproportionate to their proportion of the overall student population. Information on sex was available for 300 of 301 unique CLASS recipients. For the years for which data was available, 211 (70.3%) females and 89 (29.7%) males received the CLASS bursary.

Disability Scholarship

UoW's Disability Scholarship (DS) is exclusively aimed at undergraduates eligible for home fees with a documented disability and a household income below £25,000. From 2020-21 to 2023-24, 19 students received a DS. All recipients were or are studying full-time courses, and the majority were aged between 18 and 30 on entry. Nearly half of recipients were White (47.4%), with just over a quarter being Asian (26.3%), followed by Mixed (15.8%) and Black (10.5%). Additionally, recipients were almost evenly split in terms of sex, with 52.6% female and 47.4% male.

Most recipients were in IMD quintiles 1-3 (78.8%), with 52.6% from quintiles 1 or 2, indicating that the scholarship is largely reaching those from lower socio-economic backgrounds. Institutional data initially indicated only 14 of the 19 recipients had a registered disability. This anomaly was discussed with the SFT. The 5 students concerned either had a registered disability and were in receipt of the DSA or were in the process of applying for it. This highlighted discrepancies between different UoW datasets and the need to align these to ensure data consistency and accuracy.

Foundation Degree Scholarship

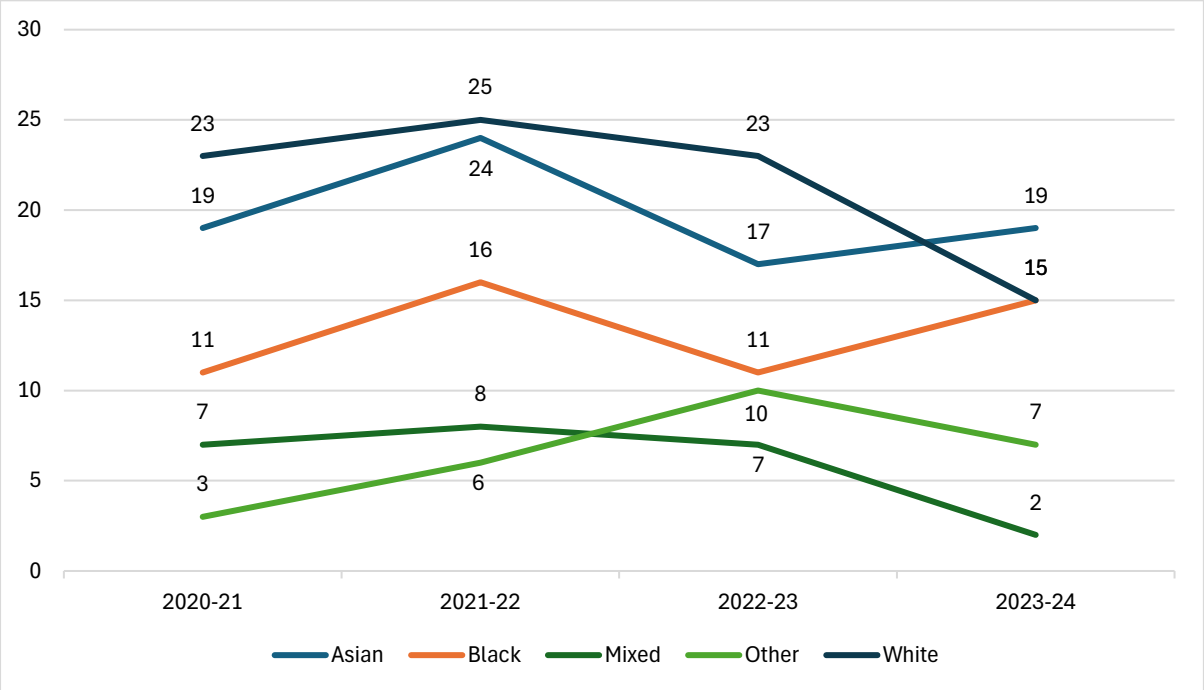
The Foundation Degree Scholarship (FDS) is available to home students due to start a full-time undergraduate course with an Integrated Foundation Year and a household income of £25,000 or below. FDS data covers the academic years 2020-21 to 2023-24. In this time, a total of 36 students received the award. All scholarships were awarded to students on undergraduate courses with an Integrated Foundation Year, indicating effective distribution on this criterion. Students receiving this award were most likely to be under 21 on entry to HE (55.6%), followed by students aged 21 to 25 (22.2%). The appeal of undergraduate degrees with a Foundation Year to younger students relative to students 26 and over may be due to several reasons. For older students, the prospect of being out of the labour market for an additional year may act to deter them from applying to such courses in the first instance. This has implications for the marketing

and communications of Foundation Degrees to mature students. With the emphasis on Lifelong Learning, upskilling and reskilling, ensuring such routes into HE appeal to older learners may be an important consideration. Regarding ethnicity, White students accounted for 50.0% of awards, followed by Black (19.4%) and Asian students (13.9%).

Great Start Scholarship

The Great Start Scholarship (GS) is aimed at full-time undergraduate students with a household income of £25,000. BAME students, YACs, Care Leavers, and Estranged students are given priority. Data was available for the academic years 2020-21 to 2023-24, with a total of 295 students after removal of duplicates (n =7). Results for the ethnicity analysis indicate that while White students (n = 86, 32.1%) constitute the largest single ethnic group to receive a GS Scholarship, the aggregation of non-White students establishes them as a majority of recipients (n = 182, 67.9%). This is broken down as follows: Asian (n = 79, 29.5%), Black (n = 53, 19.8%), Mixed (n = 24, 9.0%), and Other (n = 26, 9.7%). Year-on-year analysis shows that 2023-24 saw the smallest number of awards (n = 60) compared to a peak of 83 in 2020-21 (Figure 15).[24]

Figure 15. GS recipients by ethnicity (5-way) 2020-21 to 2023-24



The results of the analysis based on care leaver status show the awarding of the GS Scholarship in a positive light (see Figure 16), with this traditionally underrepresented group in HE

[24] These figures include those recipients where ethnicity was given as either "Not applicable or not known" or "Not UK domiciled".

being overrepresented in this instance. Data collection/availability gaps prevented analysis based on caring and estranged status.

Figure 16. GS Scholarship recipients by care leaver status, 2020-21 to 2023-24

Care leaver	Total student population (%)	GS recipient (%)	Percentage point gap
Care leaver	0.8	4.1	3.3
Not a care leaver	75.3	68.7	-6.6
Not known / not applicable	23.9	27.2	3.3

Vice Chancellor's Scholarship

The Vice Chancellor's Scholarship VCS is open to full-time undergraduate students from a Black or Black Mixed ethnic background; previously, the scholarship was open to students from an Asian background.[25] Additionally, students must have a household income of £25,000 or below. Data was analysed covering the academic years 2021-22 to 2023-24 and a sample population of 25 students. Across the three academic years, 19 of the 25 recipients were Black, six were Mixed. It is noteworthy that no students of Asian ethnic background received the scholarship in 2021-22 when they were eligible. Regarding the IMD quintile of recipients, most (n = 18) were from quintiles one (n = 7) and two (n =11), with four from quintile three.

Westminster Bursary

Launched in 2021, the WB is a multi-year means-tested grant for home-fee-paying undergraduates with a household income of zero. The initial award was £500 per academic year for three years, subject to successful progression to the next academic level. For the 2023-24 academic year, the award amount was raised to £700. WB data was cross-referenced with UoW's student information system SITS (Strategic Information Technology Services). Variables matched with the SSN were sex, age, ethnicity, intended course study load (i.e., part-time or full-time), IMD quintile, care-leaver status, and disability status. For the academic years 2021-22 to 2023-24, there were 298 unique students with no within-year duplicates. One student record was excluded as it was not possible to match their SSN with SITS data, leaving the total analysed at 297.

Overall, when we looked at unique students, the WB represented an exception to the rule that female students disproportionately receive financial assistance (Figure 17). In the case of WB, male students are overrepresented. The most plausible explanation is that the award is made automatically based on eligibility criteria.

Figure 17. Total home-fee-paying, UK-domiciled student population and WB recipients (%) by sex, 2021-22 to 2023-24

[25] University of Westminster, "Vice Chancellor's Scholarship 2021/22", *University of Westminster* [Accessed 05/11/2024], https://www.westminster.ac.uk/sites/default/public-files/general-documents/vice-chancellors-scholarship-application-form-21.pdf.

Sex	Total student population (%)	WB recipient (%)	Percentage point gap
Female	58.4	54.2	-4.2
Male	41.6	45.8	4.2

Excluding those where ethnicity was not known (n = 7), we observed that Black, Mixed, and Other students disproportionately received the WB; this was especially so in the case of Black students (Figure 18). One explanation for this could be that Black students are more likely to come from relatively more deprived areas and thus meet the zero household income criterion.

Figure 18. Total home-fee-paying, UK-domiciled student population and WB recipients (%) by ethnicity (5-way), 2021-22 to 2023-24

Ethnicity	Total student population (%)	WB recipient (%)	Percentage point gap
Asian	37.8	24.1	-13.7
Black	15.6	29.7	14.1
Mixed	7.3	11.7	4.4
Other	8.0	10.0	2
White	31.4	24.5	-6.9

Most WB recipients were full-time (n = 293); however, a small number (n = 4) were part-time. Part-time students comprise only a small proportion of the student population (Figure 19). While the WB is one of the few instances where we observed part-time financial assistance recipients, they were nevertheless underrepresented. One explanation is that working part-time undergraduate students (excluding part-time retrievers) have a household income that means they do not wish to take out the maintenance loan, and that places them outside the threshold for the WB. Given the latest APP's inclusion of part-time students as an at-risk group where cost pressures may negatively impact continuation and completion, and given the WB's stringent criteria (i.e., zero household income), the opening up of an existing bursary to part-time less restricted eligibility criteria might be beneficial for this small but under-served student population.

Figure 19. Total home-fee-paying, UK-domiciled student population and WB recipients (%) by study load (Full-Time/Part-Time), 2021-22 to 2023-24

Study Load	Total student population (%)	WB recipient (%)	Percentage point gap
Full-Time	97.9	98.7	0.8
Part-Time	2.1	1.3	-0.8

Most WB recipients were classified as being from IMD quintiles 1 or 2 (n = 199, 67.7%) (Figure 20).

Figure 20. Total home-fee-paying, UK-domiciled student population and WB recipients (%) by IMD quintile, 2021-22 to 2023-24

IMD Quintile	Total student population (%)	WB recipient (%)	Percentage point gap
Quintile 1	22.1	31.6	9.5
Quintile 2	34.7	36.1	1.4
Quintile 3	20.9	16.3	-4.6

Quintile 4	12.8	10.5	-2.3
Quintile 5	9.5	5.4	-4.1

Students with a recorded disability and care-experienced students were found to be overrepresented as receivers of the WB (Figures 21 and 22). While it is positive that these traditionally underrepresented groups in HE are receiving financial assistance, it could be that their status (i.e., having a disability and/or being a care leaver) means they have a higher statistical likelihood of living in a zero income household.

Figure 21. Total home-fee-paying, UK-domiciled student population and WB recipients (%) by disability status, 2021-22 to 2023-24

Disability status	Total student population (%)	WB recipient (%)	Percentage point gap
Disability recorded	11.2	22.2	11.0
No disability recorded	88.2	77.8	-11.0

Figure 22. Total home-fee-paying, UK-domiciled student population and WB recipients (%) by care leaver status, 2021-22 to 2023-24

Care leaver status	Total student population (%)	WB recipient (%)	Percentage point gap
Care leaver	0.8	2.4	1.6
Not a care leaver	74.0	61.3	-12.7
Not known / not applicable	25.1	36.4	11.3

Bursaries and Grants: The Institutional Picture

The 2018-19 report on financial assistance found that bursary/grant recipients in their first year were more likely to continue into their second year than similar students, where the value of the award was at least £2,000. However, evidence of the long-term effect (i.e., course completion) of receiving a bursary is negligible.[26] From 2019/20 to 2022-23, 3,967 students received a bursary. As a proportion of all first-degree and home-fee-paying students, bursary recipients constituted 7.8% and as a proportion of Other low-income students, 20.0%. 2020-21 recorded the highest number of bursary recipients (n = 1,857), followed by 2022-23 (n = 1,111). The lowest number of recipients was in 2019-20 (n = 326).

Bursaries and Ethnicity (5-way)

In terms of recipients, the year-on-year proportions accounted for by each ethnicity were roughly stable across 2019-20 to 2022-23. The aggregation of data revealed that students of Asian ethnic background were underrepresented (-13.9pp). All other groups were overrepresented, particularly Black students (6.0pp), followed by White students (4.0pp) (Figure 23). Regarding Black students, much of this is likely due to the specific targeting of bursaries in this population.

[26] University of Westminster, *2018/19 Financial Support Statistical Tool Report*.

In the context of the 2020-21 to 2024-25 APP's emphasis on Black students and the non-prioritisation of Asian students, as well as scholarship and bursary alignment to the plan, these results were not unexpected. However, the APP's latest iteration indicates the need to re-map scholarship and bursary provision (see Mapping Scholarships and Bursaries to the APP).

Figure 23. Aggregate student populations 2019-20 to 2022-23 (all and bursary receiving) (Ethnicity 5-way)

Ethnicity (5-way)	Domicile	Average (all) (%)	Average (bursary receiving) (%)	Percentage point gap
Asian	UK	37.2	23.3	-13.9pp
Black	UK	14.9	20.9	6.0pp
Mixed	UK	7.3	9.5	2.2pp
White	UK	33.3	37.3	4.0pp
Other	UK	7.3	9.0	1.7pp

Bursaries and IMD Quintiles

Most bursaries were awarded to students from relatively more deprived areas (Figure 24). Part of the explanation is likely to be that several bursaries are financially means-tested, with low household income being part of the eligibility criteria. However, it remains the case that nearly one in five bursary recipients were from the least deprived areas.

Figure 24. Aggregate student populations 2019-20 to 2022-23 (all and bursary receiving) (IMD Quintile)

IMD Quintile	Domicile	Average (all) (%)	Average (bursary receiving) (%)	Percentage point gap
Q1	UK	21.3	26.7	5.4pp
Q2	UK	36.1	34.1	-2.0pp
Q3	UK	17.1	19.8	2.7pp
Q4	UK	14.6	12.2	-2.4pp
Q5	UK	9.6	7.2	-2.4pp

Bursaries and Sex

We see a similar distribution pattern concerning sex for bursaries as we did with scholarships, with females being disproportionately more likely to be recipients (Figure 25). That said, most of UoW's bursaries are means-tested or linked to a specific group, such as care leavers. No other assessment takes place. Underrepresentation is consequently outside of the SFT's and Scholarships Team's control.

Figure 25. Aggregate student populations 2019-20 to 2022-23 (all and bursary receiving) (Sex)

Sex	Domicile	Average (all) (%)	Average (bursary receiving) (%)	Percentage point gap
Female	UK	58.5	64.7	6.2pp
Male	UK	41.5	35.3	-6.2pp

Analysis of Individual Bursaries

Care Leavers' Bursary

The Care Leavers' Bursary (CLB) was awarded to 51 unique students between 2021-22 and 2023-24. The SFT used data provided by SFE, or other relevant national body, to verify the care-experienced status of applicants. Other eligibility criteria for this award include that students must be enrolled on a full-time basis on an undergraduate or Masters course, and under 25 when they commenced their degree.[27] The data demonstrates adherence to these criteria, with all recipients studying full-time and aged between 18 and 25 (32 were under 21, and 19 were 21 to 25).

Cost-of-Living Assistance Scheme

COLAS is aimed at any fully-enrolled home or international student at undergraduate, postgraduate taught or postgraduate research level. While we cannot talk about long-term trends in relation to the scheme, the demographic data provides an emerging picture of the types of students applying and thus facing financial challenges. 1,229 COLAS bursary awards were made to 949 unique UK-domiciled students in 2022-23 and 2023-24.[28] In 2022-23, 461 awards were made to 459 students. For 2023-24, 768 awards were made to 768 students. No demographic information was available for six students. Information for 8 students concerning their sex was not available. The data (Female, n = 626; Male, n = 315) showed that females disproportionately received a COLAS award (Figure 26). Ethnicity (5-way) data showed that of 930 students, the highest proportion of recipients were White (n = 334, 35.9%), followed by Asian (n = 234, 25.2%) and Black students (n = 197, 21.2%) (Figure 27). However, year-on-year analysis showed a movement away from White students to Black and, to a lesser extent, Asian students (Figure 28).

Figure 26. Total home-fee-paying, UK-domiciled student population and COLAS recipients (%) by sex, 2022-23 to 2023-24

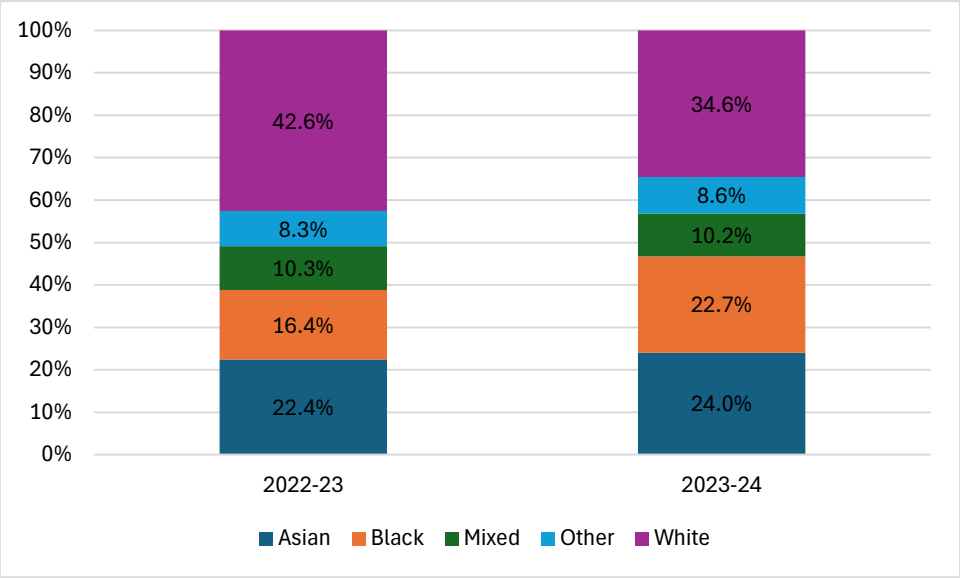
Sex	Total student population (%)	COLAS recipient (%)	Percentage point gap
Female	58.0	66.5	8.5pp
Male	42.0	33.5	-8.5pp

Figure 27. Total home-fee-paying, UK-domiciled student population and COLAS recipients (%) by ethnicity (5-way), 2022-23 to 2023-24

Ethnicity	Total student population (%)	COLAS recipient (%)	Percentage point gap
Asian	37.8	25.2	-12.6pp
Black	15.8	21.2	5.4pp
Mixed	7.3	9.4	2.1pp
Other	8.3	8.4	0.1pp
White	30.7	35.9	5.2pp

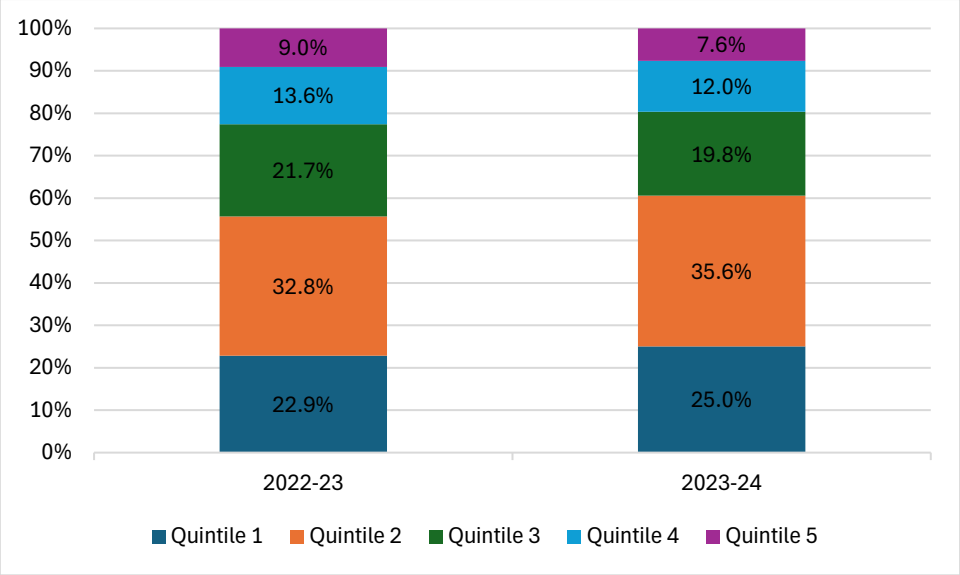
[27] University of Westminster, "Support for Care Leavers", *University of Westminster* [Accessed 07/01/2025], https://www.westminster.ac.uk/current-students/support-and-services/support-for-care-leavers.
[28] COLAS is open to international and home students; non-UK domiciled recipients were excluded from the analysis.

Figure 28. COLAS recipients, year-on-year, by ethnicity 2022-23 to 2023-24



Regarding IMD quintile analysis, information was available for 920 students, with 29 unknowns. Most COLAS awards for 2022-23 to 2023-24 were awarded to students from quintiles 1 or 2 (n = 533, 57.9%). Just over a fifth of awards went to students from either quintile 4 or 5 (n = 203, 22.1%). Year-on-year analysis showed a movement towards students from quintiles 1 and 2 and away from quintiles 3 to 5 (Figure 29). 4.5% (n = 29) of recipients were care leavers and thus received the award disproportionately compared to their proportion of the total student population (0.8%). While this suggests that COLAS has successfully been reaching a group identified as at-risk in terms of continuation and completion, it also suggests that care leavers struggle more financially than their non-care-experienced peers. Part-time students were also disproportionately represented; they accounted for 4.0% of recipients but only 1.8% of the total student population. This could be due to COLAS being one of the few sources of financial assistance for which they are eligible. As per the APP, it also suggests that part-time students experience cost pressures while studying at UoW. Unfortunately, data collection/availability gaps prevented analysis by estranged and student carer status.

Figure 29. COLAS recipients, year-on-year, by IMD quintile 2022-23 to 2023-24



Estranged Student Bursary

Between 2021-22 and 2023-24, the Estranged Student Bursary (ESB) was awarded to 91 unique students. The estranged status of each awardee was verified against data provided by SFE or other relevant national body. Additionally, the ESB online application form indicates that to be eligible for the award recipients must 'Be aged under 25 at the start of your current degree'.[29] Data shows all recipients met this criterion.

Living Expenses Support Scheme (LESS)

Eligibility criteria for the LESS bursary are comparatively less stringent than other scholarships and bursaries. Importantly, the scheme is open to home students who, typically, have been charged the home rate tuition fee and receive the full Student Finance support available to them; there is also provision for part-time enrolled students (see Figure 2).[30] As with COLAS, demographic analysis highlights groups of students experiencing financial challenges. Presented here is a demographic breakdown of LESS recipients for the academic years 2021-22 to 2023-24. Of the 490 unique students in receipt of LESS assistance, 324 (66.1%) were female, while 166 (33.9%) were male. Most recipients were aged under 21 (n = 323, 65.9%) followed by 21 to 25 (n = 88, 18.0%); students aged between 26 to 30, 31 to 40, 41 to 50, and 50 plus constituted between 0.20% and 8.0% of recipients. The largest group of recipients by ethnicity was White (n =159, 32.5%), followed by Asian (n = 126, 25.7%), Black (n= 96, 19.6%), Mixed (n = 45, 9.2%), and Other (n = 42, 8.6%). 97.1% (n = 476) of recipients were full-time enrolled, the remaining 2.9% were

[29] University of Westminster, "Support for Estranged Students", *University of Westminster* [Accessed 07/01/2025], https://www.westminster.ac.uk/current-students/support-and-services/support-for-estranged-students.
[30] University of Westminster, "Living Expenses Support Scheme (LESS)", *University of Westminster* [Accessed 09/01/2025], https://www.westminster.ac.uk/current-students/university-life/student-finance/bursaries-and-awards-for-current-students/living-expenses-support-scheme-less.

enrolled om part-time courses. Additionally, 61.4% (n = 301) of recipients were from IMD quintiles 1 or 2, while 167 (33.9%) were from quintiles 3 to 5; data was unknown for 23 recipients. 2.0% (n = 10) were listed as care leavers and 125 (25.5%) were reported as having a disability.

Thus, LESS assistance was disproportionately received by female students who constituted 58.0% of the student population between 2021-22 and 2023-24. Students under 21 on entry were underrepresented, making up 83.7% of the student population, while those aged 21 to 25 were overrepresented (10.7%). Care leavers (0.8%) were more likely to receive a LESS award than overall population figures would suggest. White students (31.4%) were only fractionally more likely to receive the LESS award than population data indicates, while Asian students (37.8%) and Black students (15.6%) were underrepresented. Finally, students from IMD quintile 1 or 2 (56.8%) were underrepresented.

Mapping Scholarships and Bursaries to the APP

UK HE providers develop APPs to highlight risks to equality of opportunity and the measures or interventions in place to reduce and/or eliminate those risks. APPs aim to increase the participation of students from underrepresented groups in HE (i.e., access). Groups include students from low-income backgrounds, ethnic minorities, mature students, carers and care leavers, as well as students with disabilities. In addition to accessing HE, APPs outline how institutions help students succeed and progress through each academic year and complete their course of study (i.e., continuation and completion). Facilitating progression is a further dimension of APPs, focusing on providing employability skills and career guidance, ensuring students are ready for the workplace and/or further education (i.e., progression). The interventions or measures at each stage of the student lifecycle may be designed to address a specific barrier for a specific group. APPs are monitored and evaluated to ensure their effectiveness.

At-risk groups differ by institution and are shaped by contextual factors such as the composition of the student population. Figure 30 presents a demographic breakdown of all undergraduate full-time students across a range of student characteristics, comparing them to the HE sector as a whole. UoW has a higher proportion of students from IMD quintiles 1 and 2 than the sector average (16.3 percentage points). The gap between UoW and the sector regarding Free School Meal (FSM) eligibility is 19.3 percentage points. UoW has proportionally fewer mature and disabled students than the wider sector, but higher proportions of students from BAME backgrounds (a gap of 35.6 percentage points).

Figure 30. UoW and sector demographics (2023-2024)

Demographic (Full-time, undergraduate)	Sector	Westminster	Percentage Point Gap
IMD Q1-2	41.6%	57.9%	16.3pp
Free School Meal eligibility	18.3%	37.6%	19.3pp
Mature (21+)	24.3%	17.2%	-7.1pp
Students with disability	17.8%	11.9%	-5.9pp
Cognitive or learning difficulties	5.9%	3.6%	-2.3pp
Mental health conditions	5.5%	4.1%	-1.4pp
Multiple/other	3.2%	1.5%	-1.7pp
Sensory, medical or physical	2.3%	2.1%	-0.2pp
Social or communication	0.9%	0.5%	-0.4pp
Care leaver	3,388	34 (1.0% of care leavers in HE in England	NA
Estranged students	9,795	109 (1.1% of estranged students in HE in England)	NA
BAME	33.9%	69.5%	35.6pp
Asian	15.7%	38.6%	22.9pp
Black	10.1%	15.8%	5.7pp
Mixed	5.4%	7.3%	1.9pp
Other	2.7%	7.7%	5.0pp

The latest round of APPs adopted a risk-based approach, whereas previous rounds emphasised gaps. In short, risks may not always manifest as gaps, and some gaps may not be caused by a risk. Each HE provider's risks were provided in an Equality of Opportunity Risk Register (EORR). The EORR identifies 12 sector-wide risks that may affect student opportunities related to access and success. These include risks such as students not having equal opportunity to receive information and guidance or student experience not being conducive to good mental health and well-being. Each provider was expected to carry out an assessment of performance across the student lifecycle and in its local context, to identify risks to inform intervention strategies. Figure 31 is a tabulation of UoW's localised risks. Of course, not all risks to equality of opportunity can necessarily be resolved by financial assistance. Nevertheless, the EORR can be cross-referenced against scholarship and bursary awarding criteria and award destinations.

Figure 31. Risks to Equality of Opportunity (EORR), adapted from APP, 2025-26 to 2028-29

Lifecycle	Risk Group	Gap	Risk Nature
Access	BAME IMD Q1-2	16.7pp 7pp	There are lower proportions of these groups on some courses than our recruitment population. There are lower application rates of Black and Asian applicants compared to White and Q3-5 students in the Schools of Arts, Media, and Architecture.
Continuation	21-25 31+	7.9pp 4.2pp	There are continuation gaps between young and some mature entrant groups based on their age of entry. Evidence in the EORR suggests that capacity issues, cost pressures and mental health challenges may contribute to gaps.
Continuation	Part-Time	6.4pp	There is a continuation gap between part-time and full-time first-degree entrants. In 2020-21, there was a 6.4pp gap between part-time (76.0%) and full-time entrants (82.4%.). Evidence in the EORR suggests that capacity issues, cost pressures and mental health challenges may contribute to gaps.

Continuation and Completion	Cont. BAME Comp. BAME	6.9pp 10.4pp	UoW's Black and mixed ethnicity students continue into the second year and continue all the way to completion at rates that are consistently significantly below the average for the University as a whole.
Continuation and Completion	Cont. Q1-2 Comp. Q1-2	1.5pp 5.5pp	There is a continuation and completion gap IMD quintiles 1-2 and 3-5 students. Evidence suggests that this is a function of gaps knowledge, information and guidance gaps.
Continuation and Completion	Cont. Care Comp. Care	3.2pp 18.2pp	Compared to their peers, care leavers are at risk of non-continuation and completion. Evidence suggests that this is a function of gaps in knowledge, information and guidance.
Awarding gap	Male IMD Q1-2	13.3pp	There is a degree awarding gap between IMD Q1-2 and IMD Q3-5 students. There is an increased attainment risk for male students who are also in IMD Q1-2.
Awarding gap	BAME/White	16.9pp	There is a degree awarding gap between White student groups and students from BAME backgrounds, with male students from BAME backgrounds at particular risk.
Progression	Female	6.8pp	At UoW, sex has been linked to a student's likelihood of progressing from Westminster into graduate level employment or further study.
Progression	Black/Asian Black & Asian Female	6.2pp 7.8pp	There are gaps in our graduate employment rates. Analysis shows that these differences are largely influenced by gaps for specific demographics, including Black and Asian leavers; and female leavers; including intersections thereof.
Progression	SOC/COMM IMP.	19.8pp	There are gaps in UoW's progression rates between social or communication impaired leavers and other leavers.
Progression	IMD Q1-2	8.5pp	There are gaps in UoW's progression rates between leavers from IMD Q1-2 areas and IMD Q3-5. IMD Q1-2 graduates are also less likely to report that their post-graduation activity is meaningful.

There is an overlap between scholarship provision and APP risk group interventions. Much of the financial assistance schemes and interventions listed in the APP are clustered in the areas of continuation and completion, demonstrative of thinking that financial assistance will increase the likelihood of a student continuing in and completing their programme of study. For instance, the APP highlighted a continuation and completion risk for students who are care leavers, with the CLB cited as an intervention to help reduce that risk. However, care-leavers have received financial support from other sources. COLAS analysis revealed that care-experienced students disproportionately received funding from this source. A thorough evaluation of APP intervention efficacy must consider the impact of financial assistance schemes beyond the CLB on care-experienced students.

Standalone, students from BAME groups are a key target group in the APP, and several scholarships are restricted explicitly or prioritise applications from BAME students. Among existing scholarships, BAME students are given priority for the GSS, while the VCS is exclusively for full-time undergraduates from a Black or Black Mixed ethnic background. Interestingly, neither the GSS, VCS, nor CLASS bursary are mentioned in the APP, and the only reference to the scholarships outside the intervention tables concerns Access rather than continuation and

completion.[31] As with the CLB and ESB, there is a case to be made for the inclusion of a broader range of scholarships and bursaries in the package of APP interventions.

Having a household income of less than £25,000 (£0 for the WB) is an eligibility requirement for all UoW scholarships. Taking the £25,000 household income threshold as a proxy for the array of measures that constitute the IMD, it is possible to map UoW's scholarship offer to the risk groups detailed in the APP. The EORR identified a continuation and completion risk for students from IMD quintiles 1 and 2. Scholarships and bursaries available to students from low-income households include the DS, FDS, GSS, VCS, CLASS, and WB. Furthermore, such students can apply for the LESS and COLAS schemes. With the availability of various funding opportunities for students from low-income households and the broader evidence base indicating the benefits this brings in terms of student retention, maintaining the existing level of financial assistance is paramount. For instance, Moores and Burgess found that scholarships improved retention, 'principally for those students from households with low and intermediate incomes'.[32]

There is a gap in the financial assistance offer for part-time students. The APP identified a continuation gap between part-time and full-time first-degree entrants. More specifically, in 2020/21, there was a 6.4 percentage point continuation gap between part-time (76.0%) and full-time (82.4%) entrants. Institutional data suggests that drivers for this gap are 'cost pressures and capacity issues'.[33] As it stands, students with offers to study at UoW and current students enrolled on their course part-time are not eligible for any scholarships currently on offer. Furthermore, the APP states UoW's aim to eliminate the continuation gap by 2028-29 with an arsenal of initiatives, including transitional support, enhanced learner analytics, and signposting.[34] Adding a financial support option to the armoury, or extending the eligibility criteria as comparable HE providers have done (see Financial Assistance Coverage of Post-1992 HE Providers), may contribute towards the gap's elimination.

In January 2024, the OfS added young carers and students with parental responsibilities to their EORR. Young carers were identified as likely to experience 'Risk 10: Cost pressures', which 'may affect a student's ability to complete their course or obtain a good grade'. Drivers for such pressures may include the need to undertake significant paid work alongside full-time study,

[31] University of Westminster, *Access and Participation Plan 2025-25 to 2028-29*, 9.
[32] Elisabeth Moores and Adrian P. Burgess, "Financial support differentially aids student retention of students from households with lower incomes: a UK case study", *Studies in Higher Education* 48, no.1 (2023): 220-231; and Alexandre M. Olbrecht, Christopher Romano and Jeremy Teigen, "How Money Helps Keep Students in College: The Relationship between Family Finances, Merit-based Aid, and Retention in Higher Education", *Journal of Student Financial Aid* 46, no.1 (2016): 2-16.
[33] Ibid., 7.
[34] Ibid., 10.

experience of poor mental health due to financial concerns, and students having to support families; this reflects findings from institutional research at UoW.[35] One suggestion would be to include student carers among priority groups for scholarships and bursaries and to remove the restriction of existing financial assistance to *young* carers, as the benefit of this distinction is not clear.

The APP identified mature students (21+) as a risk group for non-continuation. Evidence from the literature on financial assistance for mature students indicates that its provision may help them engage more fully with their university experience.[36] Mature students may experience a range of financial pressures; for example, they are more likely to have young dependents than younger students. In turn, this may contribute to the need to make financial adjustments, the disruption this causes, and strict budgeting.[37] Offering bursaries/grants or scholarships to this group may help to alleviate some of the financial pressures they experience.

Financial Assistance Coverage of Post-1992 HE Providers: A Comparative Analysis

Moving beyond the at-risk groups identified in UoW's EORR, many "new" or post-1992 universities offer financial assistance packages to student populations not covered by UoW's existing offer. For example, several post-1992 institutions offer support for student carers or YACs. Kingston University London's (KUL) YAC bursary provides assistance of between £500 and £1,000 depending on household income per progressive year of study.[38] London South Bank University (LSBU) offers a minimum of £500 per academic year.[39] The broader literature on this topic has highlighted the financial strain that balancing care, work and study can place on student carers.[40] Furthermore, institutional research at UoW has highlighted the financial pressures experienced by students with caring responsibilities, which could potentially be alleviated by providing a student carer bursary.[41] There have been earlier attempts to offer financial assistance to student carers; however, proving and documenting who a student carer is presented challenges. UCAS's

[35] Scott Rawlinson, "'Little Islands': Challenges and Opportunities for Student Carers at the University of Westminster," (Westminster: University of Westminster, 2023).
[36] Marcellus Mbah, Sue Eccles and Simon Frost, "Student perceptions and institutional targets: the matches and mismatches of financial bursary support," *Widening Participation and Lifelong Learning* 20, no.4 (2018): 129-147
[37] Mbah, Eccles and Frost, "Student perceptions and institutional targets"; and Cathy Stone, "Listening to individual voices and stories – the mature-age student experience," *Australian Journal of Adult Learning* 48, no.2 (2008): 262-290.
[38] Kingston University London, "Support for Young Adult Carers", *Kingston University London* [Accessed 05/11/2024], https://www.kingston.ac.uk/undergraduate/access/care-leaver-support/young-adult-carers/.
[39] London South Bank University, "Student Support Bursaries", *London South Bank University* [Accessed 05/11/2024], https://www.lsbu.ac.uk/student-life/student-support/student-support-bursaries.
[40] Jordan Taylor, Paula Gleeson, Tania Teague and Michelle DiGiacomo, "Practices of inclusion for carers who are higher education students," *International Journal of Inclusive Education* 27, no.13 (2023): 1469-1486; and J. Runacres, D. Herron, K. Buckless and S. Worrall, "Student carer experiences of higher education and support: a scoping review," *International Journal of Inclusive Education* 28, no.7 (2024): 1275-1292.
[41] Rawlinson, "'Little Islands'."

introduction of a checkbox to self-report caring status on their application form might partly ameliorate this situation for those who enter HE as a carer. However, this does not provide a resolution for those who become carers during their studies. One way to navigate this issue could be to require a letter from a General Practitioner or carers organisation, such as the Carers Trust, to establish caring status.

Several post-1992 HE providers offer bursaries comparable to UoW, though the funding amount differs. For example, Bournemouth University (BU) offers an Estrangement Bursary and a Care Leaver Bursary. However, the value of these awards far exceeds that provided at UoW, with £9,000 available over three years (£12,000 for those studying a programme with a Foundation Year).[42] While the award amount offered at BU is an exception, a number of universities offer larger sums than UoW. KUL has set their annual Care Leavers and Estranged Student bursaries rate at £1,500.[43] The University of Greenwich's (UoG) Care Leaver Bursary is set at £1,500 per year, with an additional £200 in the final year to support the costs of attending graduation.[44] That said, LSBU and Nottingham Trent University (NTU) set their Care Leavers and Estranged bursaries at £1,000 per academic year.[45] Ascertaining whether to maintain or raise the current funding amount will partly be based on an impact evaluation of the award's effectiveness as it stands (see Evaluating the Impact of Financial Support). Nevertheless, a review of the monetary value of bursaries and scholarships to maximise their impact in terms of continuation and completion is recommended.

The stringency of eligibility criteria also varies by institution. Towards the more stringent end of the spectrum, the UoG website states that to be eligible for their Care Leavers Bursary the recipient must 'have been in the care of the local authority for at least 52 consecutive weeks immediately prior to the start of your University of Greenwich course'. London Metropolitan University's (LMU) eligibility criteria note that recipients must 'have been looked after by a local authority throughout any three-month period ending on or after the date on which you reached

[42] Bournemouth University, "BU Estrangement Bursary", *Bournemouth University* [Accessed 05/11/2024], https://www.bournemouth.ac.uk/study/undergraduate/fees-funding/bursaries/bu-estrangement-bursary; Bournemouth University, "BU Care Leavers Bursary", *Bournemouth University* [Accessed 05/11/2024], https://www.bournemouth.ac.uk/study/undergraduate/fees-funding/bursaries/bu-care-leavers-bursary.

[43] Kingston University London, "Care leavers and care experienced students", *Kingston University London* [Accessed 05/11/2024], https://www.kingston.ac.uk/undergraduate/access/care-leaver-support/care-leavers-and-care-experienced-students/; Kingston University London, "Estranged students", *Kingston University London* [Accessed 05/11/2024], https://www.kingston.ac.uk/undergraduate/access/care-leaver-support/estranged-students/.

[44] University of Greenwich, "Care Leaver Bursary", *University of Greenwich* [Accessed 05/11/2024], https://www.gre.ac.uk/bursaries/care-leaver-bursary.

[45] London South Bank University, "Student Support Bursaries"; Nottingham Trent University, "Bursaries and Scholarships", *Nottingham Trent University* [Accessed 05/11/2024], https://www.ntu.ac.uk/study-and-courses/undergraduate/fees-and-funding/bursaries-and-scholarships.

the age of 16 and before the first day of the first academic year of your course'.[46] Similarly, LSBU adheres to the definition in The Children (Leaving Care) Act 2000.[47] UoW's criteria place it towards the less stringent end of the spectrum. To qualify for the Care Leaver Bursary, students must have 'been under the care of your Local Authority for a period of at least 13 weeks up until the age of 18' and be assessed by SFE as being a Care Leaver.[48]

Contrary to the situation at UoW, part-time students are eligible for many of the bursaries available at other post-1992 institutions. BU's Estrangement and Care Leavers bursaries are offered at a pro-rata rate for part-time students, as are their equivalents, as well as the YAC Award, at LSBU.[49] This is even the case with some scholarships. Anglia Ruskin University's Merit Scholarship is primarily for those studying full-time, 'unless there are exceptional circumstances preventing full-time study'.[50] While the wording suggests that the bar is set high for part-time students to be eligible, it also implies that applying is an option that might be successful. Sheffield Hallam University's (SHU) Student Success Scholarship (SSS) is also open to part-time students.[51] The example of comparable institutions reinforces the argument of trialling an extension to scholarship eligibility criteria to include part-time students.

Several other HE providers target other student groups or structure their offer differently. UoG offers a Commuter Bursary worth 50% of monthly commuter costs between home and university, worth up to £1,000 per academic year.[52] However, some of the existing bursaries at UoW can be used to cover travel costs, lessening the need for a commuter-specific bursary. The Oxford Brookes Bursaries Scheme varies according to circumstances. For instance, if a recipient's household income is under £25,000, they receive £750. Alternatively, if they are over 21 on the first day of the academic year, they get the Mature Bursary of £1,500. If a recipient's household income is under £25,000 and is classified as a 'recognised postcode area', the amount is £3,000. Those with a household income between £25,000 and £34,999 receive £500 per

[46] London Metropolitan University, "Care Leaver Bursary", *London Metropolitan University* [Accessed 05/11/2024], https://www.londonmet.ac.uk/applying/funding-your-studies/bursaries-and-grants/care-leaver-bursary/.
[47] London South Bank University, "Student Support Bursaries". The Children (Leaving Care) Act 2000 defines a Care Leaver as 'someone who has been in the care of the Local Authority for a period of 13 weeks or more spanning their 16th birthday'.
[48] University of Westminster, "Support for Care Leavers", *University of Westminster* [Accessed 05/11/2024], https://www.westminster.ac.uk/current-students/support-and-services/support-for-care-leavers.
[49] London South Bank University, "Student Support Bursaries".
[50] Anglia Ruskin University, "Merit Scholarship", *Anglia Ruskin University* [Accessed 05/11/2024], https://www.aru.ac.uk/student-life/preparing-for-study/help-with-finances/scholarships/merit-bursary.
[51] Sheffield Hallam University, "Student Success Scholarship", *Sheffield Hallam University* [Accessed 05/11/2024], https://www.shu.ac.uk/funding/scholarships-and-bursaries/student-success-scholarship.
[52] University of Greenwich, "Commuter Bursary", *University of Greenwich* [Accessed 05/11/2024], https://www.gre.ac.uk/bursaries/commuter-bursary.

academic year.[53] SHU's SSS ranges in value from £600 to £2,100, with 'priority groups' only being considered for the full amount (i.e., care leavers, estranged students, student carers, transgender/non-binary students, student parents, students with a disability, final year students, student from minority ethnic backgrounds, and students studying high-cost or high-intensity courses).[54] This approach reduces the number of different scholarships and the potential confusion this may cause. At the same time, the value range allows for flexibility, ensuring that those most in need or the most at-risk groups receive the highest amount of assistance. As such, there is value in considering what UoW's financial assistance offer looks like from the perspective of the student-user and whether the process can be improved or simplified.

The Communication and Marketing of Financial Support and its Evaluation

The SFT and Scholarship team provide details on how scholarships and bursaries are marketed, the communication methods used, and mechanisms in place for continuous improvement. While there is no formalised marketing or communications strategy, several practices are used consistently. Nevertheless, there remains room for a systematic approach to communicating with students and gathering feedback. Prospective students are provided with information about the assistance available before their arrival by the Admissions Team. Correspondence includes a reference and links to the institutional webpages covering scholarships. Targeted communications are sent to those who meet specific eligibility criteria closer to deadlines to further promote scholarships.[55] Additionally, the Scholarships Team work with the Development Team who call eligible students encouraging them to apply for financial assistance. The primary platform for marketing financial assistance is the institutional website, alongside a range of other methods (i.e., targeted emails, word-of-mouth, digital messaging around campuses, and Instagram posts via the Westminster Students' Union account). For example, the COLAS scheme is promoted via digital screens, posters, Instagram, as well as flyers at the Student Centre; colleagues are made aware of the scheme via the Intranet.[56] Initial funding enquiries should be addressed by the Student Centre, though this is not always the case, while the SFT responds to eligibility questions and aim to acknowledge any queries 'within a few hours' by email or phone; students are then provided with links to the appropriate information;[57] after this information is

[53] Oxford Brookes University, "Oxford Brookes Bursary for home students", *Oxford Brookes University* [Accessed 05/11/2024], https://www.brookes.ac.uk/study/funding/oxford-brookes-bursary-for-home-students.
[54] Sheffield Hallam University, "Student Success Scholarship".
[55] SFT Questionnaire (1).
[56] SFT Questionnaire (2).
[57] SFT Questionnaire (1).

supplied it is not followed up.[58] Students who are hesitant to apply for the LESS scheme are encouraged to do so (see website).[59]

The SFT collaborate with other teams across the institution to promote financial assistance schemes. For instance, information for care leavers and estranged students is included in the Student Advice email that is sent to relevant students, including financial, that is available to them. While it is not entirely clear if it happens, the Student Centre 'encourage[s]' students to look at the institutional website for funding opportunities.[60] The obscurity surrounding whether this takes place means it is difficult to ascertain its effectiveness as a prompt to students applying for financial assistance. Furthermore, the SFT works with the Wellbeing and Disability Learning Support teams so that they are aware of the schemes they can signpost students to. Again, the effectiveness of this route is unclear as it is not systematically evaluated.

There is scope for a more systematic approach to understanding and evaluating the effectiveness of the SFT's marketing and communication efforts. Presently, the SFT examine the number of applications received, and enquiries or queries from applicants to identify any changes in levels of interest.[61] The SFT also administers an annual survey for all scholarship recipients, requesting feedback on various topics (i.e., scholarship awareness, impact of scholarship reward on university choice and progression to next year of study, scholarships outcomes and uses, academic impact, and career development).[62] Furthermore, towards the end of 2024, the SFT introduced a survey for LESS applicants; however, 'this focused on the application process and outcome rather than awareness and perceptions of available funding.'[63] Elsewhere, application forms and website content are checked by the Digital Accessibility Team to ensure they are accessible and use clear language in their communications.[64] Overall, it is recommended that the SFT reviews its marketing and communication approach to ensure its effectiveness. This might include an exploration of more creative ways to use scholarship/bursary testimonials in their communications and marketing materials, having a presence at Freshers' Fair and continuing that for National Student Money Week, creating an (annual) survey for all bursary and scholarship participants that incorporates questions about communications and marketing in addition to those about the application process – UoW's Institutional Research Team

[58] SFT Questionnaire (2).
[59] University of Westminster, "Living Expenses Support Scheme (LESS)," *University of Westminster* [Accessed 28/01/2025], https://www.westminster.ac.uk/current-students/university-life/student-finance/bursaries-and-awards-for-current-students/living-expenses-support-scheme-less.
[60] SFT Questionnaire (2).
[61] SFT Questionnaire (1)(2).
[62] SFT Questionnaire (1).
[63] SFT Questionnaire (2).
[64] SFT Questionnaire (1) (2).

could be consulted on this. It would also be beneficial to explore colleagues' awareness of the various financial support schemes and how they and other teams the SFT collaborate with use the information. Building a more systematic approach to communication, marketing and evaluation would also help in terms of futureproofing in the event of team member illness or departure.

Evaluating the Impact of Financial Support: Continuation, Completion and Academic Performance

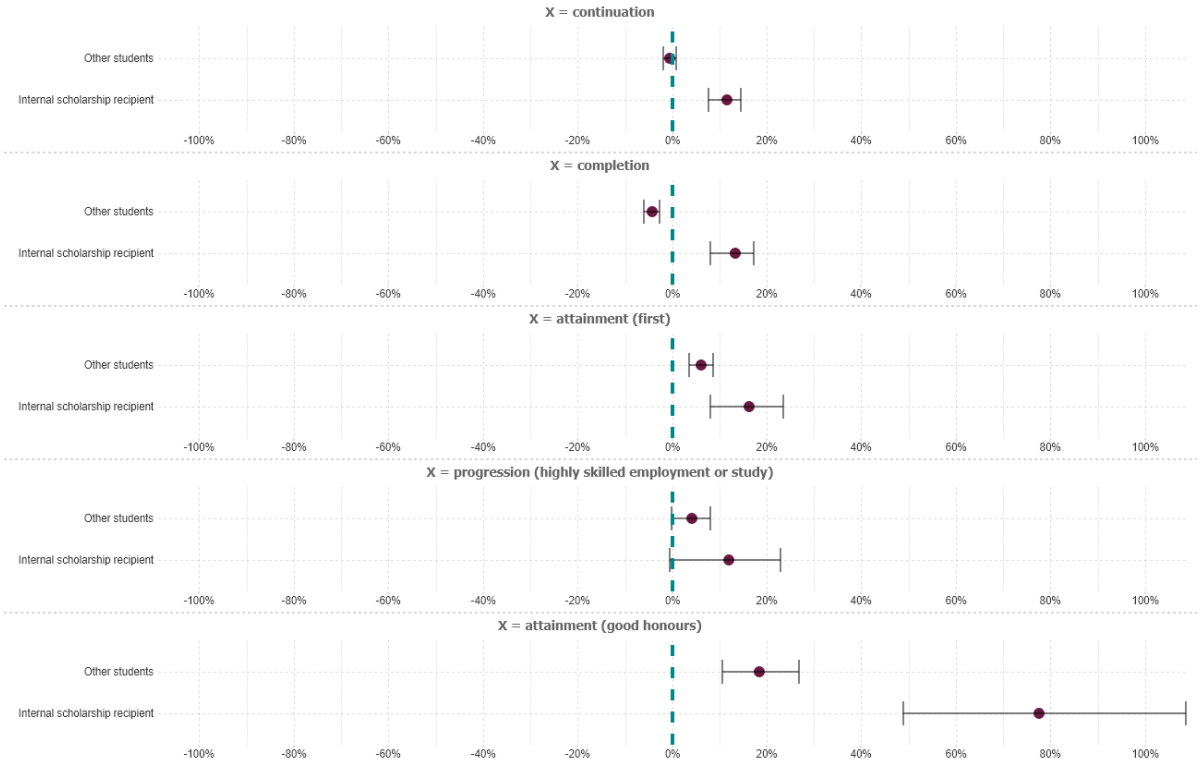
This section consists of an analysis and commentary on the Qlikview workbook "Financial Support Regression Outputs," which can be accessed here. The current APP (2025-26 to 2028-29) intends to evaluate the impact of financial assistance by counting the number of recipients, with an '[i]ncreased number of eligible recipients' constituting success.[65] It is the contention here that this approach is insufficient and that evaluation should include the impact of financial assistance on continuation, completion, attainment, and progression to highly skilled employment or study. Furthermore, increasing the number of eligible recipients creates budgetary pressure that can only be resolved with additional resource. Figure 32 shows the change in likelihood of different educational outcomes (i.e., continuation, completion, attainment, and progression) for two groups of students: 1) internal scholarship recipients, and 2) other students, relative to other low-income students. Each chart provides a 95% confidence interval; this is a range of values that provides an idea of how sure or unsure an estimate is. The "point estimate" (i.e., the maroon dots on each chart) is the best guess of the actual effect. The confidence interval (i.e., the horizontal line through each dot) indicates how confident we are about that guess; a narrow interval means the estimate is precise, while a wide interval means there is more uncertainty. If the horizontal line does not cross 0% (i.e., the vertical dashed line), we can be reasonably confident that the effect of the scholarship/bursary is real (positive or negative). If the horizontal line does cross 0%, we cannot confidently say the effect is different from no change.

Therefore, recipients of "any internal scholarship" have slightly higher likelihood of continuing their studies than other low-income students, as although the positive effect is close to the 0% line it is still above the baseline. Additionally, the confidence interval is narrow suggesting that the estimate is more precise. In terms of completion, scholarship recipients show a positive increase (approximately 10-20%) in likelihood compared to other low-income students. Again, the narrow confidence interval suggests a high degree of certainty. In terms of attainment, scholarship recipients show a positive increase in likelihood of attaining a "first"

[65] University of Westminster, *Access and Participation Plan, 2025-26 to 2028-29*, 19-25.

degree classification, with a confidence interval indicating high precision. Concerning progression to highly skilled employment or study, scholarship recipients display a moderate positive likelihood relative to other low-income students. In terms of scholarship recipients achieving "good honours", there is a strong positive increase, likely above 80%. That said, there is a wide confidence interval, suggesting a large effect but uncertainty regarding the estimate. Overall, scholarship recipients consistently outperform other low-income students across all outcomes, particularly regarding completion, attainment (first and good honours), and progression into highly skilled employment or study.

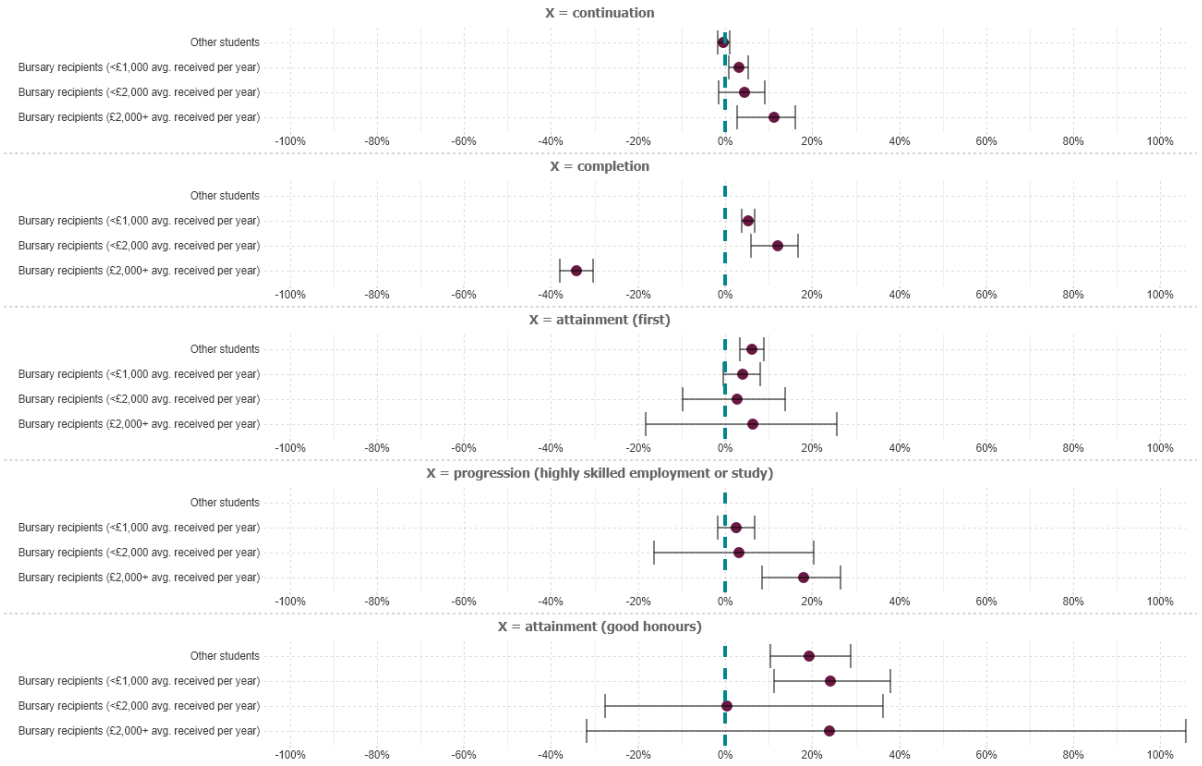
Figure 32.Change in likelihood of X relative to another low-income student (with 95% confidence interval)



The impact of receiving a bursary has been analysed on-the-whole and disaggregated by award value (see QlikView dashboard for more visualisations, etc.). Overall, receiving a bursary has a positive effect, relative to other low-income students, in terms of continuation, completion, progression to highly skilled employment or study, and attainment with "good honours". However, the output for attainment with a "first" suggests that bursary recipients have a slightly decreased likelihood than other low-income students, though the confidence intervals are broad and span the 0% line. Figure 33 indicates that, regardless of bursary value, bursary recipients have an increased likelihood of continuing than other low-income students, though the confidence intervals are wider in some instances and that for "<£2,000 avg. received per year" crosses the 0% line, meaning we are less confident about the effect. Results are similar for attainment with a

"first", progression, and attainment with "good honours", though some of the confidence intervals are very wide. Furthermore, the result for bursary recipients receiving bursaries with an average value of "£2,000+" per year appear significantly less likely to complete their course relative to other low-income students, with the narrow confidence intervals suggesting this result is precise. It is difficult pinpoint exactly why this might be the case.

Figure 33. Change in likelihood of X relative to another low-income student (with 95% confidence interval)



This discussion constitutes the top-level findings from the statistical analysis of financial assistance impact. Equivalent charts for individual scholarships and bursaries can be found on the bespoke QlikView workbook (here), specifically that titled "Financial Support Regression Outputs".

Recommendations

- *Data completeness and consistency*: The process of data collection and cleaning highlighted instances of incompleteness and inconsistency. This varied from scheme to scheme and year to year. To remedy this situation, it is recommended that, wherever possible, data collection and storage be standardised. Additionally, analysis of the Disability Scholarship revealed different institutional datasets to hold contradictory information. Information sharing with the Business Analytics and Market Insight team should be scheduled to avoid future confusion and ensure data accuracy.
- *Financial assistance offer alignment with the APP*: Mapping the current financial assistance offer against the APP highlighted omissions in the current provision. For example, part-time are not eligible for any scholarships, though bursary options are

available. Nevertheless, with cost pressures identified as a potential driver of part-time non-continuation, providing a scholarship may help to alleviate this issue; it was noted that part-time students disproportionately received COLAS funding as one of the few schemes they are eligible for. A similar case can be made regarding mature (21+) students. Additionally, mapping of financial assistance provision should take place with each iteration of the APP.

- *Adjusting eligibility criteria*: YACs (16-25) are a priority group for the GSS. However, the rationale for age restriction is unclear, and it is recommended that it be removed. Confirmation of caring status could be provided via GP letter or a letter from a carers' organisation such as the Carers Trust. For students undertaking part-time courses, it is recommended that the eligibility criteria of the GSS be extended. To allay concerns about award duration, the part-time award could be limited to the first two/three years of study, when the risk of student attrition is highest. This would bring the award duration in line with that of full-time students. While impact evaluation on Completion would occur after approximately six years, that for Continuation could be carried out much sooner.
- *Provision of financial assistance for underrepresented groups*: Both the current financial assistance offer and the APP exclude student groups identified as underrepresented in HE by the OfS. The broader literature and examples from other post-1992 HE providers suggest that some might benefit from financial assistance. For example, external and internal research, and support available at comparable HE institutions, indicates that funding could help alleviate some of the pressure felt by students with caring responsibilities.
- *To close the gap between female and male award recipients*: Almost without exception, females were found to be disproportionately more likely to receive a bursary or scholarship. We recommend that desk research be undertaken to understand this pattern.
- *Review of award value*: comparison with post-1992 institutions highlighted variation in award values, particularly regarding estranged and care leaver student bursaries. We recommend developing a deeper understanding of the impact of the current award values on Continuation and Completion rates and adjusting the award amounts accordingly.
- *Research into student-user journey relating to financial assistance applications*. Given the simplified offers available from UoW's UK HE peers and limited evaluation pertaining to efficacy of marketing and communications, there is space for research to be conducted into what UoW's financial assistance offer looks like from the perspective of our students. Is it straightforward? Can students easily identify which schemes they are eligible for? Is there room for streamlining or simplification?
- *Financial support to enhance progression opportunities*. Finance can be a barrier for some students when considering placements. Financial support to encourage students onto placements (fee waivers, salary if placement is a volunteer position, etc.) could support targeted APP groups in Progression.
- *Develop a systematic approach to communication, marketing and its evaluation*. It is recommended that the SFT and Scholarships Team reviews its marketing and communication approach to ensure its effectiveness. This might include an exploration of more creative ways to use scholarship/bursary testimonials in their communications and marketing materials, having a presence at Freshers' Fair and a stall for National Student Money Week, creating an (annual) survey for all bursary and scholarship participants that incorporates questions about communications and marketing in

addition to those about the application process – UoW's Institutional Research Team could be consulted on this. Additionally, consideration should be given to how Foundation Years might be effectively marketed at mature students. It would also be beneficial to explore colleagues' awareness of the various financial support schemes and how they and other teams the SFT collaborate with use the information.

- *APP evaluation*. APP evaluation of financial assistance schemes is currently restricted to a count of eligible recipients receiving each award. It is recommended that APP evaluators at UoW also incorporate the impact of financial assistance as it relates to continuation, completion, progression into highly skilled employment or study, and attainment (i.e., "good honours" and "first") into the evaluation. This would make the case their continuation and evidence to the Office for Students a tangible impact that is more likely to resonate with them than a simple count.