SUPPORTING INTERNATIONAL STUDENTS FACING FINANCIAL HARDSHIP DURING THE COVID-19 PANDEMIC

BEST PRACTICE AND GUIDANCE FOR UNIVERSITIES

Summary

Throughout the Covid-19 pandemic, universities in the UK have been working incredibly hard to support students, both domestic and international, who may be facing financial challenges as a result of changing circumstances. This support includes financial aid and enhanced mental health and wellbeing services. Universities are continuing to adapt to sudden changes in circumstance, and the pandemic continues to put new and unexpected pressures on universities and their students. This guidance consists of points to consider when dealing with international student hardship and examples of best practice already being undertaken within higher education institutions.

In partnership with

LONDON HIGHER

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Audience

Pro-vice-chancellors international and education, directors of international, student welfare teams, international office, student funding and finance office, those with responsibility for international student welfare and support

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About Universities UK International

Universities UK International (UUKi) represents UK higher education institutions (HEIs) globally and helps them flourish internationally. To do this we actively promote UK HEIs abroad, provide trusted information for and about them, and create new opportunities through our unique ability to act at sector level. We draw on UK university expertise to influence policy in the UK and overseas, delivering information, advice and guidance to facilitate mutually beneficial collaboration between UK HEIs and a broad range of international partners.

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INTRODUCTION

Throughout the Covid-19 pandemic, universities in the UK have been working incredibly hard to support students, both domestic and international, who may be facing financial challenges as a result of changing circumstances. This support includes financial aid and enhanced mental health and wellbeing services. Universities are continuing to adapt to sudden changes in circumstance, and the pandemic continues to put new and unexpected pressures on universities and their students.

We recognise the immense amount of work universities and their student support teams have already done in this area, and the work they continue to put into supporting all of their students. We also recognise that there are students, both domestic and international, that continue to face hardship, or due to changing circumstances, have found themselves in hardship recently. We hope this guidance will help inform ongoing work to help domestic and international students during this difficult time.

In this guidance we have highlighted some challenges unique to international student hardship and made recommendations for how to best support international students through

any hardship experienced. This guidance consists of points to consider when dealing with international student hardship and examples of best practice already being undertaken within higher education institutions. It has been developed with the assistance of a working group, drawn from universities in all four nations of the UK, and the UK Council for International Student Affairs (UKCISA).

We also recognise that institutions will be in different positions, and will not all do the same things, in the same way, and have different levels of resource which they can deploy. Each institution may also have adopted a different wording when referring to hardship. In this guidance, hardship is used to encompass the variety of experiences faced by international students in the current circumstances. This guidance is not intended to be prescriptive, but rather to help institutions review what they are able to do within their own setting, drawing on the experience of others.

HARDSHIP FUNDS

Points to consider

➢ International students may not consider themselves to be eligible for hardship support during the pandemic. This may be because universities in their country of origin would not provide this support or because they have previously been ineligible.

➢ International students are unlikely to have access to public funds due to their visa status and may assume this includes university support. The UK's immigration rules clearly state what is defined as public funds, and educational or hardship funding do not appear on this list. As such, institutional hardship support is not counted under public funds, hence international students are eligible for it. Moreover, governments in England, Wales and Scotland have now made clear international students are eligible for that additional hardship funding that has made available to universities during the pandemic.

➢ International students may be worried about accessing hardship support due to concerns about confidentiality and uncertainty about who will be informed about them having accessed this support.

➢ As the pandemic has progressed many universities have changed their approach to the provision of hardship funding, creating new funds or expanding eligibility criteria to include international students. While this is a positive development this may have created confusion among students and staff or have led to out-of-date information being available.

➢ Some students may currently be living far from their place of study. This may impact on the suitability of hardship support offered by universities, particularly emergency support, which could previously have been place based. This may limit opportunities for communication with these students.

➢ Financial hardship and/or suspension of studies due to unsurmountable financial difficulties could have a larger impact for students on postgraduate courses.

➢ In some cases, where students have available sums in their bank accounts, the necessity for hardship funding may be not obvious to institutions. International students may have money to pay their tuition fees set aside and still need support for sustenance costs. It is important for institutions to consider how their means testing policy takes this into account so that students are not required to re-allocate money for tuition fees.

Best practice

➢ Ensure all international students are eligible for some form of hardship support in recognition of the fact that the pandemic is likely to have created an unforeseeable change in circumstances for many. Ensure any differences in eligibility criteria for different forms of support are clearly signposted.

➢ Check websites and student portals to ensure that information on eligibility for support is up to date and comprehensive.

➢ Consider whether your approach to emergency support will be suitable for those living further away. For example, while free food on campus may help those nearby, consider whether you can offer the equivalent to others, for example through food vouchers.

➢ Be clear about the circumstances in which information about accessing hardship will be shared with others, highlighting that this will be done rarely and only when in a student's best interest. Inform students beforehand if their anonymity is disclosed in such cases.

➢ Acknowledge that there are limits to hardship and other support that a university can provide. In cases where students have no long-term sustainable source of funds for sustenance and tuition fees and where students have already accessed institutional hardship funds it might be in the student's best interest to suspend their education, until resources become available.

COMMUICATION AND SIGNPOSTING

Points to consider

➢ International students who find themselves in hardship may be more reticent about reaching out to their university for support than other student groups. This may stem from concerns about the impact of seeking help on their visa status, or different cultural norms about the university/student relationship, or the acceptability of seeking help.

➢ Differing cultural norms among international students may also mean that when experiencing hardship, students reach out to organisations other than, or in addition to, their university for support. These groups may include embassies or national representative bodies in the UK, local third sector or faith groups, university-specific bodies or family and friends.

➢ In addition, many of the usual communications channels may have been disrupted by the current circumstances. Students may be less likely to hear about support available from other students; from posters and flyers on campus; or from members of staff who spot a student in distress in the course of in-person contact. For all these reasons, communications tools need particular consideration.

Best practice

- Where possible, provide a single contact point for information on relevant support and welfare and hardship teams in the institution.

- Ensure that there is a communication channel that informs in advance all students, including international ones, of the processes set in place by the institution in case of unexpected financial difficulties, that might result in non-payment of their tuition fees.

- Reach out to local authorities and relevant third sector organisations such as foodbanks to ensure they have the appropriate information to signpost any international students using their services to access university support.

- Consider whether your communication strategy ensures students are being reached via an appropriate range of channels. Many universities have told us about using a range of communication channels such as direct emails to both university and personal addresses; phone calls; text messages and posts on social media.

- Where possible make use of the student voice through students' unions, and create opportunities for international students to hear from their peers about the support available and their experience of accessing it. This could be done in several ways including through international student associations, as well as video and audio student testimonials or Q&A sessions.

- Consider organising virtual workshops on specific topics, identified as key areas of concern for international students, such as finance, accommodation, seeking employment and placement opportunities, mental health and visa issues.

- Consider the use of targeted communication to those most likely to be experiencing hardship. The experience of our members suggests that international students who would normally rely on in-country private sector loans or family support for fees and sustenance are the most at risk due to their inability to access part-time work in the UK which ordinarily would have facilitated the repayments of these loans.

- Many universities have a staged communication process in place for dealing with a range of issues including non-engagement with studies or missed tuition fee payments. This has several benefits, an important one being the ability to adapt the tone of communication across the process. For example, it would be best practice for initial communications to clearly identify the issue and signpost sources of support and advice, rather than focusing on the consequences of non-action. Later communications should balance a clear statement of potential consequences of non-action, with renewed references to the support and advice available.

- Students may be concerned that telling the university that they are in financial hardship may affect their visa status. Clarity on the circumstances in which the university does have to report a change in a student's circumstance to UK Visas and Immigration (UKVI) should be balanced by reassurance that acknowledging financial hardship and seeking support in itself will not lead to such reporting.

- When communicating with prospective students, or with students who are currently studying online from their home country, ensure messaging about the current availability of part-time work in the UK is realistic and encourages students not to rely on this income to support themselves or pay their tuition fees.

- Where possible, consider gathering feedback from students on the existing barriers for other students to access hardship and support available. A suggestion could be to include a group of international students in an internal hardship working group, if already existing in the institution.

- Despite all the above there may be instances where students do not want to

reach out to their university for support or would benefit from independent advice. Communications to international students should therefore also focus on confidential or independent tailored support such as that offered by UKCISA or Student Space.

TUITION FEE PAYMENT

Points to consider

➢ International students are much more likely than other students to self-fund or rely on non-government sources to fund their studies. It is therefore likely that if students are experiencing hardship, their ability to pay their tuition fees will be impacted.

➢ There is a greater possibility that the pandemic will have affected international students' method of funding their studies, for example due to changes in parental income or their ability to undertake part-time work in the UK to meet private loan repayments.

➢ Many universities have processes in place to deal with non-payment of tuition fees. Often this is a staged process that results, at the final stage, in the suspension of access to online university services and in some cases, in person teaching and lecture attendance. Pre-pandemic, this was an effective way of ensuring students were encouraged to act and agree a new payment plan with the university.

However, during the pandemic and lockdowns when students have been asked to study remotely, the loss of access to online university services is having a greater detrimental impact on international students' ability to remain academically engaged which is vital to maintaining their visa status. Therefore, this method can prove counterproductive in the current situation.

Best practice

➢ During the Covid-19 pandemic, and the consequent recovery period, provide as much flexibility as possible on agreed schedules for tuition fee payments within an academic year. Universities should consider for themselves and their students whether it is ethical or sustainable to allow students to carry debt over academic years. Universities should

also ensure they are aware of CMA guidance on non-tuition fee debt.

➢ Review the communications process in relation to non-payment of fees to ensure that it is staged appropriately. Ensure guidance relating to who to contact for advice and support is clear.

➢ Offer budgeting and financial planning workshops specifically for international students.

➢ Ensure that students understand the importance of early engagement with the relevant team on this issue if they are likely to experience difficulties in making payments, and ensure they understand the range of options available to them if they are unable to make payments.

➢ Consider the effect of suspension of access to university services on a student's ability to remain academically engaged and whether any other action could be taken instead. Since individual institutions impose different restrictions, it is suggested that a best practice approach requires a review of all sanctions to ensure that a greater reliance on remote learning does not result in any unintended consequences. For example, is it possible to limit a student's ability to submit assignments, alerting them to the issue, but not remove their ability to access learning material to prepare or complete that assignment and remain academically engaged?

➢ Consider the impact of suspension of studies on an individual basis. For instance, for undergraduate students on three-year courses and for postgraduate students on 12 or 18-month long courses, suspension can have different consequences for the degree award.

➢ In advance of commencing their studies, ensure students understand the options available to them in case of non-payment of tuition fees or options to make payments on an agreed schedule, including options to suspend studies and resume them when circumstances improve.

STUDENT WELLBEING

Points to consider

➢ The pandemic has been hard on all students, but international students may be particularly vulnerable during this time. For those without strong social or family networks in the UK, loneliness and isolation can be a particular problem.

➢ This may be especially true of students in their first year of study or on articulation routes who have had little opportunity to make friends in the UK.

➢ We recognise that institutions have provided support via increased financial aid, mental health and wellbeing services.

However, we also understand that students from some backgrounds may not be inclined to access these services as frequently as students from the UK.

Best practice

➢ Consider working actively with students' unions, student societies and cultural groups to understand the barriers perceived by international students in accessing support and services available.

➢ It may be beneficial to establish a clear internal communication plan to ensure all staff are able to identify and direct students to appropriate support. This could include highlighting existing institutional wellbeing and mental health support, and reviewing the signs that might indicate a student is experiencing hardship.

➢ Consider how students can access wellbeing and mental health services even when they are in their home countries.

➢ Where possible consider offering distance and/or remote learning as a potential way of mitigating financial hardship for international students.

➢ Consider an enhancement to and/or increase in the virtual faith, reflection, community and social activities to keep students engaged in social activities despite isolation. Review feedback and uptake of these activities in order to continually improve.

➢ Ensure that any virtual activities are recorded with the consent of the participants and recordings are available retrospectively to students to watch at their own convenience.

➢ Consult existing best practice such as the UKCISA and OfS briefing note on supporting international students during the Covid-19 pandemic.

ACCOMMODATION

Points to consider

➢ International students facing hardship may decide to relocate, in some cases significant distances away from their university, to be closer to support networks, access part-time work or to access more affordable accommodation. Whilst this is not an inherent issue while remote learning is taking place, it may become so once face-to-face learning resumes and may impact an institution's ability to provide support to that student. It may also limit their access to on-campus support.

➢ In some cases students may have relocated to higher density shared housing, either to

reduce costs or to be close to family and support networks. These circumstances increase the risk of them becoming infected by or spreading Covid-19.

Best practice

➢ Be clear about any circumstances in which students may be able to access emergency housing support.

➢ Consider if you can offer Covid-19 secure accommodation to those who test Covid-19 positive and need to isolate or work with local partners such as the Local Authority to understand what Covid-19 secure accommodation is available.

➢ UUK and UUKi have produced guidance on supporting the self-isolation of students and international students undergoing self-isolation when entering the UK.

➢ To combat the spread of Covid-19 in shared accommodation, encourage all international students to register with a GP and liaise with local authorities and local health partners to ensure students are informed when it is the turn of their particular group for vaccinations.

➢ Seek to understand where international students are living to ensure that any support provided (both academic and pastoral) is appropriate.

RESOURCES AND LINKS

Resources

➢ UKCISA Covid-19 information for international students
➢ UKCISA Confidential helpline
➢ OfS/UKCISA briefing note on supporting international students
➢ Student Space – find support at your university

Announcements on hardship funding

➢ England
➢ Scotland
➢ Wales
➢ Northern Ireland