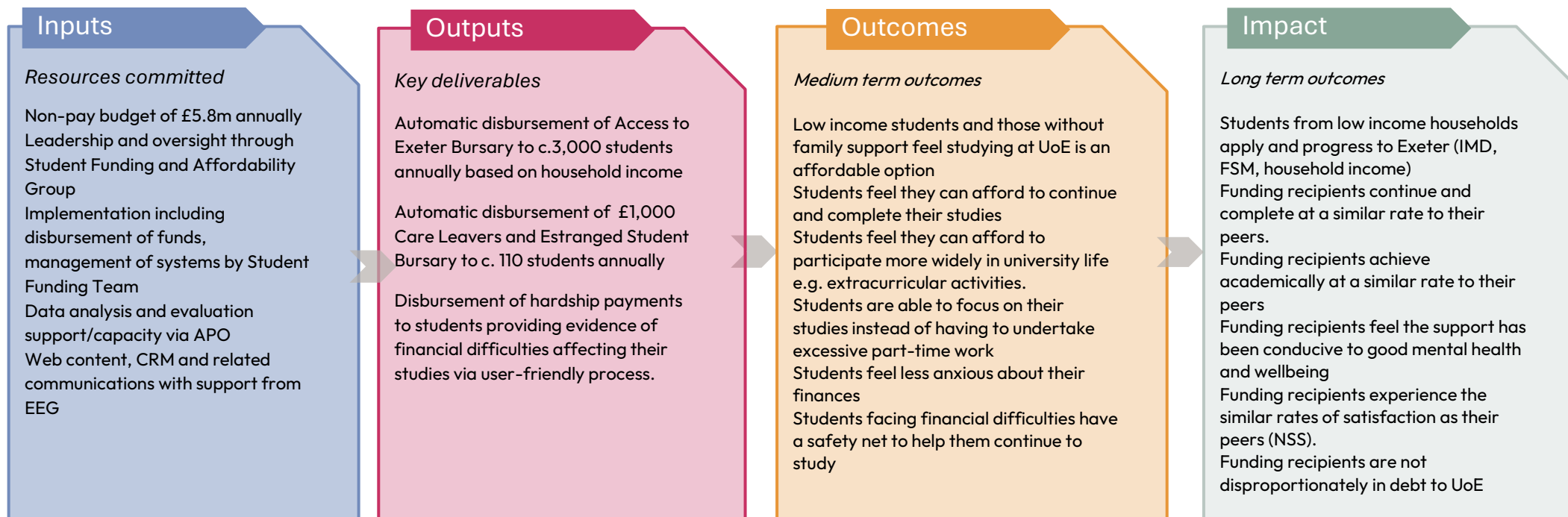


Theory of change: Student funding package



Assumptions (related to individuals who take up the activity)

Concern about affordability is a barrier to applying to university
Current government provision for student funding is insufficient for many low-income students
Students without adequate financial support are unable to fully focus on their studies due to financial pressures and the need to work
Anxiety about finances may affect a student's ability or willingness to continue or complete
Anxiety about finances may affect mental health and wellbeing and satisfaction
Intersections between income and other WP factors.
Students with no family support had additional financial needs to enable their continuation

Assumptions (related to early changes in attitude or behaviour by activity)

Students feel studying at UoE is an affordable option with the support offered
Students are able to plan and better manage their finances
Students feel reassured that support is in place if they need it
Students are more likely to participate in extracurricular/social activities, supporting their wellbeing and sense of belonging
Students in financial difficulties are able to access timely additional financial support when needed without feeling stigmatised
Students from low income backgrounds feel they are welcome and supported at UoE
Students are less reliant on part-time work

Assumptions (related to benefits and possible unintended consequences)

Amounts awarded are at a sufficient level
Students feel less anxious and so are less likely to spiral into poor mental health
Students who spend less time in paid work will study more and achieve better grades
Students who feel their studies are affordable are less likely to interrupt or discontinue.
Potential for students to be encouraged to apply for hardship who do not really need it
Students may spend student funding inappropriately
Availability of hardship may protract withdrawal and interruption decisions, rather than prevent them