

Citizen Participation and Public Petitions Committee

16th Meeting, 2023 (Session 6), Wednesday
8 November 2023

PE2036: Write off student loan debts for paramedic students

Petitioner	Rebecca Smith
Petition summary	Calling on the Scottish Parliament to urge the Scottish Government to write off student loan debts incurred by Paramedic Science students before the current bursary was introduced.
Webpage	https://petitions.parliament.scot/petitions/PE2036

Introduction

1. This is a new petition that was lodged on 27 June 2023.
2. A full summary of this petition and its aims can be found at **Annexe A**.
3. A SPICe briefing has been prepared to inform the Committee's consideration of the petition and can be found at **Annexe B**.
4. Every petition collects signatures while it remains under consideration. At the time of writing, 299 signatures have been received on this petition.
5. The Committee seeks views from the Scottish Government on all new petitions before they are formally considered. A response has been received from the Scottish Government and is included at **Annexe C** of this paper.

Action

The Committee is invited to consider what action it wishes to take on this petition.

Clerk to the Committee

Annexe A

PE2036: Write off student loan debts for paramedic students

Petitioner

Rebecca Smith

Date Lodged:

27/06/23

Petition summary

Calling on the Scottish Parliament to urge the Scottish Government to write off student loan debts incurred by Paramedic Science students before the current bursary was introduced.

Previous action

I have been dealing with Mairi Gougeon MSP's constituency office, who wrote to the Scottish Government and was advised that they would not be able to write off any of these loans. I was then advised by her office that a petition would be the next step. This has also been discussed with the Scottish Government via my local councillor with no resolution. My councillor received a reply stating this will not happen.

Background information

Following a long campaign, Paramedic Science students have, since 2021, been receiving a bursary totalling £30,000 over three years. However, no provision for compensation or backdating of payments was provided for students who had enrolled on the course before 2021 and had taken out student loans. Large amounts of money are being deducted from our pay every month. We worked on a low income of around £4,000 to £6,000 a year, working through the pandemic. The current students receive a £10,000 per year and are not left with debt at the end of their studies. We feel left out as a group and penalised for studying this course before the bursary was introduced. We would like these student loan debts to be written off, creating parity with our peers who now receive a bursary.

Annexe B

Briefing for the Citizen Participation and Public Petitions Committee on petition [PE2036](#): Write off student loan debts for paramedic students

Background

The petition calls for the Scottish Government to write off student loan debts incurred by students studying Paramedic Science courses prior to the introduction of the £10,000 bursary.

Paramedic, Nursing and Midwifery Student Bursary (PNMSB)

Bursary support for eligible students studying Paramedic Science courses was introduced in July 2021 ahead of the 2021-22 Academic Year.

Following a campaign by students, which included a [petition to the Scottish Parliament's Public Petitions Committee during Session 5](#), the existing Nursing and Midwifery Student Bursary was opened up to paramedic students. It is now known as the Paramedic, Nursing and Midwifery Student Bursary (PNMSB).

The bursary provides support of £10,000 per year for the three years of study and an additional £7,500 if completing an honours year.

The bursary is available to students living in Scotland who meet the eligibility criteria for student support. This is set out on the [Student Awards Agency Scotland \(SAAS\) website](#).

Students receiving the bursary [may also be eligible for additional support](#) such as Dependant's Allowance, Single Parent's Allowance, Childcare Allowance, Disabled Students' Allowance.

Debt write-off

The petition calls for the student debt of those who studied Paramedic Science prior to the introduction of the bursary in Academic Year 2021-22 to have their student debts written off.

Prior to their inclusion in the PNMSB criteria, eligible students living in Scotland who did not receive the bursary did qualify to have their tuition fees of £1,820 per year paid for them by SAAS. Students with household income of up to £33,999 per year were eligible for bursary support of between £500 and £2,000 per year.

Students who did not qualify for bursary support could apply for a repayable student loan. [The maximum student loan available in 2020-21 was £4,750.](#)

Student loan repayment conditions are set out in the Repayment of Student Loans (Scotland) Regulations 2000 and the Education (Student Loans) (Repayment) Regulations 2009, as amended.

Under current legislation, [student loan debt can only be cancelled](#) 30 years after the loan holder became eligible to repay or if the loan holder dies or becomes permanently unfit for work.

Courses and student numbers

There are five universities running Paramedic Education courses in Scotland: Glasgow Caledonian, Queen Margaret, Robert Gordon, University of Stirling, and the University of the West of Scotland.

A [Scottish Government news release](#) stated there were 996 students studying Paramedic Education courses in 2021.

[Target intake figures from the Scottish Funding Council](#) show a projected intake of 335 year one students each year from 2023-24 to 2025-26.

Lynne Currie

Senior Researcher (Further and Higher Education)

August 2023

The purpose of this briefing is to provide a brief overview of issues raised by the petition. SPICe research specialists are not able to discuss the content of petition briefings with petitioners or other members of the public. However, if you have any comments on any petition briefing you can email us at spice@parliament.scot

Every effort is made to ensure that the information contained in petition briefings is correct at the time of publication. Readers should be aware however that these briefings are not necessarily updated or otherwise amended to reflect subsequent changes.

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Annexe C

Scottish Government submission of 5 October 2023

PE2036/A: Write off student loan debts for paramedic students

Paramedic, Nursing and Midwifery Student Bursary

Following inclusion as an SNP manifesto commitment during the 2021 Scottish Parliamentary elections, the Scottish Government announced on 1 July 2021 that Scottish domiciled student studying towards a degree in Paramedic Science would be eligible for the new Paramedic, Nursing and Midwifery Student Bursary (PNMSB). This included both new and continuing Paramedic Science students.

The PNMSB scheme is a non-income assessed personal allowance for eligible students undertaking courses in pre-registration Nursing, Midwifery and Paramedic Science in Scotland. This provides an annual allowance of £10,000 for students paid monthly throughout their course.

The current position is that students who commenced their BSc Paramedic Science degree before the introduction of the bursary in 2021, will still need to pay back any student loans they have received. At the time of implementation, this was recognised i.e. that the Paramedic Science bursary would benefit new and further years of study for current students but those students who had already taken out student loans would have to repay them. This was considered to meet the 2021 SNP manifesto commitment. There are accordingly no plans to write-off previous student loans for this cohort of students.

Student Loan Write-off

The provisions for writing-off student loan debt are contained within the *Repayment of Student Loans (Scotland) Regulations 2000*. This currently states that Scottish Ministers shall cancel a borrowers liability to repay a student loan in the following circumstances:

- The borrower dies;

- The borrower receives a disability related benefit and because of that borrower's disability is permanently unfit for work;
- In the case of a post 2007 student loan, the 30th anniversary of the date on which the borrower became liable to repay the student loan; or
- In the case of a student loan which is not a post 2007 student loan, the earlier of:
 - The borrower's 65th birthday; or
 - The 30th anniversary of the date on which the borrowers became liable to repay the student loan.

There are currently no provisions within the regulations that allow Scottish ministers discretion to write-off student loan debt out with the circumstances highlighted above.

Student Loan Repayment

The current terms and conditions of student loan repayment for Scottish borrowers include the following provisions:

- A repayment threshold of £27,660 (scheduled to increase to £31,395 in April 2024)
- Deductions of 9% on earnings above the repayment threshold
- Interest calculated using the lower of either the Banks base rate +1% or the average increase in the Retail Price Index (RPI) All Items rate compared with that for the previous March (currently 6.25%).
- Repayment period of 30 years or the earlier of 30 years/a borrowers 65th birthday if they took out a loan prior to 2007.

Learner Experience Division