

Improving information

HEIs' provision of online financial information

A research study and good practice guidance for
The Office for Fair Access

December 2006



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Introduction

With recent changes in fees and funding, the world of student finance has become increasingly complicated, and the need for clear concise information for students is greater than ever. HEI websites are often the first stop and, although young people are highly computer and internet literate, these sites need to make it as easy as possible to find the right information if they are to effectively engage with prospective students.

In the Autumn of 2006, Ipsos MORI carried out a study for OFFA which aimed to:

- Understand the financial information needs, expectations and experiences of prospective students, in particular those from under-represented groups, as well as their parents/carers and advisers; and
- Gauge the extent to which target groups feel they are satisfied that institutions are successfully providing clear and accessible information on fees, bursaries and scholarships (and how this links to wider state support) on their websites.

Methodology

The project ran through three stages as follows:

- **Preliminary ‘scoping’ stage:** Desk research and interviews with HE stakeholders to get a thorough overview of the influences on the information currently available around HE finances.
- **Discussion group with HE students:** Talking to students just beginning their courses about the sources of information they used when making decisions and thinking about student finance.
- **Depths with Sixth Formers:** Paired depths and accompanied browsing with Year 13 students – some with peers and some with parents – as well as depth interviews and accompanied browsing with teachers actively involved in the process of applications and decisions regarding HE.

This qualitative approach allowed us to develop a real understanding of prospective student behaviour, an understanding which would be limited by a traditional quantitative survey. Not only were we able to develop a deep understanding of user needs, expectations and online behaviour but – combined with the desk research, the teacher interviews and the discussions with stakeholders – we could develop and test various hypotheses about the presentation of online information. In particular, paired depths with teenagers are a very useful way of generating dialogue and cross-cutting discussion among people who are often reluctant to share their experiences.

Scoping research

The scoping stage involved a review of nearly 30 websites which provide financial information to students. These ranged from university sites, through governmental or student advice sites to sites provided by the private sector financial community. This was an essential part of the research, as it helped us to develop hypotheses as to what works and what doesn't in terms of the presentation of financial information.

The sites under review were selected after an evaluation of previous work undertaken within OFFA which looked at the effectiveness of HEI sites. We also incorporated suggestions from discussions with OFFA and colleagues in Ipsos MORI's educational research team as well as through the iterative process of searching on the internet.

Following this work, the research team conducted a series of ten depth interviews with stakeholders in higher education, student finance and government. These interviews were used to assess how various providers of financial information manage the process of presenting that information in an accessible manner, as well as evaluating what improvements they felt necessary to make that information more user-friendly.

Discussion with HE students

Before turning to prospective students, it was felt important to gauge how current HE students felt about financial information – and whether they had used online information sources prior to attending university. We therefore ran a single focus group in London made up of five First Year students from families with no previous history of higher education. They also all received some form of financial assistance at university and were all eligible for a Grant.

Prospective students

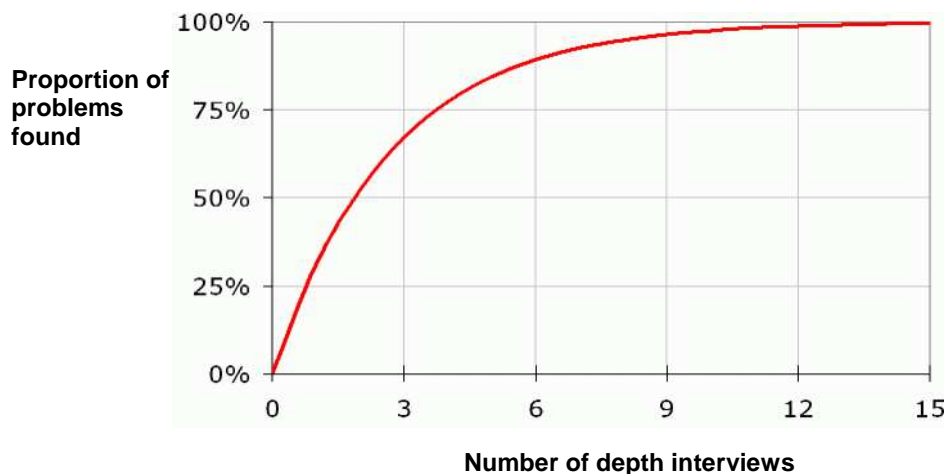
The main body of the research, however, was based around interviews with prospective students. These interviews were used to explore the context in which decisions about student finance are made and to establish the key sources of information that young people use to make these decisions. They also involved extensive web-testing – asking students to log onto different sites and assess them against a number of criteria including navigation, design and usefulness of information.

Four schools were identified through Aimhigher coordinators in Bristol and London. These schools included a Sixth Form College, a City Academy and a Technology College. Within each school and throughout October and November 2006, Ipsos MORI carried out the following research programme:

- Two sets of paired-depth interviews with prospective students
- One paired-depth interview with prospective students and their parents
- One depth interview with education advisers/teachers

In all cases, the students interviewed were recommended by the teachers, fitted within Widening Participation definitions and came from families with no previous history of higher education.¹ All the interviews were based on semi-structured discussion guides (contained in the appendices of this report) and were audio- and video-recorded.

Although this may seem to be a low number of interviews, the experience of Ipsos MORI would tend to support the work carried out by Jakob Nielsen, a leading authority on website usability. From work carried out in the 1990s, he concluded that most of the problems which a website experiences can be identified through less than ten interviews.



Jakob Nielsen, 1994

As websites become more complex, this number is constantly under review. However, as can be seen from the above list, we were able to conduct interviews with 28 people overall. Again, the substantial experience which Ipsos MORI's project team has in qualitative research would indicate that little would have been gained from a greater number of interviews.

¹ The HEFCE good practice guide, *Strategies for Widening Participation in Higher Education*, states that the term widening participation can be used to "denote activities to target the individual groups that HEIs have identified as under-represented and to ensure their success". In this case, teachers were asked to identify "students for whom going to university may be a substantial decision – those in year 13 and those whose families have lower incomes or those who would be the first in their family to go to university".

Review of Website Information

The review of a selection of HEI websites was carried out to ascertain different approaches to the presentation of information within the student finance sector. It helped the research process by building up a picture of what information is currently available and by identifying a number of examples of different approaches. A list of the sites which were reviewed is contained in the appendices.

The key differential within the sector is how websites make this information accessible and easy to understand, including:

- case studies
- clear information headings
- easy-to-follow site navigation
- links to external sources of information

Overall, the review found that all of the HEI websites investigated do have a standard description of fees and finance, ranging from broad, national descriptions, links to other higher education information or even a full downloadable explanation of the current financial situation. Factual information in regard to the particular HEI's finance arrangements is also available on most websites.

Undergraduate

Degrees

Careers

Excellence in Teaching and Learning

Student Life

City Life

Accommodation

Student Finance

Tuition Fees

Tuition Fees (for 2006 Entry)

Student Loans

Government Grants

Newcastle University Bursaries

Newcastle Excellence Scholarships

Additional University Awards

Living Costs

Making the Most of your Money

Extra help and Support

International Students

Support for Students

Finding Out More

Course Finder... A-Z

...Course Keyword GO

...Subject Areas GO

Tuition Fees for 2007 Entry

At Newcastle, we will be charging a tuition fee of £3,000 per year* for all eligible full-time courses from 2006, however there are [some exceptions](#) to this. The big change is that you do not have to pay any tuition fees while you are studying (although you can if you want to).

You can choose to defer payment until after you graduate, by taking out a 'fee loan' alongside your [student loan](#). This means that the Student Loan Company pays your tuition fee to the University for you while you are studying, and you repay this money as part of your student loan after you graduate.

You only start [repaying your loan](#) after you are earning £15,000 per year, and the repayments are 9% of any amount which is **earned above** this threshold.

For example:

Graduate Salary per year	Approx Graduate Salary per week	Payment per week
£15,000	£229	nil
£20,000	£293	£8.65
£25,000	£358	£17.30

*Please note: the tuition fee amount may rise slightly higher for 2007 entry, subject to government regulations and in line with inflation.

One major difference between HEI websites is the style of introduction to this financial information. Some of the sites which we found to be more user-friendly in other areas have an enhanced marketing or 'positive support' message when discussing fees and finances, while others illustrate the positive impact of higher education as a way of allaying fears about debt.

Fees and financial support

Financing your undergraduate studies at Leeds in 2006

Information for new undergraduate UK students starting a course in September 2006

<p>► What will it cost? (Fees for full-time students)</p> <p>► Financial support, Government help (Full-time students)</p> <p>► Financial support, University help (Full-time students)</p> <p>► Useful contacts</p> <p>► Part-time students (Fees and financial support for part-time students)</p>	<p>Study now pay back when you're earning</p> <p>1 in 4 qualify for a Leeds bursary</p>
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Investing in your future

Going to university is an exciting time. The prospect of managing your finances can seem daunting and it may seem expensive, however, higher education is one of the greatest investments you'll ever make. A degree will enhance your employability and boost your earning potential. Over 90% of the students attending the University of Leeds are employed or in further study within six months of graduation.

This website explains the tuition fees for new UK undergraduates joining us in 2006 and the wide range of financial support available from the Government through maintenance grants, special support grants and student loans – as well as scholarships and bursaries offered by the University of Leeds.

If you're an **international** or **postgraduate** student, check the links on the right for information.

If you're a **part-time** student, select the link above for information.

For more information, why not download the University's [student money guide](#) (1MB) – you will need Adobe Acrobat Reader to view the PDF file.

In this section

- Tuition fees
- Grants and loans
- Bursaries and scholarships
- Scholarships calculator
- Part-time students
- Useful contacts
- FAQs
- Case studies
- Students living in Scotland, N
- Ireland or Wales
- Help if you have children
- Help if you have a disability
- Help, support and advice

See also

- International students fees and scholarships
- Postgraduate students fees and scholarships
- Health and welfare
- Study facilities
- The essentials
- Fun
- Your future
- Flexible study
- Term dates
- Visit us
- Campus tour

The rest of this chapter focuses on the main techniques which HEIs employ when presenting financial information to students, as well as looking at any lessons from other financial advice sectors.

Navigation

The most effective way of guiding students towards financial information is to label it clearly. Sites therefore need to be easy to navigate and prospective students need to be able to relate key headings to the sort of fee and finance information which they receive in school.

While this may appear to be common sense, significant numbers of sites do not present information in such a clear way.

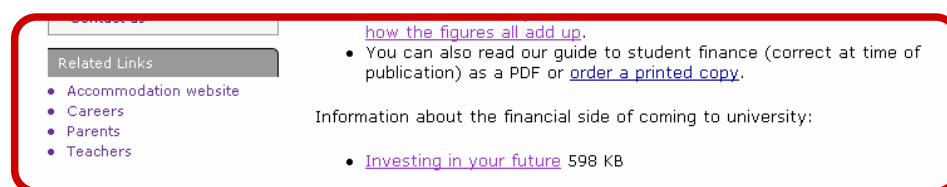
There tend to be two main styles for labelling information: ‘marketing’ headings and ‘no nonsense’ headings. The former – such as ‘Money Matters’ – are normally easy to navigate towards straight from the homepage, and the latter – such as ‘Fees and Finance’ – tend to be repeatedly used throughout the site and can also be accessed when investigating courses and study information.



While marketing headings are clearly useful from the HEI’s perspective, they can at times serve to obscure information for the prospective student. The more defined the heading, the more likely that all the information within that section is relevant to fees and finance instead of ‘money concerns’ overall.

Downloadable documents

As a further set of documentation to help students understand fees and finance, certain HEI websites give access to a downloadable document which comprehensively introduces funding issues to prospective students. These documents are normally found on the fees and finance pages, and allow people the opportunity to read up about finances before looking into more course or HEI specific information.



Although this is an obvious and traditional way of presenting information, it doesn’t make use of the full functionality of the internet. In some cases, we found pdfs were effectively being used by HEIs as ‘quick fixes’ when more interactive and less wordy presentation of information may have been more appropriate.

Calculators

Some websites have introduced a bursary calculator to explain their sliding scales of support. This tool allows prospective students to enter their details and define what level of financial support they can expect.

UWE Bursary Calculator

Step 1 of 4

Does this bursary calculator apply to me?

Yes if:

- you live in the UK and you are intending to study at UWE in 2006
- you have not studied at higher education level before 2006
- you satisfy the residency requirements for entitlement to student support from your Local Education Authority (LEA). If you are not sure, please check <http://www.ukcosa.org.uk/images/fees.pdf> for further information
- you are intending to study a full-time LEA-funded undergraduate degree course. If you are applying for a healthcare programme, please check our [NHS bursary information](#).

Please note that this information is indicative and does not represent a guarantee or offer from the University of the West of England. Circumstances may change, and the support available may vary from that shown.

How old will you be when you start your studies?

Years

Will you be married, in a civil partnership, single or cohabiting? [Why is this important?](#)

☒ Single
☐ Married or Civil Partnership
☐ Cohabiting*

*This includes same sex partners

[Next](#)

Other sites have developed more general budgeting calculators which help prospective students to begin planning their finances in general, and which include information about living expenses.

On the basis of the information that you have supplied above:

Tuition fees per year: £

You can defer payment by taking out a loan with the SLC and your loan account will be debited by this amount.

Maintenance Grant (home-income bursary): £

This is the likely amount of money your LEA will support you with each year (£0 - £2700).
The possible support, either in bursary or loans, which you may get each year is:

Total predicted annual bursary (contribution towards your living expenses): £

Which is made up of:

A home-income bursary (each year) from your LEA: £

An additional home-income bursary (each year) from the University: £

An additional amount for Compact Scheme, Access, Buxton or postcode: £

You will receive cash paid by BACS in 3 instalments, from the Student Loans Company, for any home-income bursary.

Total Loans Per Year: £

Tuition Fees Loan: £

Student Loan: £

Total Grants Plus Loans Plus Bursaries: £

Likely Expenditure Per Year living in Derby:

Tuition Fees: £

Accommodation: £

Books/Other Course Co: £

Clothing: £

Food: £

Travel: £

Leisure: £

Mobile Phone: £

Utilities & insurance: £

While these calculators appear to be highly effective, they do require prospective students to have access to information which they may not possess, such as parental income. There is also a question as to whether – although they tend to be just one element of the financial information on offer – some of these calculators ‘over-promise’ by only providing one side of the financial equation (generally, in relation to bursaries).

Case studies

A small number of HEI websites use case studies to help put financial information into an ‘everyday’ context and to increase practical understanding. This approach would appear to be extremely beneficial as it allows prospective students to understand the practicalities of student fees. Confusion may arise, however, if individual situations do not link closely to a particular case study.

Prospective students
 Alumni
 Research
 About the University
 Local community
 Business & industry
 Events
 Media
 Jobs
 Leeds and Yorkshire
 Visitors

Search

Case studies

To help illustrate the financial support available to UK-resident students beginning their undergraduate degrees in September 2006, we have devised these examples.

Elizabeth

Mark

James

Angela

Paul

In this section

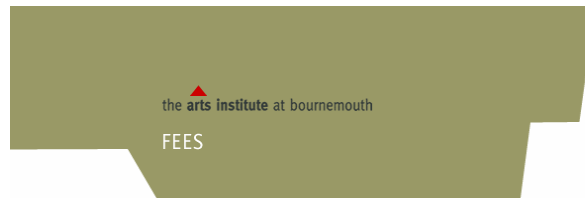
Elizabeth
 Mark
 James
 Angela
 Paul

See also

International students fees
 and scholarships
 Postgraduate students fees
 and scholarships
 Health and welfare
 Study facilities
 The essentials
 Fun
 Your future
 Flexible study
 Term dates
 Visit us
 Campus tour

Links to external information sources

To provide the clearest fee and finance information, most sites provide links which direct the site user to external sources of more detailed information. These include sites run by DirectGov, UCAS and the DfES which are likely to be important sources of information for potential applicants’ online investigations. The best examples of these HEI sites include brief synopses of what to expect from each of the linked sites.



close window

Sources of information about finance including variable fees

Aim Higher

a site to help you find out more about going to university including finance.

Department for Education and Skills

a website to help you get the best out of going to university or college, including a range financial help available.
Printed information is also available: *'The future of higher education: A brief guide to the new student finance arrangements.'*

Produced by the Department for Education and Skills. A free copy of this guide can be obtained by calling the DfES information line on 0800 731 9133, quoting reference DfES/0696/2004.

National Union of Students

advice and information on all aspects of student welfare: further/higher education finances, benefits, tax credits, tax, budgeting, housing, health and crime.

Student Money Hotcourses and UCAS

bring you a comprehensive guide to everything you need when planning and organising your student finances.

The Access to Learning Fund

The Access to Learning fund is a non-repayable discretionary fund for students in financial difficulty. Applications can be made through the Student Advice Centre during term time.

For further information contact the Student Advice Centre (SAC) telephone 01202 363220/363242 or email studentadvice@aib.ac.uk

Frequently Asked Questions

FAQs and Q&As are used on numerous HEI websites to help clarify financial information. In the best case examples, the questions are generally designed to break down the information, lead the site user through it and flag up areas that need further consideration.

University of BRISTOL Undergraduate prospectus 2007

prospectus home | contacts | how to apply | open days | supporting information | a-z of programmes

University home > Undergraduate Prospectus 2007 > Tuition Fees - how much will it...

Tuition Fees - how much will it cost me as a UK or EU student?

Back to 'Money matters!'

- How much are the tuition fees?
- How will I pay the tuition fees?
- When will I pay the tuition fees?
- Students on a second degree?
- Is any further help available?

The basics

Being an undergraduate student involves two main expenses: **tuition fees** and **living expenses**. In this section we give you details about tuition fees- how much they are, how they are paid and what help you can get with them. In the sections about [Help from the Government](#) and [Help from the University](#), there is more information about living expenses and the support available.

For fees purposes, we classify all students as **UK**, **EU** or **international**. The amount you pay in tuition fees and the financial support available to help you with this and living expenses depend on your fees classification, which is determined in accordance with the Education (Fees and Awards) Regulations 1997. If you would like more information about these regulations, please visit the [University's Fees Regulations website](#).

Clearly, the main potential problem with this technique is that the information needs to be comprehensive. If the answers do not match the site user's question, then at the very least, links need to be provided which 'drill down' into more detailed information.

Other providers of financial information

In order to provide some form of benchmark, we also reviewed a number of other sites which provide financial information – to see whether HEI sites can learn from other sectors.

Student bank accounts

Due to the competitive nature of this market, most banking websites devoted to student accounts are dominated by clear marketing information. Offers of free gifts and the 'need for money' at university is always the first information to be presented. This intense marketing introduction helps to set up the need for a student account – and is similar to the marketing of fees/grants within certain HEI websites.

Home > Current accounts > Student Service

► Bank Account Plus **Student Service**

► Bank Account

► HSBC Premier

► Passport

▼ **Student Service**

More benefits

International students

Gap Year Service

► Graduate Service

► Under 18s

► Basic Bank Account

► More products

► Overdraft Service

► Internet Banking

► Express Banking

► Chip and PIN

► Interest rates

Great student offers

Up to £1000 interest free overdraft, typical **0% EAR**, in your first year

Free BSM Driving Lesson

24/7 internet banking

plus much more...

Studying at University?

If you've started your first year at university, but not sorted a student account out yet, it's not too late. You can still [apply online](#) for our Student Service.

Are you taking a year out to travel or work? Our [Gap Year service](#) is specifically designed for this! [Check it out now](#).

Ready to apply now? [► Apply online](#)

What you get

- Optional interest free overdraft* – up to £1000 in your first year typical **0% EAR** variable. [Find out more about our Overdraft Service](#).
- 24/7 Internet and Telephone Banking** – bank where and when you want
- Specialist university branches with advisors who appreciate your needs
- Price Promise Insurance – to ensure you don't pay over the odds when you buy branded goods with your debit card on the UK high street.
- Free BSM driving lesson, as well as discounts on Dell computers and course text books from [booksofcourse.com](#)
- Maestro debit and credit cards, of course*

Internet Banking

[► Log on](#)

Register

Security

About Internet Banking

Bigger text +

Smaller text -

Print

Contact HSBC

Order online

Commission free travel money.

[Find out more](#) ►

More specific financial information normally follows this introduction, and is regularly found within an easy-to-read bullet point format. In conjunction with 'student-friendly' language, this seems to be an attractive way to supply financial information.

As with HEI sites, there appear to be two main ways employed of drilling down into more detailed information. Sites either present information through text-heavy and complex downloadable documents or through a more simplified Q&A technique. This makes the financial information much more easy to digest and helps to clarify certain key points – however, it should be noted that in certain cases, if the information was not available within the Q&A format, then it was likely that it would be difficult to find this information anywhere else on the website.

Another technique that was also notable for its clear presentation of information was the use of ‘tables of comparison’. Although this technique is more relevant to the competitive student bank account market, it does provide a convenient and user-friendly format for illustrating different financial scenarios – as well as an alternative way of presenting financial data to increase understanding.

The advice sector

Councils and organisations such as Citizens Advice also provide financial information to students and young people – to clarify council tax, for instance, and other payments. In these cases, most of these sites start with an introduction to financial information before illustrating each key segment using bullet points or Q&As. The language on most sites is extremely user-friendly and jargon-free. When industry terms are used, they are often prefaced with a brief explanation or a link to further information on the specific term.

Certain local authority websites also provide information on how to deal with budgeting problems. This dual approach of financial information plus advice provides the site user with all the relevant information, as well as a route to explore if they experience financial difficulties. By providing the user with another route for financial information it promotes a message of support to the student or young person.



Benefits

- [Benefits Service](#)
- [Types of benefit](#)
- [Claiming](#)
- [Contact us](#)
- [Reporting changes](#)
- [Reporting fraud](#)
- [Appeals](#)
- [Landlords information](#)
- [Schools information](#)
- [Council Tax](#)
- [Benefits advice](#)

What help can I get towards my Council Tax bill?

There are two benefits available for people who have to pay Council Tax. They are Council Tax Benefit and [Second Adult Rebate](#). They are separate from any discounts or exemptions (awarded by the Council Tax Service) that can also reduce your Council Tax bill.

You cannot get both Council Tax Benefit and Second Adult Rebate at the same time. If you qualify for both, we will give you the one that pays the most.

Local councils run these schemes using rules laid down by the government. Manchester's scheme is run by the Benefits Service, which is part of our Corporate Services Department.

Council Tax Benefit

If you [claim Council Tax Benefit](#) it is a means-tested benefit so the amount of benefit you get depends on:

- your income
- your savings or capital
- other people living with you

You cannot get Council Tax Benefit if you (and your partner) have more than £16,000 in savings or capital, unless you are getting the guarantee part of Pension Credit.

You have a partner if you are one of an opposite-sex or a [same-sex couple](#).

In this section...

- [Benefits Service](#)
- [Contact us](#)
- [Housing Benefit](#)
- [Council Tax Benefit](#)
- [Discretionary Housing Payments](#)
- [Second Adult Rebate](#)
- [Secondary School Clothing Grants](#)
- [Free School Meals](#)

Youth information

Finally, there are of course other sources of financial information – those which are targeted specifically at young people. The websites that were investigated for this review were clearly laid out and financial information was relatively easy to obtain. A key reason for this seems to be the use of a common language, very clear headings and relevant imagery.

The screenshot shows the homepage of youthinformation.com, 'the information toolkit for young people'. The header includes navigation links: Home, About Us, Contact Us, Links, Local Projects, and Notice Board. Below the header is a search bar with 'What?' and 'Who?' fields and 'Go' buttons. A vertical sidebar on the left lists various topics: Home, Education, Employment & Training, Environment, Europe, Family & Relationships, Health, Housing, Justice & Equality, Money, Sport, Leisure & Travel, Ruckus - FREE online magazine, NYA website, and Accessibility alternative navigation. The main content area is divided into three columns. The first column, titled 'Tuition fees', explains that since autumn 1998, new students have had to make financial contributions towards university or college education, with a maximum of £1075. It lists exceptions: Scottish students in Scotland, students in midwifery, nursing, and healthcare courses, students whose parents earn less than £20,000, and about half of all students pay no fees. The second column, 'You are here:', lists categories like Education, Further and Higher Education, and Tuition fees. The third column, 'Also in Further and Higher Education:', lists various resources like AS and A2 Level, Career Development Loans, City and Guilds, Claiming benefit while studying, College, Distance learning, Edexcel, Education Maintenance Allowance (EMA), Financial help for students, Students with disabilities, GCSEs, GNVQs, Going to University, Grants from trusts, Managing Revision, NVQs, Student life and student debt, Students with children and single parents, Studying in Europe, Studying on the Internet, and Taking a Gap year. At the bottom, there is an 'Organisations' section featuring the Careers Portal, which provides higher education and careers information online, with contact details for telephone, address, and email.

Once again, the financial information was generally presented in a clear, bullet point format. Certain sites also provide introductory sections that clearly state the financial problem under consideration and its relevant solution. This positive introduction helps to increase interest in the more complicated financial information that invariably follows.

Conclusions of the review

The review has highlighted a number of key issues which either facilitate easy access to financial information or which hinder that access. These include:

- a common and simple language;
- an intuitive, common-sensical use of the available web space;
- breaking information into manageable 'chunks'; and
- a user-friendly and young person-centred approach.

We now move on to the primary research and will be able to assess what young people, their parents and teachers think of online financial information.

Student Attitudes to Finance

Finances are not seen as a priority for most of the students we interviewed and most have carried out very little self-motivated research into money issues. For most students and parents, it is assumed that decisions and information about finances would come as part of the ‘natural’ process of applications – in other words, through forms they are obliged to fill in from UCAS or their LEA. Indeed many students say that both schools and parents encourage them *not* to think of finances as a decisive issue when thinking about university.

If you start thinking about money, that may stop you from going on to university – if you just think of it as ‘OK, let’s not think of the money now’, and go, then pay it back after, when you’ve got your degree

Year 13 pupil

Surprisingly, considering the great change there has been in funding, it doesn’t present itself as a great obstacle for the youngsters I’m talking to

Teacher

There is also a tendency to assume that costs and available funding varies little between institutions – another reason why finance is not a major influence of choice. It is much less important, for instance, than ‘ratings’ of departments or deciding whether to live at home or on campus.

I think for me it will be mostly a decision about how reputable a place is, their course, not how much it costs

Year 13 pupil

I wouldn’t have made a different decision but probably would have had a lot less worry

1st Year student

According to teacher and pupil accounts, if people were put off by financial issues, it tends to be before they reach Sixth Form and would often be as much to do with a general lack of enthusiasm for further study as to do with fears over money. Teachers feel that it also seems likely that some were put off by a general anxiety over being in debt rather than concerns over day-to-day living expenses.

However, although finances do not appear to be a major influence on decisions to go to university, it is important that this information is clear and widely available – if only to give parents and students peace of mind when thinking about planning their day-to-day finances.

While pupils are not looking in detail at this information at this point in the application process (as the interviews were conducted in October and November, most participants were just completing their UCAS personal statements) they do expect to look into this in more detail once they have offers from universities. So while not all students will necessarily look up finance information on HEI sites until they have chosen a course – or others not at all – it *is* still something that they expect to be available online if and when it becomes important to them.

The experience of the HE students in the focus group was also instructive. Some said that they didn't know what was available to them *until they had enrolled on their course* and that they would have felt more confident about their finances if they had known earlier.

Awareness of sources of financial support

Pupil knowledge of different sources of finance is patchy. Most are familiar with fees and know more or less how much they would be. And most have heard the key terms such as grants, loans, bursaries and scholarships – but there is much less clarity on what all these terms refer to and where this money would actually come from. Some think that loans would come from banks and few know who they would apply to in order to secure a grant or bursary. Many simply say that they would get part-time jobs to pay for their studies.

I know what you can get, you pick up bits of information, student loans and things. They're all in my head but not sort of tightened up ... But I know that even if all that fell to pieces I'd be able to support her

Parent

It is also clear that there is not much awareness of the cost of day-to-day living and that often the financial burden of studying is only seen in terms of the £9,000 or so that they will have to pay out in fees. One teacher mentioned that many of his pupils were cynical about the idea of taking out a loan 'to live'. They were happy to do so in order to pay for their fees but did not understand why they would need a loan to cover their day-to-day costs.

This was perhaps the largest area of confusion for the 1st Year students we interviewed. Prior to going to university, they tended to know about fees and loans – but the full scope of living expenses only seems to have hit them after they arrived.

I had everything planned but once I started I found it very different

1st Year student

Despite this causing them budgeting problems, in general though, the students we talked to appeared to accept that this is a learning process which they have to go through.

I figured out a lot of it for myself when I got there ... Just don't spend all of your money in your first week!

1st Year student

Information sources

In general, pupils feel that financial information is 'hidden'. We found a strong view among Year 13 pupils that universities gloss over finances because they are trying to sell themselves. Some even felt that HEIs actually don't want them to know that much about finances.

They want people to go uni but if people know about the fees they may not want to go.

Some people would just go, 'That's a lot of money – I'll be in debt by the time I come out' and not go.

And they don't explain why we have to pay – this money thing is a new thing

Year 13 pupils

The key sources of information for most pupils are events and activities set up by their school. These include seminars on finance, talks given by visiting HE students or HEI representatives, and as part of their UCAS application and personal statement writing activities. These seem to boost confidence that 'they can make it', and teachers reinforce this message, which is in line with careers education.

Many say that talks and tutorials in school have had less of an impact, often because they contain too much information and are difficult to concentrate on. This message also came through from the discussion with 1st Year students, with some schools swamping their pupils with information overload ("Just gave us too many forms").

Most pupils have also looked at prospectuses and HEI websites but this is generally for course information only. Only very few have used these resources for looking up finance information – and some of the 1st Year students said that they were not encouraged to when at school.

In fact, when looking at how 1st Year students had found financial information online, HEI and other official sites were hardly mentioned at all. Instead, these students had found about university life – and the associated financial pressures – through chatrooms and blogs.

Used google and forums talking about experiences from other people, how they managed ... Just personal experiences, people saying 'I had this trouble I got this amount'

1st Year student

What was really handy before I got to uni was sites like uni-village ... You can go on and talk to people who are in your uni, in your course, in your halls and talk to them and share problems

1st Year student

Of all the various information sources we asked pupils and students about, the open day comes out as the most effective – if not the most utilised. Several of the more well-informed pupils said that the best sources of information had been such events, when they had had the chance to speak to people face-to-face, ask them questions about finance and receive *unmediated* advice. This seems to be an option which makes it easier to get tailored information about different institutions, the specific bursaries offered on courses and the average cost of living locally.

Conclusions

Before moving onto the web-testing which we carried out with the students and their parents, it is worthwhile to review the key issues in terms of attitudes to finance and sourcing of information on it:

- Finance is not a decisive issue for prospective students when choosing where to study – they do, though, expect this information to be available.
- Pupil knowledge of financial support packages is patchy – and little consideration is given to day-to-day living expenses.
- Most financial information is gained from school-based events, such as seminars, talks from HEI representatives and activities carried out in class.
- Financial information is not accessed much online, and from discussions with First Year students, it would seem that the more informal information sources – such as forums and blogs – are used the most.
- The most useful source, though, would appear to be university open days, when prospective students can ask about finances face-to-face and gather unmediated information.

Testing the Web

The bulk of our depth interviews with students were focused on web-testing. This involved asking the students to log on to different websites and assess:

- how easy it is to get to the financial information that they need;
- what problems they come across;
- what makes it easy to use;
- what makes it difficult to use; and
- how clear the financial information is.

Key elements we concentrated on included navigation (how easy it is to find the right information?), language (what sort of terminology does the site use and how easy is it for students to understand?) and the quality of information (how easy is it to understand the finance information once students find it?).

Information and common language

The placing of ‘Student Finance’ as one of the key menu items on any HEI homepage was cited again and again by students, pupils and parents as perhaps the most important aspect which helps them to access financial information. If HEIs were to make this simple change to their homepages, then many of the language and access issues which are addressed below would also be solved.

Reflecting the findings from the website review, a crucial starting point for assessing the quality of website finance information is the language used. Often when we asked pupils to look up financial information, language was the first stumbling block. This was particularly the case for many of these pupils, where there was no family experience of university and therefore so family understanding of the language.

I have no idea what any of this means

Parent

Terms used on many sites were not ones that they would have expected or that had been used in their own seminars and classes on finance (one search for ‘finance’ took a parent to a page on tutor salaries and pensions). It seems that agreeing on a common set of ‘key words’ to be used on all HEI websites, and likewise in all talks and seminars, would be extremely useful.

‘Student finance’ is clearly the key phrase that most people expect to see when they arrive on a website. Variations such as ‘money stuff’ or ‘costs’ tend to confuse.

If I don't see that [student finance] then I really don't know where to go and then I'll be clicking around for ages

'Prospective students' or other terms using familiar English were less confusing than the more common terms of 'undergraduate', as this university language is alien to many pupils.

What I found confusing on a lot of websites there was like 'undergraduate' or 'postgraduate'. I was like I'm neither 'cos I want to be a 'prospective student'

1st Year student

There is also a widespread demand for more introductory and overview information on finance. Many students log on to these sites with little or no idea about the different sources of finance and where they come from and, as previously mentioned, this means that they struggle to find their way to the information that they need. Both they and their parents can feel quite out of their depth – especially if the information is not broken down and presented using a clear hierarchy.

HEI finance pages often seem to assume that students know what they're looking for – but many actually needed a basic overview of the different kinds of funding available, where these would come from and how much they would be likely to get. This was thought by many pupils to be the foundation stone of any appreciation of the more detailed information.

A good example of this is the UCL website which starts with a simple summary and 'fact box' leading to further, more detailed, information.

PROSPECTIVE STUDENTS

UCL

UCL Home >> Prospective Students >> Undergraduate >> Fees and Costs

Undergraduate

Investing in Your Education: Fees, Costs and Funding for 2006

Going to university may seem dauntingly expensive and there has been much in the press about student debt. However, investing in higher education makes sense. A degree will enhance your chances of finding a satisfying career and boost your earning potential. A recent survey revealed that graduates can expect to earn £150,000 more over their working lives than those with just A levels.

These pages provide a summary of the new tuition fees scheme which UCL has introduced (along with all the leading universities in England) and what it means to you.

Key Facts

- No up-front tuition fees** – you repay them after you have graduated
- UCL's new bursary scheme** – helping students to fund their studies >>more>>
- Earn more** – London University graduates earn up to 25% more than the national average graduate starting salary
- Value for money** – enjoy the benefits of the capital's host of attractions on your doorstep

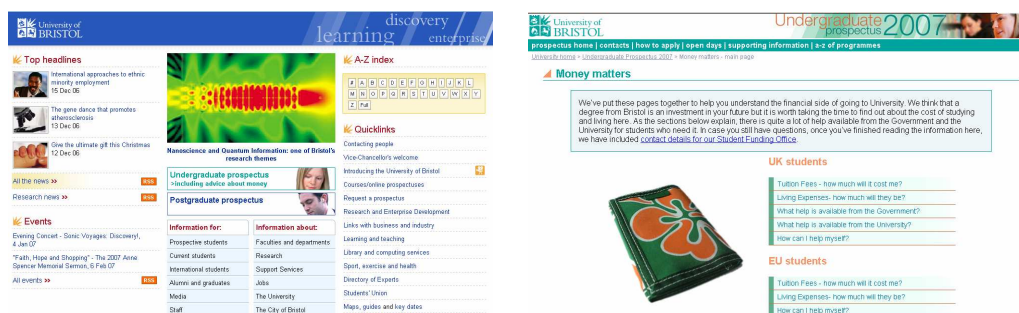
Information about...

- Tuition Fees
- Living Expenses
- Sources of Funding – includes information about UCL's Maintenance Bursaries
- Budget Tips and Advice
- Student Profiles and Examples
- International Students Fees and Costs
- Student Loan and Grant Calculator

Beyond such an initial summary, as the website review also found, the more detailed information still has to be accessible to prospective students. In particular it is worth considering:

- More advice on budgeting with examples of average/standard costs (e.g. for renting in the area, student estimates of current spending, etc.). The more detail provided here, the better.
- Case studies are one way of providing this fuller picture and students seem confident they could use these as a starting point to know what to expect for themselves.
- Budget calculators need to offer guidance of average values and clear explanations of the different details needed.

In general, sites need to allow for the fact that many students have little knowledge and understanding of financial issues, and need to be provided with clear, concise information with the option of more detail through links to other sites or a system of branching pages, such as the example below from Bristol, which takes the prospective student to the financial pages in one click.



Similarly, long, wordy blocks of text which fail to ‘flag up’ key points and costs are daunting, boring and uninspiring.

It should also be borne in mind that many students, in particular those from Widening Participation groups, may have limited internet access and so need sites which help them to find the key information quickly. Many said that if they were quickly browsing through sites and looking for key information they would be put off sites that did not get them to this information quickly and simply, and might not bother to look at the site in more depth.

For example, one site which we tested with students took six click-throughs to get to the relevant financial information – which was then presented in a dense, text-based pdf. If the prospective student were to give up on this process and turn to the search function, they were similarly disappointed. ‘Student finance’ returned 699 matches, the first of which was a link to the Department of Physics.

Layout

A website's homepage is any organisation's shop window – and as such, how it is laid out is crucial to whether it is used again or not. And the only way that this can be achieved is to have clarity of thought in the design of the site, so that the burden of finding information is lifted from the site user.

Got to make it as easy as possible – you just get lazy after you have been looking at five or six different universities, scrolling through pointless information just looking for a certain thing

Year 13 pupil

Quick and easy, lots of tables that show you everything you need to know. Not too much writing, but it has to have everything you need about finance in that website

Year 13 pupil

Preferred sites are seen as succinct and more structured – with clear headings, sub-headings, key information in bold, tables and summary boxes all helping pupils to navigate and skim for key information rather than having to scroll through lengthy essays. Consistency within each site is also key – but this is often overlooked, with page links and menus presented in different formats and positions throughout the site.

Many of the sites we looked at attempted to give comprehensive coverage of financial issues too quickly and this put pupils off reading further. The preferred sites tended to list key questions in a basic FAQ overview which provided links to more detailed answers – confirming the earlier review's finding that Q&As are among the most accessible and useful approaches.

In turn, this also confirms another finding from the web-testing: that the best sites keep it simple, every time. When looking for financial information, prospective students and their parents want to know what it'll cost and how they can cover those costs. They also tend to want the answers to the following questions:

- What statutory support they can get?
- When and how do they have to repay this?
- How can they get that support?
- What other support is available?

Anything beyond this is largely redundant. The University of Portsmouth is one of the websites which has taken this message on board.



Sport

It's not all work and no play. There are plenty of opportunities to become involved in a range of sporting activities and to use our fantastic sporting facilities here at Portsmouth...

Careers

The University of Portsmouth has a very active Careers and Employment Service that is dedicated to helping students work out what they really want to do and to find the job of their dreams...

Students Union

The Students Union offers plenty of opportunity to become involved in the social life of the University, as well as offering a range of

Prioritisation

As already noted, the other key stumbling block for pupils looking for financial information is the process of navigating from the homepage to the information itself. Often the term “student finance” is used but only after three or four click-throughs from the homepage.

Most pupils said that they would expect to see “student finance” somewhere on the homepage and they tended to become confused when they could not find this. This was a particular problem for those who did not have a very strong understanding of the different aspects of finance.

The key problem seems to be that if students don't have clear and high expectations of what they were going to find, then they struggled to imagine where they should be looking.

Also, many were put off by too many click-throughs from the homepage to the financial information itself. Some argued that if they were browsing through different courses and looking for financial information they probably would not invest much time in a site that was difficult to get through. Given a more direct route, the potential for losing a student's interest is greatly reduced.

It is certainly clear that students feel finance should be one of the five or six priority links on a site's homepage. They argue that it is one of the most important types of information that they are likely to want in relation to courses and institutions and so it should be prioritised on their sites.

Many feel that it should be something that is flagged up rather than hidden away or placed in more obscure sections where it needs to be searched out by students. In other words, they expect the HEI to proactively encourage site visitors to consider the financial information rather than just making it available to those who are specifically looking for it and who are prepared to spend time looking it up.

One of the reasons why this prioritisation of financial information may not always occur is that some HEIs do not know who uses their sites. That's why case studies can be seen as especially useful, as they explicitly force HEIs to segment their prospective student population. Once this process has been undertaken, the HEI can then begin to exploit the functionality of the web by turning to more 'intelligent' information which routes and filters people through their site through interactive questioning. This understanding of the possibilities of the web is being used in a few cases, but it tends to relate to budget calculators and filtering by UK, EU or other foreign student.

Web-testing conclusions

The web-tests confirm many of the findings from the review of HEI sites.

- 'Student Finance' has to be one of the key menu items on any HEI homepage.
- Language is also extremely important – commonly understood terms should be used and no assumptions should be made as to background knowledge.
- There is widespread demand for more introductory information on finance.
- The best sites are seen as succinct, consistent and more structured – and make intelligent use of case studies, budget calculators and further information on living expenses.
- They also provide overviews with more detailed information available through a series of Q&As.
- Finally, simplicity is important – when looking for financial information, prospective students and their parents want to know what it'll cost and how they can cover those costs. They do not need justifications of government policy.

Ownership and control

These findings on layout, structure and prioritisation have strong implications for the way HEI websites should be managed. During our stakeholder interviews it became clear that deciding who ‘owns’ the financial information on a website has a great deal of impact on the way this information is presented. When academics or statisticians control content, then it has the potential to become:

- Paper-based;
- Text-heavy;
- Linear; and
- Overloaded.

Sites work well when student support, the finance department, marketing and communications, and web design professionals work together and:

- Make it intuitive;
- With internal linkages; and
- A branched, three dimensional use of the web space.

Involving student support, finance, marcomms and web design people does not mean that academics are completely pushed out of the picture. They may in fact have a better knowledge of the qualities of the university. But it is how this knowledge can be attractively and clearly displayed which needs to be developed.

Good Practice Checklist

The ownership of online financial information is a primary consideration if that information is to be presented in an accessible format to prospective students. Key to this consideration has to be a restatement of the target market for this information – prospective students, their parents and their teachers.

With this in mind, the following checklist should help HEIs present financial information in a suitable way for students.

- **If you don't currently involve them, co-opt an HEI marketing or communications professional onto the team which puts financial information on the website** – this is likely to be the best and most efficient way of adapting the approach to the presentation of information to the web.
- **Carry out a prioritisation exercise on the homepage** – what are the five or six key themes which you want to highlight to site users? Student finance should be one of them, and its pages should be directly accessible from the homepage. If this can be achieved, this 'quick win' is likely to solve many of the other difficulties faced by prospective students when trying to access financial information online.
- **Have as short a route as possible** from the homepage to the financial information – no more than three click throughs. Anything more than this, and the user tends to either leave the site altogether or to turn to the search function, which in most cases is not highly developed.
- **Use commonly understood language** such as 'Student Finance' and 'Prospective Students' rather than 'Costs' or 'Undergraduates'. It is vital to understand that many Widening Participation prospective students will not have any family history of higher education and so are also unlikely to have a strong grasp on the sector's language.
- **Be clear and concise** – use succinct headings, sub-headings and key information in bold. Avoid page folds and unnecessary scrolling.
- **Be consistent** – links and menus should be presented in the same format and in the same position throughout the site.
- **Do not contribute to information overload** – avoid blocks of text and .pdfs. Wherever possible, make use of 'Want to know more? Click here'.

- **Include a basic overview** covering 'key questions' that link to the more detailed answers. Remember the key questions which prospective students want to see answered:
 - *What'll it cost?*
 - *How can I cover those costs?*
 - *What statutory support can I get?*
 - *When and how do I have to repay this?*
 - *How can I get that support?*
 - *What other support is available?*
- **Use tables and summary boxes** rather than long sections of text.
- **Provide advice on budgeting** with examples of average/standard costs.
- **Use case studies** as students are confident that they can use these as a starting point. The process will also help you to segment and target your prospective student population.
- **Use budget calculators too**, though they need to be simple and semi-populated with some data beforehand.
