



HOUSE OF COMMONS
LONDON SW1A 0AA



Dame Meg Hillier
Chair of the Treasury Select Committee
House of Commons
London
SW1A 0AA
(via email)

15 April 2026

Dear Dame Meg

RE: Student Loans

I hope you are well. I write to draw your attention to evidence submission XGX557683, submitted by Safety Net HE to support the Treasury Select Committee's Inquiry into student loans and the taxation of graduates.

The submission focuses on an issue currently being raised with the Government relating to the level of maintenance support loaned to estranged students and care-leavers. These groups are less likely to attend university, and if they do attend, are more likely to drop-out and less likely to achieve a 2.1 or above.

The standard maximum maintenance loan is provided on the understanding the recipient requires funding for 30 weeks and 3 days. The 'long courses loan' exists to support students whose course runs for longer than 30 weeks and 3 days, offering an additional weekly loan due to these students' need to financially support themselves year-round.

Estranged students and care-leavers are ineligible for this additional loan, despite facing the same year-round cost burden, on top of structural barriers such as start-up costs and costly private guarantor services.

This student group reports markedly higher levels of financial stress, with excess paid work the norm, which we know impacts the ability of students to achieve a 2.1 or above and/or to simply complete their course.

This of course impacts the groups' overall access to the graduate premium, meaning the frozen repayment threshold will disproportionately impact this group.

I have been assisting Safety Net HE in their campaign to introduce an extended maintenance loan to support this disadvantaged student group and would implore the Treasury Select Committee to include their evidence submission in your findings to be presented to the Government.

Thank you for your time and for initiating the inquiry which I know is of great importance to many of my constituents.

Mary Kelly Foy MP
Member of Parliament for the City of Durham



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Yours sincerely

A handwritten signature in black ink that reads "Mary K Foy".

Mary Kelly Foy MP
Member of Parliament for the City of Durham

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