[Include your home address here]

[Date]

Dear [full name of MP, as written on their government profile],

My name is [name] and I am writing to you as a constituent of [constituency e.g. Stoke-on-Trent Central]. I work as [role e.g. Financial Support Advisor] at [organisation e.g. Kings College London]. I’m writing to you to ask for your support for students who are impacted by the rising cost of living.

I am personally asking for you to recognise the impact of the rising cost of living for students, against significant real-terms cuts to maintenance loans.

The recent announcement of a 2.8% increase in maintenance loans in England lacks meaningful impact against inflation rates in excess of 9% and a national cost of living crisis. While the 2.8% figure may be an accurate projection of inflation over the next 12 months, this fails to address the inaccuracies of previous forecasts. If maintenance loans had kept in line with inflation, the Institute for Fiscal Studies (IFS) estimates that the maximum maintenance loan should be approximately £1.5k more. The ‘lower household income threshold’ (the threshold for receiving the maximum maintenance loan) has been frozen at £25,000 since 2008 and students have experienced real-terms cuts to maintenance loans since 2020. [You may want to use some, none or all of this]

As parents and families are facing increasing financial pressures themselves, their ability to support students with financial contributions is reducing quickly. Recent research suggests that if the ‘lower household income threshold’ had risen in line with inflation, this would now be in the region of £35,000. However, parents and families with a household income of £30,000 are currently expected to contribute around £700/year to support a student – money that they simply don’t have due to the cost-of-living crisis. This example highlights the disproportional impact of these decisions on students from disadvantaged areas. [You may want to use some, none or all of this]

I see first-hand the impact of these decisions on students. We are already seeing significant increases in students experiencing severe financial hardship. [You may want to include contextual anonymised examples of students you’ve supported this year]

I’m also very concerned about the additional workload pressure our team will inevitably face next academic year, as it’s anticipated that we will see even higher numbers of students needing financial support. [You may want to include contextual examples of pressures that your team is facing due to the increase in students accessing financial support]

We need these issues to be discussed in parliament, so that the Government can no longer ignore the severity of the impact on students. As my MP, I kindly request that you:

* Raise these issues to the Government in parliament on behalf of all the students and University support staff in your constituency, asking how they will mitigate the impact of the real terms cut to maintenance loans.
* Raise this issue within your party, asking your party’s leadership to take action to protect students’ rights and incorporate support in the areas outlined above into your party’s policy.
* Raise the wider issue of how the maintenance loan levels currently available are failing both students and universities in your party and in parliament.

Thank you for your support.

Kind regards,