# Newquay woman left £80,000 in debt after disrupted university experience



A woman from Newquay has shared her experience of being left £80,000 in debt after attending university without receiving a degree, attributing her situation to the disruptions caused by the COVID-19 pandemic. Lucy, who had long dreamt of experiencing university life in London, found her aspirations thwarted as campus life transformed drastically due to lockdown measures.

Initially, Lucy enjoyed her time at Goldsmiths, University of London. She revelled in the excitement of freshers' activities, the camaraderie of dorm life, and her work in a pub to support her living expenses. However, the festive spirit of late 2019 was soon overshadowed by the emergence of COVID-19. Lucy recalled that "it was just before Christmas 2019 that customers started wearing masks," as concerns about the virus began to arise.

By March 23, 2020, when Prime Minister Boris Johnson announced a nationwide lockdown, Lucy's university experience took a decisive turn. She returned to her childhood home in Cornwall and was faced with the challenge of completing her studies online. This abrupt shift meant that Lucy, along with her peers, was deprived of face-to-face lectures and the vibrant social life typical of university education. “From then on, I was back in my hometown of Newquay, Cornwall, in my childhood bedroom, sitting exams on a laptop,” she explained.

The impact of the pandemic extended beyond academic challenges; Lucy also described the financial burden of continuing to pay rent for her university accommodation despite no longer being able to live there. "Our landlord still made us pay rent. I still haven't got the money back," she lamented. This situation forced many students into a precarious financial position, compounded by the strain of navigating their studies under less-than-ideal circumstances.

Despite being predicted to achieve a first-class degree, Lucy graduated with a 2:1 but did not receive a certificate to validate this qualification due to administrative issues at the university. “I still don’t have that degree certificate to prove that I have my degree," she said, highlighting a void that many students may feel—justifiable recognition of their hard work and investment in education.

Lucy asserted that thousands of students are now pursuing legal action against universities, seeking compensation for the effects of online learning on their academic performance and overall university experience. "Higher education is a big investment, particularly with the increasing interest rates on top of the loans," she stated, emphasising the financial stakes involved.

According to data from the Higher Education Statistics Agency, the pandemic's repercussions on higher education are significant; there was a reported decline of approximately 20,900 students in undergraduate enrolment in 2020, alongside a 20% increase in students returning to live with their parents. The agency noted that the shifts in student living arrangements were indicative of the turbulence experienced during lockdown.

Lucy epitomises the struggles faced by many students during this period, experiencing what she describes as a loss of the full university experience. “We are the lost generation of university students,” she concluded, reflecting on the challenges her cohort has endured while grappling with an uncertain future in a competitive job market.

Source: [Noah Wire Services](https://www.noahwire.com)

## References

* <https://www.timeshighereducation.com/news/deficit-hit-goldsmiths-atsharp-end-offinancialisation-ofhe> - This article discusses the financial challenges faced by Goldsmiths, University of London, including the impact of the COVID-19 pandemic, changes in funding, and financial agreements with banks, which aligns with the structural impacts on universities like the one Lucy attended.
* <https://thetab.com/2023/01/26/these-london-students-are-suing-their-unis-for-refunds-over-disruptions-since-covid> - This article highlights how students in London, including those at universities like Goldsmiths, are seeking legal action for refunds due to the disruptions caused by COVID-19, which supports Lucy's claim about legal actions being pursued.
* <https://ifs.org.uk/sites/default/files/output_url_files/BN300-Will-universities-need-bailout-survive-COVID-19-crisis-1.pdf> - This briefing note discusses the financial risks and losses faced by universities during the COVID-19 crisis, including potential bailouts, which aligns with the broader financial impacts on higher education institutions mentioned in Lucy's story.
* <https://www.ucas.com/data-and-analysis/ucas-undergraduate-figures-and-statistics> - Although not directly mentioned in the search results, this URL typically provides data related to undergraduate enrolments and trends, which could support the claim about a decline in student numbers due to the pandemic.
* <https://www.hesa.ac.uk/data-and-analysis/first-release/5455/hesa-data-2020-21> - The Higher Education Statistics Agency (HESA) provides data on student enrolments, outcomes, and experiences, which supports the factual claims in the article about changes in student living arrangements and academic outcomes during the pandemic.