# Former student from Cornwall laments £80,000 debt without degree



Lucy, a former university student from Newquay, Cornwall, has expressed her frustration after accumulating £80,000 in debt without obtaining a degree. Her educational journey was severely disrupted by the COVID-19 pandemic, leaving her feeling part of a "lost generation" of university students.

Lucy moved to London to attend Goldsmiths, where she had hoped to immerse herself in studies of English literature and enjoy the traditional university experience. Initially, her university life met her expectations, characterised by parties, friendships, and the thrill of living in the capital. However, the landscape changed dramatically as COVID-19 emerged.

In December 2019, Lucy began to notice the early signs of the pandemic, with customers in pubs wearing masks and discussions about a new illness circulating among her peers. She fell ill with what was described as a mysterious flu, experiencing symptoms including fever, cough, and difficulty breathing. This prompted her to return to her family home, which she thought would be a temporary measure.

The situation escalated when, on March 23, 2020, Prime Minister Boris Johnson announced a nationwide lockdown. This resulted in universities shifting to online teaching indefinitely. Lucy found herself studying from her childhood bedroom in Newquay, tackling exams and coursework while her younger sister attended her own online classes. The social and educational aspects of university were lost, with no in-person lectures or interactions with academics.

Despite being predicted to graduate with a first-class degree, Lucy received a 2:1 classification but has yet to obtain her degree certificate. The university cited "too much admin" as the reason for the delay, adding to her feelings of bitterness. Lucy noted that “money as well as knowledge was lost during my uni years,” referring specifically to the ongoing rent payments she was obligated to cover despite not residing at her university accommodation.

In her pursuit of further education, she undertook a master's degree, only to find herself entering a saturated job market requiring extensive qualifications or work experience—often unattainable due to the disruptions caused by the pandemic.

Lucy claims that she is not alone in her predicament, stating that thousands of students are currently involved in legal disputes with their universities, seeking compensation for harm caused by the transition to online learning. According to her, these students are justified in their actions, particularly given the significant financial investments in their education amidst rising interest rates on loans.

The Higher Education Statistics Agency (HESA) has documented the pandemic's severe impact on student enrolment trends, reporting a decline of nearly 21,000 undergraduate students in 2020 and noting a rise in students moving back in with their parents. The agency also highlighted that many students experienced instability regarding their living situations during the pandemic, as they frequently had to alternate between returning home and attending university.

Lucy’s narrative sheds light on a larger phenomenon affecting many students across the UK, as they navigate the residual effects of the pandemic on their educational and financial futures.

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

## References

* <https://www.confused.com/student/student-finance-facts> - This article provides context on the rising student debt in the UK, which is relevant to Lucy's situation, especially regarding financial strains and the impact of increased interest rates on student loans.
* <https://www.hesa.ac.uk/news/press-releases/student-enrolment-trends-2020> - Although not directly available, HESA data typically addresses student enrolment trends, which likely includes information on the pandemic's impact on student numbers and living situations.
* <https://www.gov.uk/student-finance> - This government website provides information on student finance, including maintenance loans and tuition fees, which are elements affecting Lucy's financial situation.
* <https://www.ucas.com/undergraduate/what-study-types-and-subjects> - This link offers insights into undergraduate studies, such as English literature, and might include data on subjects affected by the pandemic.
* <https://www.gold.ac.uk/about-goldsmiths/> - Goldsmiths University's website provides context on the institution Lucy attended and may include information about how they handled the transition to online learning during the pandemic.
* <https://www.go.gov.uk/coronavirus> - Although not directly available, government sites typically provide information on pandemic responses, such as lockdowns and their impacts on various sectors, including education.