



**nus**  
national union of students

# DON'T FREEZE OUR FUTURES

## National Lobby Day Toolkit



## Don't Freeze Our Futures: How student officers can lobby to reform the student finance system

Building on the momentum we have already built around changing the student loan system, NUS England will be hosting a Don't Freeze Our Futures National Lobby Day on student finance reform on Wednesday 11th March 2026!

### What is a National Lobby Day?

A National Lobby Day is when every SU books a meeting with their MP on the same day, and we all lobby them on the same things. By doing this all together, we make sure our issues are at the top of the agenda in Parliament and we make sure people know they're important.

There has been a lot of conversations around the student finance system, but by ensuring that every MP hears from an actual student leader like you, we make sure we can control the narrative, and broaden the focus from Plan 2 student loans to issues around insufficient maintenance support, postgraduate funding, and whatever other elements of the student finance system you want to highlight.

If you have any questions or just want more info, RSVP to the [online members briefing at 2pm on Thursday 19th February here](#).



### What do I need to do to take part?

There are three simple steps to being a part of this:

1. Write to your MP and request that they meet with you in Westminster on 11th March to discuss the student finance system using the email template below.
2. [Tell us that you've written to them, and that you have requested a meeting.](#)
3. Book your transport to London for 11th March!

### What happens on the Day

On 11th March, you need to arrive in London with two hours to spare before your meeting. Then you will need to:

1. Check in with the NUS UK team! We will be based in 1 Great George Street, London, SW1P 3AA, which is about 5 minutes from Parliament.
2. We will give you a pre-meeting briefing on how to get the most out of your meeting and loads of last minute hype!
3. Meet your MP. They will usually want to meet in Portcullis House or in a nearby café.
4. Come back and tell us how it went! We need to keep really accurate records of MP meetings so come and feed back to us, and make sure we all follow up on any actions required.
5. After the Lobby Day, there will also be a meeting of the All Party Parliamentary Group (APPG) for students on student loan interest rates. So make sure you stick around for that.
6. Come to our social afterwards! We'll book some space in an SU nearby so that we can spend time together as a movement, and celebrate a successful National Lobby Day!

## Inviting your MP to the Don't Freeze Our Futures National Lobby Day

Below is a template email for you to send to your MP to invite them to meet you on Wednesday 11th March as part of our Don't Freeze Our Futures National Lobby Day.

Please feel free to change the template to sound more like you and add other issues you may want to talk to your MP about.

If you don't know your MP's email, you can find it by [searching your SU's postcode here](#). Your students may live in multiple different constituencies, so you can also input the postcodes of student accommodation and email every MP who represents your students.

Once you have sent this email, [please let us know you've invited your MP to the National Lobby Day here](#).

### Email template

Dear [MP name],

I am writing to you as [your position] at [your students' union], representing [the number of students at your institution].

As you will have seen, there has been a lot of talk in the news recently regarding student finance, and how the repayment of student debt is negatively impacting graduates for the rest of their lives. Despite the chancellor claiming that the student loan system is "fair", it has been widely criticised by experts for being regressive, putting working-class students in more debt, requiring lower earners to pay back more than higher earners, and even contributing to the gender pay gap.

Me and my students are suffering under this poorly designed system, which is why I am taking part in NUS UK's Don't Freeze Our Futures campaign. As part of this, I would like to meet with you in Westminster on Wednesday 11th March 2026 as part of NUS's National Lobby Day. On this day, my fellow student leaders from across the country are also booking meetings with their MPs to talk to about how we can work towards a better and more progressive student finance system, which doesn't punish young people for having aspirations.

Please let me know if you are able to meet on Wednesday 11th March by emailing me at [email].

Looking forward to seeing you then and building a better future for the students of [constituency].

Yours sincerely,  
[name]



## After you have written to your MP

### Tell us you have invited them

Don't forget to keep us in the loop! After you've contacted your MP, please take a moment to [fill out our quick survey](#). This helps us track our collective progress and provide you with timely support.

### What if my MP is ghosting me?

Sometimes, MPs won't be able to meet and will arrange an alternate time, that's fine, just tell us when and where you're meeting, so that we're also able to support you.

If your MP doesn't reply, however, you can and should still come to Parliament, and we will help you do something called "green slipping".

Your MPs job is to represent you. That means you can go into Parliament and request that they come and see you, even if you haven't arranged it, and they have to try and find time. You do this by getting a green slip which is why it's called "green slipping."

On 11th March, we will have some of the NUS UK team stationed inside Parliament to help you with "green slipping" if you need to.

Don't rely on this! It's much better to book a meeting in advance - this is only for people who have tried to get in touch and been ignored!

### How will my students be involved? Can I bring them with me?

You can absolutely bring students with you on 11th March but just be cautious as to how many, you don't want to overwhelm your MP with 50 people in their office! If your successor has been elected, we recommend bringing them along so they can get used to representing your students.

Get your students involved by asking them to tell their stories by posting [these graphics](#) on your socials.

### APPG for Students: Student Loan Interest Rates

The APPG for Students is a meeting of Parliamentarians and student leaders to talk about some of the most pressing issues affecting students. On the 11<sup>th</sup> of March, we will be meeting to discuss student loan interest rates, hear from experts, and work with MPs to decide what are the next steps for the campaign.

Location: Boothroyd Room, Portcullis House.

Time: 17:00-19:00.

[RSVP here!](#)

Please note, to enter Portcullis House, you have to go through an airport-style security system and there are restrictions on what you can bring with you, all information can be found [here](#).

You can find transport information [here](#) and accessibility information [here!](#)



## **Appendix: Student Loan Interest Rates: Key Information**

### **Plan 2 Student Loans**

Students on a Plan 2 student loan (anyone who started studying between 2012 and 2023), have been paying an excessive amount of interest on their loans. The interest starts to build the moment you start University, at a huge 6.2% rate, the rate then lowers, but continues to build after you graduate.

The average graduate on a Plan 2 loan is in £53k of debt, but it would take them to be earning a salary of at least £66k a year before being able to pay off their loan before the cut off. This means that, that are graduates in key jobs (teachers, nurses etc.) who will never be able to pay off their loans.

You have to start paying off this loan once your salary is over £28k a year, but the Government recently froze this in the Autumn budget, despite the rising cost of living. If this had risen with inflation it would be at £34k a year, directly taking money out of the pockets of graduates trying to make ends meet.

### **Postgraduate Student Loans**

Graduates with a postgraduate student loan have the large 6.2% interest rate applied to their loan, regardless of income. They must start giving 9% of their income towards paying this loan as soon as they start earning over £21k a year, less than minimum wage.

### **Plan 5 Student Loans**

For students on the Plan 5 student loan, you must start paying 9% of your income towards your student loan once you start earning over £25k a year, which is close to minimum wage. While cost of living is still extremely high, this could have a huge impact on low-income graduates.

Plan 5 student loan interest rates are at RPI (Retail Price Index) only, instead of RPI+ an additional interest rate. Students on a Plan 5 student loan have a far longer period of paying off their loans as their cut off point is after 40 years. This means that many graduates on a Plan 5 loan will be paying 9% of their income towards student loans into their 60s.

### **What we are calling for**

We say that it is unfair that graduates have been mis-sold their student loan and every month are now having to pay the price. The student loan system isn't working for anyone. Not for students who are having to access foodbanks. Not for graduates who are paying back hundreds of pounds a month without touching the sides of the interest on their loans. Not for parents who pay thousands to fill in the gaps of a failed student loan.

It's your meeting, so you can ask for whatever you'd like, but as a group we are suggesting to ask MPs to write to Rachel Reeves to call for:

- An end to the repayments threshold freeze
- Transform the interest rates system, this should cut across all student loans plans
- Cap student loan interest