

# Grwpiau Ffocws Ar-lein - Crynodeb

Ymchwiliad i effaith argyfwng Covid-19 ar blant a phobl ifanc yng Nghymru, gan gynnwys myfyrwyr mewn addysg bellach ac addysg uwch

Chwefror 2021

Ym mis Rhagfyr 2020, cychwynnodd Pwyllgor Plant, Pobl Ifanc ac Addysg Senedd Cymru (y Senedd) ar waith ymgysylltu manwl i weld sut brofiad yw bywyd myfyrwyr i'r rhai sy'n astudio addysg bellach ac addysg uwch ar hyn o bryd.

Mae'r crynodeb hwn yn cynnwys barn cyfranogwyr o gyfres o grwpiau ffocws ar-lein a gynhaliwyd rhwng Ionawr a Chwefror 2021.

Mae'r canfyddiadau yn y crynodeb hwn yn seiliedig ar ymatebion **66 o gyfranogwyr** o bob cwr o Gymru a rannodd eu barn yn ystod **12 grŵp ffocws ar-lein**. Nod y sesiynau oedd cael gwybodaeth ansoddol am brofiadau'r cyfranogwyr a gwella dealltwriaeth y Pwyllgor o'r materion sy'n effeithio ar fyfyrwyr.

Roedd y dull hwn yn sicrhau bod sampl eang o fyfyrwyr yn gallu cyfrannu a rhannu eu profiadau personol - gan roi lleisiau dinasyddion Cymru ar frig yr agenda wrth graffu.



## 1. Casglu data

Er mwyn sicrhau bod y ddemograffig yn adlewyrchu myfyrwyr Cymru, trefnwyd holiadur cyn y sesiynau er mwyn ennyn diddordeb myfyrwyr yn y lle cyntaf.

Gan weithio'n agos gyda sefydliadau allanol i hysbysebu'r cyfle i gofrestru diddordeb i gymryd rhan yn y grwpiau ffocws ar-lein, cwblhaodd 297 o gyfranogwyr yr holiadur cyn y sesiynau. Yna, gwahoddwyd 92 o gyfranogwyr i grŵp ffocws ar-lein. Cymerodd 66 o gyfranogwyr ran i gyd. Mae Atodiad 1 yn cynnwys rhestr lawn o'r sefydliadau a hwylusodd ein rhaglen ymgysylltu.

Cafwyd cyfranogwyr o bob un o 5 rhanbarth y Senedd gan gynrychioli pob un o 8 prifysgol Cymru. O'r rhai a gymerodd ran mewn grŵp ffocws ar-lein: nododd 12 cyfranogwr eu bod yn manteisio ar wasanaethau myfyrwyr ychwanegol neu fod ganddynt ddibynyddion; nododd 9 cyfranogwr eu bod yn fyfyrwyr rhyngwladol; a nododd 8 myfyriwr eu bod yn hanu o Gymru ac yn astudio y tu allan i'r wlad.

Roedd y cwestiynau a ofynnwyd ym mhob grŵp ffocws yn seiliedig ar y cwestiwn troswaol: *Sut mae bywyd myfyriwr wedi bod i chi?* Mae Atodiad 2 yn amlinellu'r union gwestiynau a ofynnwyd i'r cyfranogwyr.

Mae'r crynodeb hwn yn amlinellu'r themâu allweddol a gododd yn ystod y grwpiau ffocws ar-lein a allai fod yn berthnasol i waith y Pwyllgor. Cafodd y themâu yn y crynodeb hwn eu dewis ar y sail eu bod yn cael eu hailadrodd neu'n amlwg mewn sgysiau, gan roi syniad o brofiadau personol myfyrwyr. Lle bo'n bosibl ac yn briodol, dewiswyd dyfyniadau dienw i ychwanegu cyd-destun. Mae'r dyfyniadau i'w gweld yn y blychau llwyd.

Ymunodd yr Aelodau â nifer o'r grwpiau ffocws ar-lein i glywed profiadau'r myfyrwyr yn uniongyrchol.

Er mwyn rhoi blas ar y themâu allweddol a nodwyd, mae astudiaethau achos wedi'u cynnwys sy'n rhoi syniad o linell amser ac effaith y pandemig ar fyfyrwyr o wahanol gefndiroedd.

## 2. Y prif themâu

*Teithio ac Ymgartrefu gan gynnwys: Teithio nôl a blaen rhwng y brifysgol a gartref; dechrau'r flwyddyn academiaidd a gwyliau'r Nadolig; a myfyrwyr rhyngwladol*

Yn gyffredinol roedd yna **ddisgwyliad gan y myfyrwyr y byddent yn dychwelyd** i'r brifysgol yn ddiraffferth y flwyddyn academiaidd hon, ond i lawer o gyfranogwyr roedd yn fwy o straen na'r disgwyl.

*"I found it difficult transitioning from the Welsh lockdown rules to the English lockdown rules because over the Christmas period, there were so many changes with the rules in terms of the tiers and then going into a lockdown."*

*"I'm a first year student so I have nothing to compare it to but if I go back to September's Welcome Week, I really wouldn't call it a welcome week. I didn't feel welcome at all. We had absolutely nothing."*

Awgrymodd rhai cyfranogwyr **fod diffyg cyfathrebu gan eu prifysgol ynglŷn â theithio dros ffiniau** neu nad oedd gwybodaeth yn benodol i amgylchiadau pobl. Disgrifiwyd y negeseuon fel rhai 'cyffredinol' - gydag un cyfranogwr a oedd ar flwyddyn gyfnewid iaith yn yr Eidal pan ddaeth y pandemig yn disgrifio **teimlo'n ofnus** am y ffordd yr ymdriniodd y brifysgol â'r sefyllfa.

*"We have an app for the university which is where we get all of our news, timetabling and all that sort of stuff. But I don't think there was much explicit information about crossing borders."*

*"I was in a bad place and I really want to be able to go home and I felt that there was no one saying "yes you can travel" - I felt a bit bad for asking the university."*

*"Os fi'n honest, sai'n siŵr os ma Prifysgol fi yn gwybod bod Cymru yn bodoli! Roedd e lawr i fi a teulu fi i ffeindio allan beth oedd y rheolau a pryd o ni'n gallu teithio adre' ac ati."*

*"Communication was very much focused on English guidelines. There was barely anything for Wales."*

*"I was actually in Italy when the coronavirus hit so I had to come home early and ever since that point I have not felt the same drive from my lecturers to*

*support us. When we were asking for advice on what to do about being in Italy and should we come home, our lecturers were like, "We're not your parents so we can't tell you what to do." it was a scary situation."*

Soniodd rhai myfyrwyr am **faterion yn ymwneud ag argaeledd darlithwyr** a gwasanaethau cymorth dros wyliau'r Nadolig.

*"For me there was very little clarity on when staff would be still answering emails and obviously that's the only way to get in touch people now. We could have done with a bit more information on when staff would be available for contact."*

*"It was like now we're not answering emails anymore. And you're like OK, but we have an assignment. We don't know who we can talk to."*

Dywedodd myfyrwyr rhyngwladol eu bod yn teimlo eu bod yn cael eu 'twyllo' a'u 'camarwain.' A hwythau wedi teithio'n bell a mynd i gost, roeddent yn teimlo pe byddent wedi aros gartref y byddent wedi derbyn yr un lefel o addysg. Gweler Astudiaeth Achos 1 am ragor o wybodaeth.

*"There was this real assurance that actually made me decide to come to the university - they made it out like they had a plan - and then when I arrived it was a completely different story. I felt extremely isolated because there was no in-person lectures. It felt like a betrayal because if I'd known that it was going to be all online, I never would have come to the UK."*

*"I just feel tricked, stupid and ripped off. I'm not asking for in-person lectures at all costs because the pandemic is here. But this is the livelihoods of our parents. Most of us are self-funded. Using international students as a bailout is going to cause massive hardships. We've been treated as a safety net."*

*"I'm feeling really stupid for the decisions we've made because, I feel like international students have been used to offset the financial crises within local economies, but that is not our problem."*

*"The uni seemed to do everything they could but the UK government weren't clear. Being an international student in this situation has been very, very difficult."*

*"I feel like this pandemic situation has also brought on for me a sense of greater insecurity in being in this country and what my status is here."*

Disgrifiodd rhai myfyrwyr rhyngwladol eu bod yn teimlo eu bod yn cael eu defnyddio gan brifysgolion dim ond am eu harian, gan fod cymaint o angen arian ar y prifysgolion.

*"When you see that were not being treated equally and that billionaires are receiving bailouts [...] It makes me feel like a cash cow."*

*"I've made a list of the different charges that we are subjected to as international students; firstly there's the international student fees which has everyone's mentioned are pretty extortionate. Then there's the private accommodation fees, the visa fees, and a NHS surcharge (it's money that we are paying for being in the UK even though we're not in the UK but I paid it because we were encouraged to come back) And then flight costs, this year we're paying even more money because we're getting decisions last minute. Usually I booked my flights 3-6 months in advance but now I'm only booking them maybe a week in advance. Then there is the addition of PCR covid tests (roughly £100) and then self-isolation - we are paying a lot more money this year to sit in our houses, in our countries and access a mediocre education. We don't have the same access to libraries or facilities - I don't blame my course or my university think the blame goes to a higher level."*

Mae'n debyg mai amrywiol oedd y gefnogaeth a ddarparwyd gan y prifysgolion yn ystod cyfnodau o hunanynysu.

*"I had to figure out how to get hold of supplies as I had to self-isolate and the uni didn't offer any support."*

*"I actually arrived in November because I have in-person lab sessions. I had to self-isolate for two weeks. I asked for food and supplies and they told me I had to buy things online. At first I thought it was a little difficult but I got used to it."*

*"We got to look at what the contents were of the international student self-isolation food bag and I think most of my flatmates were disappointed in the quality of the food that was being provided. It was surprising that it was supposed to last you a day considering that you'd have to live on just some like cheap sandwiches especially if you're just moved in from a different country."*

Teimlai'r cyfranogwyr nad oedd gwasanaethau cyngor gyrfaedd yn darparu ar gyfer myfyrwyr rhyngwladol, hyd yn oed cyn cyfnod y pandemig.

*"Careers advice are great in terms of general advice, but in terms of the intricacies of immigration advice they don't have the capability to deliver it at all, let alone in a pandemic."*

## **Gwasanaethau myfyrwyr gan gynnwys; llety; hunanyngysu a phrofion**

Roedd y rhan fwyaf o'r myfyrwyr a gyfrannodd at y grwpiau ffocws **yn teimlo y gwnaed cam â nhw gan na chynigiwyd ad-dalu'r rhent**, o ystyried bod y llety yr oeddent wedi cofrestru ar ei gyfer bellach wedi'i gau neu mewn rhai achosion heb ei ddefnyddio.

*"I paid £2100 at the start of January and I haven't been there since the start of December. I emailed our landlord to ask for any refunds but in all fairness, he came back with "I can't support you unless I'm supported myself," which is more than fair. It just seems unfair that only those in halls are able to access refunds in most cases."*

*"We've got communal rooms, but you're not allowed in there because of the restrictions, so basically you live in a bed sit [...] You are paying a lot of money and you're not allowed to use the gym, cinema room or pool room. But they haven't offered discounts on that."*

*"Mae hi'n anodd i landlordiaid ar y funud oherwydd dydyn nhw ddim yn sicr o beth sydd yn ddisgwyliedig ohonyn nhw."*

*"Does dim bai ar neb am beth sydd wedi digwydd ond mae hi yn fy nghythraddo fy mod yn gorfod talu am rywbeth dwi ddim yn ei ddefnyddio."*

Roedd y rhan fwyaf o'r cyfranogwyr o'r farn **bod eu prifysgol wedi ystyried yr hyn y gallent ei gynnig i fyfyrwyr sy'n hunanyngysu**, fodd bynnag, ar y cyfan, dim ond y rhai mewn neuaddau oedd yn gymwys i gael y gefnogaeth hon.

Roedd rhai myfyrwyr yn cael trafferth dod o hyd i'r wybodaeth a oedd yn egluro pryd y gallent **ddod â'u cyfnod hunanyngysu i ben**.

*"We rung the NHS number 111 but were passed around because they weren't sure if we could come out of isolation - the caller actual said they didn't know how to best deal with their situation."*

*"We had texts from track and trace that had different isolation end dates compared to the track and trace app."*

**Roedd y cyfleusterau profi yn amrywio o ran hygyrchedd ac argaeledd.** Disgrifiodd rhai cyfranogwyr eu bod yn hygyrch iawn ond roedd y nifer a gâi'r profion yn ymddangos yn isel. Disgrifiodd cyfranogwyr eraill y cyfleusterau hyn fel rhai a oedd yn cael eu rhedeg yn wael ac wedi'u hamseru'n wael ar gyfer myfyrwyr a oedd wrthi'n trefnu teithio.

*"We had facilities to take tests until the 8th of December roughly. It wasn't very useful because not everyone was going to go home so early [...] It would have been better to keep the testing open until the last day of uni so everyone gets the chance to do it."*

*"I went for a test in the in the late afternoon and I asked how many people have been in and they told me I was the second person that day to have a test. I thought it was very odd because the halls are literally across the road from the walk-in centre. It's very accessible."*

*"Roedd rhaid i ni adael o fewn tri diwrnod o prawf negatif. Dim ond un prawf oedd angen arno ni. I fi'n bersonol, doedd hynny ddim rili yn ddelfrydol oherwydd o ni methu cael lifft adre' tan chwech diwrnod ar ôl cael prawf negatif. Felly, ar ôl cael prawf negatif nes i aros yn y tŷ - fi oedd yr olaf i adael cyn mynd nol dros Nadolig."*

*"They are offering these PCR tests on site and they are advising students to get two separate tests on their return. However for the students with a disability like myself, where masks are an issue and I don't feel comfortable wearing them they haven't offered an alternative. It's been really frustrating not being able to access to asymptomatic testing."*

*"There wasn't anywhere near enough tests. I only managed to get one and I just had to hope that it would be OK. The booking system only really allowed you to book one test at a time and I got in early. They just booked up really quickly."*

*"I'd say traveling home for Christmas was quite an easy affair because of the university. Testing for us was spot on and really easy. I'd give them a lot of credit because I got home and was completely anxiety free about Covid."*

*"I couldn't rebook my test so I never took a test. Not because I didn't want to, but I was unable to re-book it after my plans had to change. There were barriers to the booking system."*

Soniodd y myfyrwyr eu bod yn teimlo yn aneglur p'un a oedd y profion yn orfodol ai peidio.

Yn gyffredinol, gofynnwyd iddynt "fod yn synhwyrol" ond nid oeddent yn cael eu gorfodi i hunanynysu ar ôl iddyn nhw ddychwelyd o wyliau'r Nadolig.

*"I know people who were told they had to have a test and others were told that the tests for optional."*

*"Hefo'r profion asymptomatic, doedden nhw ddim yn orfodol."*

Yn ôl yr ymatebion, roedd rhai sefydliadau wedi llwyddo wrth **symud gwasanaethau myfyrwyr ar-lein**. Fodd bynnag, soniodd rhai myfyrwyr **ei bod yn anodd dod o hyd i'r gwasanaethau hyn** nawr nad ydyn nhw'n gallu mynd i mewn i'r adeilad a cherdded i mewn i swyddfa. Mewn rhai achosion, **mae gwasanaethau myfyrwyr yn cael eu gohirio nes bydd rhyngweithio wyneb yn wyneb yn gallu ailddechrau**. Gweler Astudiaeth Achos 2 am ragor o wybodaeth.

*"I have had mental health problems and I think everyone can agree that with coronavirus and lock down, it just amplifies everything. In terms of if I wanted to access a mental health support system or anything like that I actually would not know how to do it or where I would go."*

*"I have no idea where to go for these services at the moment. if we were able to go on campus, I'd have a decent idea where I can go for that kind of stuff, but there's been very little signposting since everything is now online."*

*"As for the disability services, nothing's been circulated. I haven't noticed any emails from the disability office. There's been a real lack of support for students who have additional needs anyway."*

*"Ar y cyfan mae'r Brifysgol wedi gallu trosglwyddo bob dim i fod ar-lein ac wedi gallu gwneud hynny yn sydyn."*

Sylwodd y cyfranogwyr ar y trefniadau cyfathrebu rheolaidd a chynyddol o ran gwasanaethau iechyd meddwl. Yn gyffredinol **nodwyd bod y gwasanaethau'n dda neu'n dda iawn ac roedd y ddarpariaeth yn uchel ar agenda pob prifysgol** - fel arfer gydag Undeb y Myfyrwyr yn cefnogi'r gwaith hwn i raddau helaeth.

Fodd bynnag, rhai **roedd cyfranogwyr yn awyddus i gefnogaeth iechyd meddwl a lles wyneb yn wyneb ailddechrau**. Ystyriwyd bod cynnig cefnogaeth o'r fath ar-lein yn unig yn annigonol.

*"Undeb myfyrwyr yn dda am gyfathrebu bod sesiynau dal i fod ar gael ar-lein, yn enwedig o gwmpas materion iechyd meddwl"*

*"Mental health support has been a completely different level this year compared to last year. I know there's a waiting time on services but this year that it hasn't been the case. They're constantly sending out emails about mental health resources."*

*"A lot of people have said to me that online they pretend they're OK because what is the person over the computer actually gonna do? In September we were allowed to be at face-to-face seminars. But I can't meet my supervisors who are essentially all that I have to guide me through my PhD or I can't meet my mentor who essentially keeps me in uni."*

*"I'd really value seeing someone for my mental health. I was doing an apprenticeship in health and social care. I started in 2019 halfway through Covid and they said to me we can either pull you or we can redeploy you through your apprenticeship. I decided to go on to learn about palliative care for the elderly. I'm 19, it's not the job that I planned out to do so soon. I need somebody to talk but I wouldn't feel comfortable talking to somebody over Teams. Just talking to a screen is like talking to yourself."*

Cododd y rhan fwyaf o'r grwpiau faterion yn ymwneud â mynediad at adnoddau a chyfleusterau llyfrgell. Arweiniodd diffyg mynediad at adnoddau at rai myfyrwyr yn gorfod prynu deunyddiau, ond nid dyna'r ateb bob amser **gan fod rhai llyfrau a deunyddiau yn brin neu'n ddrud**.

*"I found it very difficult because I'm on a creative course and I require some of the materials. There is one particular book where there is only one copy of that book available. Somebody has loaned it and there is no digital copy available. I could buy it on Amazon but it's about £30 - £50 and can take up to a month to arrive because it's so rare."*

*"I found that the library click and collect service was a bit weak initially. It wasn't quite ready for us going back and by the time it was up and running properly I was trying to write a dissertation proposal without full access to things. It was incredibly difficult."*

## *Dysgu Cyfunol gan gynnwys: effaith ar iechyd; a chysiau ymarferol*

Soniodd rhai cyfranogwyr sut roedd dulliau dysgu cyfunol yn cael **effaith negyddol ar iechyd corfforol ac iechyd meddwl myfyrwyr**. Codwyd materion yn ymwneud â diffyg cydbwysedd bywyd-gwaith a gallu gwahanu'r ddau, o ystyried bod y rhan fwyaf o fyfyrwyr yn byw ac yn astudio yn yr un gofod bychan.

*"One thing that exacerbates the psychological effect on students in a pandemic in general, is the importance of separating work life balance. For a lot of students, they work, sleep and live in the same room, especially first years. They've got one room. On my bed room wall I have all my deadlines and you never really escaped from it."*

*"I've had continuous lectures since the Christmas break staring at a computer all day, and I think that it's going to have affected on people's mental health, but it worries me that it's going to affected people's eyes as well. It's going to affect more than one area. There's no avenue of flexibility."*

*"Motivation to do work is low for me and that can really get you down. I live in halls. My bed is just across from me. It's like one step away. It sounds terrible, but I can if I wanted to spend all day in my bed and not do anything."*

Soniodd nifer o gyfranogwyr sut roedd eu **horiâu addysgu wedi gostwng yn ddramatig** o'r adeg y gwnaethant gofrestru ar gyfer y cwrs yn y lle cyntaf.

*"I think online learning has been really mediocre and there's not enough of it either. When I came to the open day, we were told there be about 20 hours a week of education and that's now six hours a week."*

Teimlai nifer o fyfyrwyr **nad oedd elfennau ymarferol eu cwrs yn bosibl** mewn amgylchedd dysgu ar-lein.

*"I've struggled in terms of the online delivery because they are delivering a very fast paced technical subject. There's a lot of maths and it's quite hard to follow when you've got a lecturer pointing a web camera at a piece of paper. It's not very clear and you might miss something."*

*"I've found it really difficult because my course is a very practical course. We cook every single week [...] and we've actually only recently started cooking"*

*again. We're doing that now over phone calls and obviously we're missing our practical assessments because our tutor can't actually taste our food."*

*"We have three practical modules, which are rotated each week. So I'm learning cinematography once every three weeks. If I tried to learn piano or a language like that it just wouldn't work."*

*"I do accounting and I feel that accounting and finance needs actual interaction on a board to learn. It's been very, very difficult to do it online."*

*"With a policing degree it's very much it needs to be a face-to-face."*

Soniodd rhai cyfranogwyr sut roedd eglurder ar estyniadau, gwybodaeth hwyr am ddyddiadau cau aseiniadau ac asesiadau **yn ei gwneud yn anodd ac yn straenus i gynllunio.**

*"I had to change my dissertation last minute as we didn't get an answer about using the labs and I couldn't stand the uncertainty any more - I wrote my ethics application in 48 hours and it's a 25 page document."*

*"Mi oedd lot ohonom angen rhyw fath o sicrwydd bod pob dim yn mynd i fod yn iawn ac ein bod yn mynd i basio yn iawn, ond rydym yn teimlo bach ar goll."*

Roedd rhai myfyrwyr yn teimlo dan anfantais lle **nad oeddent yn hyderus iawn yn defnyddio'r cyfrifiadur.**

*"I've never had to do a timed essay when typing. I've always done it on paper and I'm a much quicker writer than I am typer because in school you've been taught to write quickly for exams. I found trying to get used to the whole process of this online quite difficult. I've not done this before."*

Soniodd rhai cyfranogwyr **na fu trefniadau rhesymol o ran teithio ar gyfer aseiniadau** megis aseiniadau gwneud ffilmiau. Nid oedd myfyrwyr yn teimlo eu bod yn gallu teithio ar gyfer y math hwn o dasg addysgol. Roedd asesiadau risg ar gael i'w defnyddio cyn mynd ar leoliad, ond pan siaradodd myfyrwyr â thiwtoriaid, nid oeddent yn gallu cadarnhau bod y math hwn o weithgaredd yn cael ei ganiatáu.

## Lleoliadau

Tynnodd nifer o gyfranogwyr sylw at bryderon ynghylch **rhith-leoliadau a allai dynnu oddi ar werth cymwysterau.**

*"When I graduate this summer I may possibly be graduating having never taught face-to-face for more than six weeks. That's a scary thought. I have not ever planned with a qualified teacher. These thing I thought I'd get from my course, but I'm not getting them because of the situation. I'm just worried that when I graduate and when I look for a job, whether I'll be considered a little bit under experience because I haven't had those experiences here."*

*"My placements have been cancelled for the third time now. How do you do a nursing degree online for example? I'm not sure anybody here would feel comfortable with me coming up to them saying "I need to give you an injection and I've learnt from a YouTube video and a little PowerPoint my lecturer made for me.""*

*"I'm worried more so about my future. Is the only experience I'm ever going to get virtual? And how will that affect my long term future career prospects?"*

O'r adborth a gafwyd gan y cyfranogwyr, lle bo hynny'n bosibl, ymddengys **fod prifysgolion yn gwneud eu gorau i alluogi myfyrwyr i gwblhau lleoliadau yn ddiogel.** Fodd bynnag, roedd nifer o'r cyfranogwyr a oedd yn agored i niwed yn glinigol yn poeni am eu diogelwch ar leoliadau. Dywedwyd na roddwyd sicrwydd iddynt o ran **dewisiadau amgen i gwblhau lleoliad.**

*"I'm expected to do a placement in April and I have so many reservations about this [...] I'm a vulnerable person going into a school setting with a classrooms full of children and staffrooms full of adults, all from separate households. I'm going to have to interact with them, because I'm going to be helping out and observing. It's unavoidable. If a school can't take me for my placement, I then can't do my assignments and I'll fail my module. I feel like I don't really have any choice but to go and do the placement or I will fail."*

*"The majority of my cohort have child care and kids to look after and there's a really high expectation and demand on students. It feels like the university think we should forget the rest of our life. I don't think there's been any regard for the people who are doing placements, regardless of whether their nursing or teaching. I feel like we've just been kicked under the bus."*

*"Obviously we can't as a cohort all fail this year but unless there is some change to our Qualified Teacher Status requirements I don't see how we can pass."*

*"I have mainly felt safe on placement despite being in a school, however as there is lots of talk currently as to whether teachers should be higher up on the list of vaccinations, I would be keen to know if student teachers are included in this."*

Dywedodd nifer o fyfyrwyr fod **dryswch yn parhau** o ran beth fydd yn digwydd os na fyddant yn cwblhau lleoliadau.

## Cyllid

Roedd llawer o fyfyrwyr **yn teimlo nad oeddent wedi cael gwerth am arian** am ffioedd eu cwrs. Roedd y teimladau hyn yn gysylltiedig yn bennaf â; lleihau amser addysgu i raddau helaeth; diffyg mynediad at gymorth un-i-un â thiwtoriadaid; darlithwyr heb sgiliau; diffyg cyfleoedd i gydweithio; a materion gyda chyrtsiau ymarferol.

*"Arguably I could do my research from anywhere, as long as I have my laptop, a pen and Wi-Fi connection, but it's not that simple. They're missing the point, which is you need more than just a computer and zoom."*

*"The time tabled hours have been cut by half. I've got two hours of contact time for 20 credit module and this is my final year as well."*

*"In terms of value for money for teaching, I'd say the university has done the best that they can with what they have, but I don't necessarily think that it's worth £9k this year because I'm primarily doing a practical course. We build stuff. We do stuff in labs, but we can't do that at all this year. I've had two face-to-face lectures for the whole of the year."*

*"I really enjoyed my course this year. Having said that I feel the way the university approached online learning was absolutely shocking. It took myself and my other course reps to physically teach staff how to use Teams. It's not my job. I'm on the course to learn."*

Trafododd y myfyrwyr **faterion yn ymwneud â chyllidebu a dyledion**, gan gyfeirio'n benodol at ofal plant a phrynu eu hadnoddau eu hunain. Gweler Astudiaeth

Achos 3 am ragor o fanylion. Dywedodd llawer eu bod yn defnyddio eu harbedion, neu'n gorfod dibynnu ar eu teulu.

*"I don't want to apply for a hardship fund as I know there are students in much worse conditions than me. Many students are likely to be dealing with the double cost of both having to fund themselves through being locked down unexpectedly, as well as not being able to apply for Summer work. The furlough scheme doesn't cater for students so it feels like these factors are concealing a hidden student debt that hasn't been acknowledged. For me this 'debt' has amounted to around £2500 which I have taken from my savings."*

*"My big issue is, I know it's difficult for universities but I am paying a lot of money that I don't actually have. We are taking on quite significant debts in exchange for what's actually been less effective than a skill share account?"*

*"Roedd rhieni fi wedi gallu helpu fi yn ystod y flwyddyn cyntaf â'r ail flwyddyn, ond o ni'n lwcus ges i fy nhalu dros cyfnod y placement, sydd wedi helpu gyda'r trydydd flwyddyn."*

Roedd myfyrwyr yn cydnabod bod eu prifysgol, ar y cyfan, yn gwneud cystal ag y gallent ond eu bod yn dibynnu ar gyfarwyddyd ac arweiniad clir a phrydlon gan Lywodraeth Cymru. Roedd y rhan fwyaf o'r myfyrwyr yn teimlo y dylai Llywodraeth Cymru fod yn rhoi arian i helpu prifysgolion.

*"There seemed to be a void on information where higher education and further education is concerned. In the retail sector or other sectors it's been very, very clear."*

*"Mae'r ail semester i gyd ar-lein, sy'n siomedig i fi yn bersonol, ond fi'n deall bod e'n anodd i'r llywodraethau gwahanol."*

*"The Christmas break involved a very late decision on behalf of the government, that travel would or wouldn't be okay. We had a number of students in distress and accessing support services because they were terrified that they were going to be stranded at the university campus alone" – Student Union representative (and student)*

Roedd sawl myfyriwr wedi wynebu caledi ariannol yn ystod y flwyddyn, sy'n rhywbeth y gwnaethant dynnu sylw ato fel **problem cyn cyfnod y pandemig**.

*"I think people in their first year are going to be put off from what they've experienced this year, especially financially. I think a lot of people think*

*students get student loans and they are well off, but my student loan it comes in and I pay rent and it's gone!"*

*"I love my course, but the past year has been more stressed than it has been worth. If I didn't want to be a teacher at the end of it, I would have dropped out by now. If I can be teacher without debt, I would've left the course by now because it's so much stress and there is so much uncertainty."*

## **Cyfathrebu gan gynnwys; sianeli cyfathrebu rhwng y brifysgol a chorff y myfyrwyr; a pholisïau cyn cyfnod Covid-19**

Roedd yn ymddangos bod hapusrwydd â'r trefniadau cyfathrebu yn mynd law yn llaw â ph'un a oedd gan fyfyrwyr diwtoriaid neu ddarlithwyr a oedd yn cadw mewn cysylltiad yn rheolaidd.

Dywedodd myfyrwyr hefyd o bryd i'w gilydd **fod y darlithwyr yn cael clywed am wybodaeth allweddol ar yr un pryd â'r myfyrwyr.**

*"Communications with my personal tutor to ask them questions, has been pretty much a nightmare. You can wait for a week to get a one word response."*

*"My lectures have been great in taking the class online - During the fire breaker lockdown at the end of last term, my tutor was doing lectures from a car because she didn't have any Wi-Fi in the house. She'd drive off to somewhere where she could pick up Wi-Fi signal and do lectures from the from her car."*

*"I asked my tutor about any work that we should be doing over the break. He just said not to worry and just relax. 2 weeks later, I find out that they're sending us information about preparing work and tell us to do tasks over the Christmas break. I feel like I'm getting mixed messages from my tutors about what I should be doing and suddenly my stress is now through the roof."*

*"I wouldn't say that they are particularly listening to us. For example, there was a live Q&A with the Vice Chancellor and the Students Union. I asked if there was a possibility of having an anonymous system where if you're worried about your module content you can make an anonymous complaint and it would be investigated independently. And they straight away just shut that down and said "no, it's not worth looking into.""*

Soniodd nifer o'r cyfranogwyr fod y trefniadau cyfathrebu yn “**un dull cyffredinol**” - lle roedd prifysgolion weithiau'n hysbysu myfyrwyr o'r sefyllfa ddiweddaraf trwy anfon diweddariadau Llywodraeth Cymru ymlaen, gan ychwanegu ychydig o gyddestun, os o gwbl, o ran sut y gallai'r newyddion effeithio ar gorff y myfyrwyr. **Esboniodd myfyrwr PhD eu bod yn teimlo eu bod wedi mynd yn angof**, gyda llawer o'r negeseuon a gyfathrebir wedi'u targedu at fyfyrwyr israddedig.

*“For a lot of things you have to escalate your complaints to the senior leadership teams and where a lot of us have sent emails we've been met with copy and pasted replies. They are literally carbon copies, or we get shifted around to different people. There have been a lot of empty answers.”*

*“We had a lot of emails with the subject line “coronavirus update” and it would cover the things that the government had said. Then you'd sit back waiting for the email about how it will be relevant to you, but it never came.”*

*“The clarity was absent. We needed information on when we could get hold of people. If we had been able to go to the university you could just go down the corridor, knock on someone's door and ask, but now because we have to use emails it's impossible to track people down.”*

Esboniodd rhai myfyrwyr eu bod yn teimlo nad oeddent yn cael eu gwerthfawrogi'n ddigonol a bod teimladau o **rwystredigaeth bod eu prifysgol wedi eu hannog i ddychwelyd** i'r campws dim ond i dynnu'r cyfle i astudio wyneb yn wyneb yn syth.

*“I was thinking of dropping out of the course before I got here, if it was going to be all online, but because they sent out documents saying the approach they were taking to the blended learning approach. [...] But we got here in freshers week and I had two or three sessions a week pencilled in as being in-person and by the end of freshers week it was all online. I had no option really, but to stay.”*

*“Communication as a whole has been poor. For example with delaying our course for a month, it was just an email and a “get on with it” essentially.”*

Rhannwyd enghreifftiau o **bolisiau** a ddefnyddiwyd gan brifysgolion er gwaethaf eu **diffyg addasrwydd yn ystod pandemig**.

*“I asked for an extension because I lost time from the new way of adjusting to working and the new stresses that came with that. The department said they*

*only give me one month, which led to my supervisors kicking up a fuss eventually they gave me a 2 month extension. But a month passed in this time. So I was in the same situation. I was very stressed and panicked that I'm going to suffer some negative consequences for this piece of work not being done because there was an arbitrary decision made off rules that weren't suited for the Covid pandemic."*

*"I'm dyslexic and when I did my undergrad studies seven years ago I had my disability support put into place. When I came back in September as a postgraduate student, I wasn't able to access any of it. They have to retest me but they haven't been able to retest me because of Covid, and so I've been left in limbo. I'm stuck between student finance and the uni until I can be retested. I know that I should get a lot more support than I am getting because I've had it from that university previously. But I'm left to fight on myself."*

*"We've been told that we could travel up to 90 minutes for placements. 90 minutes is quite far when you live in North Wales, but if I'm doing a 12 hour shift and then having to drive 90 minutes home when you finish a shift at like 8:30-9pm it's just ridiculous anyway."*

*"Over the summer I was fighting a lot with the senior college directors about dissertation extension requests. We were trying to ask for a blanket approach to have a one month extension. They seemed very out of touch with students. They were saying no, you had to apply individually. Lecturing staff were very sympathetic, saying, you will definitely get it but the director would not just do a blanket one. I also know the person that approves the extension requests in our Department, and her perspective is that she was simply getting hundreds of extension requests she needed to read through. It felt like a system either dysfunctional for this time, or that they need more staffing to support."*

## ***Lleoliadau Addysg Bellach gan gynnwys; myfyrwyr sy'n astudio cyrsiau Addysg Uwch***

O'r 12 grŵp ffocws, roedd un grŵp nad oedd ond yn cynnwys myfyrwyr addysg bellach. O'r cyfranogwyr hynny, roedd cymysgedd o fyfyrwyr yn astudio cyrsiau AB ac AU.

O'r cyfranogwyr hyn, roedd y rhai a oedd yn astudio cwrs AB yn teimlo eu bod yn cael cefnogaeth, fodd bynnag, roedd y rhai sy'n astudio cyrsiau AU yn codi sawl mater. Roedd y rhain yn gysylltiedig yn bennaf â diffyg cyfathrebu gan y brifysgol a

ddyfarnodd y cymhwyster AU.

Gweler Astudiaeth Achos 4 am ragor o wybodaeth.

**Roedd myfyrwyr cyrsiau AB yn falch gyda lefel y gefnogaeth** yr oeddent wedi'i dderbyn gan eu coleg. Roedd colegau wedi llwyddo i gyflenwi technoleg a chefnogi myfyrwyr i allu astudio gartref.

Soniwyd hefyd am wasanaethau iechyd meddwl a chymorth tiwtoriaid unigol yn ogystal ag undebau myfyrwyr fel rhan annatod o helpu myfyrwyr drwy'r pandemig. Roedd peth ansicrwydd ynghylch arholiadau ond **yn gyffredinol roedd myfyrwyr yn teimlo'n gadarnhaol am eu cyrsiau** a'u canlyniadau yn y dyfodol.

*"The college has been really helpful. Anything I've had problems with, any troubles I just send an email and then within a few minutes they reply with as much help as I can get. They always send you to who can help. It's never just one person they don't just stop you, they listen."*

*"I used the mental health service last year. It helps a lot. I was going through quite a bit at the time. It was very tough but they were very good. Especially compared to my experiences of it at comprehensive school and considering it's a free service."*

*"I think that we need to see a full spectrum of what we will be assessed on and what we will be marked on [...] there's not really a full explanation."*

*"I have dyspraxia so I get support in my exams with extra time and with scribing everything. If they put them online then they tend to cut off at the allotted time and I have to save my work and go back in so it's very back and forth. They can't change this for just one student. But it's just that extra step that could be avoided."*

*"After receiving my results last year I couldn't really progress as far as I wanted to. The longer this goes on without information, the more I'm fearing that it's going to repeat last year where after results day I still don't know what I'm doing."*

*"Our good experience at university this year is because of individual tutors and individual librarians who are really going absolutely out of their way to support the people. They seem to understand and cater to our needs much better than the people who are supposed to serve the country."*

Roedd gwahanol o lefelau o bryder ynghylch peidio â mynychu dosbarthiadau wyneb yn wyneb, fodd bynnag, i fyfyrwyr mewn llety a rennir e.e. mewn hosteli,

gwelwyd bod dysgu cyfunol yn fwy o her oherwydd pryderon ynghylch bod yn rhan o ddau swigen, sef swigen cartref a swigen coleg. Lle'r oedd **caledi ariannol**, roedd yn eithaf difrifol. Gweler Astudiaeth Achos 5 am ragor o wybodaeth.

Er bod profiadau o hunanynysu yn gymysg lle roedd myfyrwyr yn amlach na pheidio wedi derbyn lefelau da o gefnogaeth, roedd un myfyriwr yn teimlo bod elfen o fai yn gysylltiedig â hunanynysu. Fe wnaethant ddisgrifio cael eu 'cosbi' am orfod hunanynysu.

*"I had to isolate for two weeks in September, and because this was right at the beginning of term I had zero clue what to do. I was new in the college. It was my third week. I hadn't met my form tutor. I had no idea how to report my absence. Thankfully, I think that's changed, but initially I felt punished. It felt like 2 weeks of being overwhelmed."*

### 3. Astudiaethau Achos

#### Astudiaeth Achos 1: Myfyriwr rhyngwladol o Kenya, yn astudio cwrs ymarferol:

*I was promised blended learning would be happening at least in the beginning with scope to increase in-person teaching from January. I was very uncomfortable with coming back to the university, but given that it was my final year I felt that if I didn't come back it would negatively disadvantage me, especially against the local students who may have found it easier to travel. So because we were promised blended learning, I decided to make the journey.*

*The first struggle was even before I left the airport, because I had taken an interruption of studies and this completely messed up my visa. I don't know if it was the communication between universities and the immigration department but the uni hadn't informed the immigration department properly. So when I reached the UK I was detained at the airport and they didn't let me go through immigration until it was resolved. They held me at the airport with loads of other people and there was no social distancing. It was a really stressful and anxiety ridden trip.*

*I made the trip from London to Wales and I think it was the first day of induction when we were pretty much told that because of the uncertainty of how many*

*students were registered, we wouldn't be able get some things up and running so we'd have 5 weeks of online learning.*

*I study architecture, which is a very hands-on degree. I thought it was best to come back to Wales because we use facilities like the workshop 3D printers, laser cutters. We have one-to-one tutorials where we are sat in front of the tutors sketching on paper and they'd scratch all over my work. I felt like I had to be there because, if you're not, you're really missing out on a major component of a very interactive, collaborative course.*

*What is frustrating is not being given the information at the time when you need to make a decision. By the time I reached uni and I was told that everything would be online, it was too late for me to turn back. I'd already spent money on my flight, paid for accommodation and the visas.*

*The uni was definitely more prepared for Christmas and had this whole system recommending what day people should get their tests and self-isolate but it didn't relate to international students and there was no one we could go and ask.*

*I left all my stuff in my accommodation because the university encouraged us, once again, that for sure there will be more in-person teaching after January. But the government has now told us that we won't be back for in-person teaching until at least March.*

*I need to make a model for my degree, but I don't know if I should make it here in Kenya, or if in-person teaching starts, I'll have to travel back with the model.*

*I think at the end of the day they didn't know how to help us. So they decided to just not help us!*

## **Astudiaeth Achos 2: Myfyriwr addysg uwch a gesiodd gael gwasanaethau anabledd ar gyfer ei addysg, a chan fod angen asesiad wyneb yn wyneb nid yw wedi bod yn bosibl gwneud unrhyw drefniadau:**

*I have both a mental and physical disability, so I've been trying to put things in place that I had in school. I found it really difficult and I couldn't understand why they couldn't replicate what I received in the school. I had all of the paperwork I kept from school and had hoped they would be able to put it into a personal support and teaching plan but they said no. They said I need to come in and be assessed.*

*They explained they are only doing online evaluations of need currently but these cost £100. I live at home with my parents so I do not qualify for any*

*means-tested bursaries. Fortunately because I'm under the NHS bursary I don't pay fees and I'm currently on £70 a month which I need to run a car, live and feed myself on.*

*I did try and contact student support but they said at the time of applying your household income was more than £60k, so you don't actually qualify for anything – but my parents working circumstances have changed now. I'm just wondering how am I supposed to afford anything now? Financial support was just awful. They batted me from one email to another.*

### **Astudiaeth Achos 3: Myfyriwr addysg uwch yn wynebu costau logistaidd a chostau ychwanegol ar gyfer gofal plant**

*I have really struggled with childcare because I am a full time student and I'm still expected to get my assignments done, I'm still expected to get my reading done, I'm still expected on placement.*

*When I applied for this course, I waited until my children were of school age so I could afford wrap around care and have my children in school. That was how I planned on working things out and of course it's not how it's working out. There's a huge amount of guilt associated with using the hubs that are in school because you get the feeling that the school doesn't want your children to be there. But if you are at home, no matter what you're doing at home, you can't manage with your children around. My children are still quite young and it's been so difficult and part of me did question, should I defer this year and hold off. But I worried if I'd get a place next year.*

*I've really struggled with the question, what do I do with my children? I'm supposed to be studying full time.*

*I haven't asked for any special allowances to be made but I think the government rather than the university needs to consider that students need a package where if they are expected to be in placement and you've got a family to be responsible for, there is care put in place.*

*The usual channel of Student Finance Wales for childcare has not been very supportive at this time at all, because when I applied for it, they wanted to know my proposed costs. Of course that has now changed now the schools are closed. But they still fix what you're entitled to based on how much childcare you proposed originally. They're not taking into consideration that this is a very different time compared to when my children were in school. I'm not getting any extra financial help now that schools are closed.*

*I would never have started this course had I known the unexpected bills that I'd be facing, specifically for child care. My child care bill is astronomical. There's not an emergency pot of money to help with that. I think it's expected that you just get on with it with children at home. People haven't planned for this, and there doesn't seem to be any sensible help.*

#### **Astudiaeth Achos 4 - Myfyriwr addysg uwch gyda dibynyddion ac yn astudio mewn lleoliad addysg bellach:**

*I've got three children at home and I've found it quite difficult. I'd normally spend two days in college doing my work. It hasn't been as positive as it was last year. I'm finding that I'm facing quite a few barriers, but there is nothing in place to help with those in the college.*

*I have asked for a laptop because I saw something mentioned about funding and the laptop that I use is a work one so I'm not actually meant to be using it. The college came back and said that there was only funding for FE students and all they could offer me was a Chrome book at the moment. Our assignments have been PowerPoint presentations and you can't actually use them on a Chrome book.*

*Last year the last two months we were in lock down I really struggled with the online learning because if I go to college I'm just a student, if I'm at home, I'm still a Mum. Last year I was 3% off a distinction, and I really felt I was doing well. But I just think the last two modules the teachers weren't computer literate. And I just think it was down to online learning that I dropped marks.*

*We've never ever had any communication from the university, so even though our certificates say the university on them, I've not actually ever had communication from them. It's always just been through the college.*

*In normal times, my course is on a Tuesday and Thursday from 4-9pm. But at the moment we only have an hour on a Tuesday and the rest of it is left for us to do our own study. Quite a lot of us are finding it difficult because we're having to write the dissertation and you lose a bit of what you're trying to learn over a screen. I feel that we are quite disadvantaged. If we don't go back this year at all and there's no leeway in the grades, it'll feel quite unfair.*

#### **Astudiaeth Achos 5: Myfyriwr addysg bellach sy'n dioddef o galedi ariannol a sawl her yn sgil effaith Covid-19. Roedd cefnogaeth tiwtor yn hanfodol er mwyn sicrhau bod y cyfranogwr yn gallu ymdopi:**

*I actually found lockdown quite difficult. I'm not gonna lie. I didn't have a laptop for the first few days and the college helped me. I also get help from the wellbeing team because I'm currently in supported housing.*

*At first I found it really difficult to ask the college for help. I got kicked out of home during October so we were in lockdown and I honestly had no idea who to go to. I had no laptop or computer to use and I found it really difficult. I talked to my tutor about it.*

*I'm in a hostel. When the lockdown was not there, we were able to go into college and a lot of the people I live with were so scared at the fact that I was going into college and hanging around with my college bubble as well as the bubble I had made in the hostel. It actually made me feel disconnected to everyone because I couldn't fully incorporate myself in both groups because I felt like I needed to keep that distance with everyone just in case.*

*It took a bit of time for me to get my finances through from the Welsh Government Learning Grant. I was finding it really hard to afford to buy food while we were in college. Everybody was going into the canteen and buying food. And I'd just be like "I can't today."*

*My tutor was asking me if I was okay for finances as she was worried about the fact that I was having trouble in my home situation. She realised that I would sometimes go all day without eating. When we were doing the practical side of my course, I was so happy because it costs £2 a week for us to cook in the kitchens and we'd have our own portion of food. My tutor was even happier for me because she knew I was actually eating something.*

*I'm really lucky with the fact that I get on really well with my tutor, We are bilingual which is nice to have in common. It's really easy for me to talk to her and say what was going on in my mind, especially about the fact that I was having doubts over the course.*

*I was seriously thinking about quitting college over the fact that we couldn't do the practical side of it. I thought I was cheating the system a little bit because obviously we are missing assessments and we don't know what is happening with the assessment right now. I was seriously considering dropping out and she was really understanding. She said it's completely up to you but please try to stick it out. She then decided to do online sessions for the whole class because she knew one person was thinking about dropping out of the class.*

## 4. Atodiad

### Atodiad 1

Cefnogodd y sefydliadau canlynol y broses o gasglu tystiolaeth gan y grwpiau ffocws ar-lein	
Prifysgol Aberystwyth	Tîm Cymorth Lleiafrifoedd Ethnig ac Ieuenctid Cymru (EYST)
Prifysgol Bangor	Prifysgol John Moores Lerpwl
Bath Spa	Y Gwasanaeth Eiriolaeth Ieuenctid Cenedlaethol
Prifysgol Bryste	UCM Cymru
Prifysgol Fetropolitan Caerdydd	Race Equality First
Prifysgol Caerdydd	Prifysgol Abertawe
Prifysgol Caer	Prifysgol Canol Swydd Gaerhirfryn
Coleg y Cymoedd	Prifysgol De Cymru
Colegau Cymru	Prifysgol Cymru y Drindod Dewi Sant
Anabledd Cymru	Senedd Ieuenctid Cymru
Diverse Cymru	Prifysgol Glyndŵr Wrecsam
Prifysgol Caerwysg	

### Atodiad 2 - y cwestiynau a ofynnwyd yn ystod y sesiwn

1. Sut wnaeth eich prifysgol reoli gwyliau'r Nadolig: Cymorth ac arweiniad gan y brifysgol dros gyfnod gwyliau'r Nadolig: Oeddech chi'n teimlo eich bod chi wedi cael cefnogaeth drwyddi draw?
2. Llety: Sut byddech chi'n disgrifio eich profiad o'ch llety yn y brifysgol? [mae'n bosibl yr hoffech chi ddechrau drwy egluro pa fath o lety sydd gennych chi - er enghraifft, ydych chi mewn neuaddau, Llety Myfyrwyr a Adeiladwyd yn Bwrpasol (PBSA) fel Liberty Living ac ati, ynteu a ydych chi'n byw mewn tai myfyrwyr dan ofal landlord preifat?]

3. Gwasanaethau cymorth i fyfyrwyr: Sut byddech chi'n disgrifio'r gwasanaethau cymorth y gwnaethoch chi eu defnyddio?
4. Cwestiynau ar gyfer rhai yn yr 2il flwyddyn a thu hwnt: Sut byddech chi'n cymharu'r profiad rydych chi wedi ei gael yn y flwyddyn academiaidd hon o'i gymharu â blynyddoedd eraill yn y brifysgol?
5. Ydych chi'n teimlo bod y brifysgol wedi perfformio'n dda o ran eich cynorthwyo chi?
6. Cwestiynau i fyfyrwyr sy'n croesi ffiniau i astudio: Sut byddech chi'n disgrifio'r modd mae eich prifysgol wedi eich cynorthwyo chi yn ystod gwyliau'r Nadolig pan oeddech chi'n gwybod y byddech chi'n croesi ffiniau neu wedi wynebu taith hir i gyrraedd adref?  
  
A wnaeth trefniadau'r brifysgol dawelu eich meddwl eich bod chi'n ddiogel yn ystod y broses hon?
7. Ydych chi wedi teimlo bod y brifysgol yn gwrandao arnoch chi?
8. Lleoliadau (Lle mae gan fyfyrwyr leoliadau fel rhan o'u cwrs):  
  
Sut byddech chi'n disgrifio'r modd y rheolwyd lleoliad(au) fel rhan o'ch cwrs yn ystod y pandemig?  
  
Ydych chi wedi teimlo'n ddiogel ar leoliad(au)?
9. Materion gwaith rhan-amser ac arian: A fu modd i chi reoli eich cyllid ac a ydych chi'n gallu cyrchu'r cymorth sydd ei angen arnoch i aros yn sefydlog yn ariannol yn ystod y pandemig?