

12.

Dear panel,

I am Jersey born and educated and work as a health professional. My husband is a teacher, also Jersey born and educated. We both trained in the UK for our professions, and returned to Jersey to work. We now have a house and 2 children, 11 and 15 years, and the prospect of further education for our children is now looming. Sadly, our children already know that we will be unlikely to be able to fund them both through university. At my age, I am not in the position to remortgage my house, and there is little option for further pay-rises for both of us. We do not know yet what their career choices may be, but would like for them to be able to keep their options open, and for this to include a degree course if this is what they are passionate to pursue. We will do everything we can to support their career choices, but the fact is that we will not have the finances to support both the children if this is the path they wish to choose. How can we pick one of our children to have this opportunity and deny it to the other? This situation is so unfair to the youth of Jersey. If you are wealthy it seems that further education in the UK is not a problem. Middle-income earners like ourselves seem to be hit very hard. Maybe the only option for us will be to move our family to the UK where we can access a student loans system? I know there are many other families like us, who work very hard to support their families, but that just do not have the large sums of money needed to support their children through Higher Education without assistance. My daughter's dreams of training to be a teacher or a lawyer may just be dreams. How will this affect her motivation to work and study hard? My son already seems almost resigned that university would be too great a financial burden on us. It's a very depressing situation.

I urge the panel to try everything possible to make student loans a reality for the young people of today. They are the future of Jersey.

Kind regards,