

I was thinking that rather than putting the onus on the States to underwrite student loans, in the first instance, parents could underwrite the loan and sign to undertake this. Only if they then fail to make payments, would the States need to step in. This could be robustly policed.

I have a son about to hopefully go to university in September. Like many parents in the island, we will not qualify for a grant, however our earnings are not so high that we have the means to pay the approx £20K per year required for a university degree. We have no savings, do not get annual financial bonuses and have no well-off relatives to plunder.

I feel that if we lived in the UK, we would at least have access to a student loan, which our son would start paying off when he earns above a certain threshold. This is a massive crisis for middle-income Jersey. Do we refuse to let him continue his education simply because we have no access to funds? He then cannot achieve his potential as his father and I were able to in our day. Surely this is a backwards step for a relatively affluent island? It will impact on the quality of locally qualified job-seekers and also deter parents who are essentially employed from settling in Jersey. If they have children with aspirations to attend university, once they find out about the atrocious lack of financial help here, they will make sure that they stay in the UK.