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Thank you for considering higher education funding in your current review. I am one of the many students in my year for whom access to higher education is looking more and more like an unfulfilled aspiration rather than the right I thought it would be.

I have been brought up to believe that to succeed in life I need to work hard, study, apply myself to my chosen subjects, and education possibilities would be available if I could attain the required grades. It now appears that there is a catch, and that my parents' presumed wealth, while deemed high enough to prevent me from qualifying for a grant, is not sufficient to pay the £20,000 a year that a UK degree course costs. Indeed, they had to get in further debt by remortgaging our family home to enable my older brother to attend university, and it is very unlikely that I or my younger siblings will be able to attend a UK university as this avenue is no longer available to them.

I find it insulting that the treasury minister recently dismissed a loans system as costing "hundreds of millions of pounds" (does he not grasp that a loan assumes repayment?) and he does not wish to saddle students with debt. How does he think normal families can afford the £60,000 without some form of a loan? I am not asking for a handout from taxpayers (as the current grant system requires) but a system that allows me to repay the investment once I am able to start working. Surely a system that sees some repayment is better than the current one that sees £12M every year being spent without a single penny coming back.

I am now having to look at European universities as the only affordable option, although having spent my entire educational life in a system modelled on the UK education system, pursuing higher education in a non-English speaking country fills me with worry and uncertainty, which is hardly the right frame of mind to start my higher education journey next September.

In addition, not only is going to university abroad challenging in itself, I am also facing the challenge of being in a different country from my friends and peers. Being abroad limits my ability to visit friends and family regularly, if at all, and so I am now facing the prospect of being on my own many miles away from home simply because I cannot achieve the funding necessary for me to be near others who can support me for a very difficult three years. Having to go further away than my friends do makes me feel distant from them, and I am concerned that these friendships will fade if I am not a simple train journey away from them.

From a moral standpoint, I find it perverse that my only option requires European taxpayers to cover the cost of my education. Why would Jersey not wish to invest in educating a Jersey born person who has spent her whole life in this Island, and expect another country to foot the bill? This was actually one of the proposals in the Higher Education funding paper published by the Education minister earlier this year. Particularly when I would be prepared to pay back every penny, and yet the only provision I can rely on is a £1,500 Natwest loan, at commercial rates.

I believe the current system favours the very wealthy, leaving middle and low income earners to fend for themselves.

I welcome your review, and sincerely hope it leads to some concrete changes.