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Both myself and my husband have come from working class backgrounds where we were the first to go to university in our families, having both been brought up in council accommodation. We were very proud to become teachers in Jersey and strove to be the best we could, both being promoted to middle management roles early in our careers. Without inheritance, my husband took on a second job to save for a deposit to get on the property ladder, working nights at a children's home and days in school. We are the first home owners in our families. We have two great children, who we have instilled the value of working hard to achieve what you deserve in life, to gain a good education and put back into society the skills and values you have learnt. But life is now a struggle. We have just finished paying £70,000 for our eldest daughter's degree and living costs. She has worked hard, achieving a first class degree in Law. We do not have any savings left to put towards her post graduate course, so she can complete her training and become a lawyer. This will cost at least £9,000 in fees and then £10,000 in living costs. Almost £20,000 for less than a year's training. She has worked every holiday and saved as much as she could. She has taken out the loan available from Natwest. We have done all we can to avoid her getting into further debt, at great cost to ourselves. Not only can we not afford this outlay, we have a second daughter to consider. There is no money left for her to attend university as her sister did in a couple of years time. Our options are now very stark. Despite being successful and effective teachers, without a student loans system we will be forced to sell our house and move to the uk when our daughter is at 6th form in order to access the UK student loans system. Despite her and myself being Jersey born there is no money for her to have the equality others have to gain this education. This saddens me as I have returned to the island I love which is my home and where I wanted the best for my children. I have improved my life with the grant I was given as I was in a single parent family where my father had died when I was young. I fully believe that there should be grants for those whose families cannot afford for their children to go to university - without a grant I would not have been able to gain a professional qualification and put back value into my island. However, I am not asking for a grant. Just an equal opportunity to send my children to university with a loan system that I could help them pay back over time. Without this, my eldest daughter will not be able to get a professional law qualification and be able to practice - she wants to return to Jersey to do so - without a loan system my youngest daughter will never have the opportunity of higher education - I am not asking for a hand out or a grant - just the equal opportunities for the daughters I have raised to strive to better themselves. I do not have another £70,000. It has put my family under huge strain to find this sort of money so far. Please do not force us to make the hard decision of leaving this island in order to give our Jersey born children the opportunities others have. Please introduce a student loan system to support all of our young people.