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I am a third year undergraduate History student at the University of Sussex. My sister also attends the University of Sussex studying English Literature and History and she is currently in Hong Kong participating in a student exchange programme.

Both my sister and I have had no financial support from the States of Jersey regarding our higher education. This has put a huge amount of pressure on our parents and family as a whole, as not only do my mum and dad have to afford approximately £15,000 per year for each of us (£30,000 in total), they also have to consider our two younger siblings, who until July 2016 were both still in full-time education (NB we considered it fortunate when my 18 year-old sister decided not to attend university). I am aware that you give a figure of £18,000-£20,000 per year per student, luckily we have been able to come to a figure below this otherwise I wouldn't be at university right now.

In 2015 my parents made the extremely difficult decision to sell our family home, as they could not afford the £30,000 by any other means. We now rent a property, but it will be difficult for my parents to ever get on the property ladder again with the housing situation in Jersey as it stands, and I worry for their future and retirement.

Throughout our time at university my sister and I have worked part-time jobs in the UK, which alleviates some of the financial strain by ensuring we can afford to pay for utility bills, food, travel and leisure. However, there are only so many hours you can work in a week before academic work starts to suffer. In terms of equality and fairness, we lose out compared to many of our peers who do not have to undertake paid employment whilst at university due to adequate funding from the States of Jersey (and then top-up help from parents and family, something our parents would be happy to do if they were not already crippled by fees and housing costs). We have also both worked over Christmas and summer holidays in Jersey, but again what we earn seems to pale in comparison to the amount of money needed per year.

I am aware that this is purely anecdotal, but we represent hundreds of middle-earning families across the island struggling to provide higher education for their children. Education should be a right, not a privilege.

I think that Jersey should move towards a loan-based scheme whereby any student, from any background, can access funding, at least for university fees if not for living costs as well. This would ensure a level playing field that does not discriminate based on family structure, earnings or circumstance. In an island that boasts the 8<sup>th</sup> highest GDP per capita in the world, it's a disgrace that our higher education funding is so inadequate. I have heard opponents to a

loan system argue that millions of pounds would be left unpaid, but would this be so much more than the millions of pounds already gifted to the lucky few in grants?

In my opinion the positives out way the negatives, even if it is too late for my family and I to benefit.

Thank you for taking the time to read this, and I hope a positive change will be made in the future.