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Dear Scrutiny Panel

I would like to voice my concerns and feelings regarding the Student Loans System.

I am currently a part time student myself, studying with the OU for a degree whilst working and being a single parent. I will graduate in July 2017 and intend to apply for the GTTP in January 2017 for next September. I have invested my savings and I took a pay cut in order to complete my degree so I could train to be a teacher. My daughter is currently 7 years old so we have 10-11 years before my daughter could embark on a university journey. That gives me 10 years to save for her fees whilst also trying to find money for a mortgage and day to day living. If I saved £100 per month in 10 years that's only £12,000. So what concerns me is that if nothing changes I will not be able to afford to get my daughter through university as a Jersey resident and therefore I may have to consider leaving the island for her GCSEs and A Levels, moving to the UK in order that she may be able to access the U.K. loan system. If this is the case, the island will lose a local Jersey born teacher. How many other local professionals will have to do the same thing? This will place more strain on the island having to recruit from elsewhere and the cycle will start again with people coming to the island for work and then being forced to leave after accessing our healthcare and education systems etc.

I find it absurd to think that the States cannot see that moving from a grant system to a loan system would benefit our economy as they will start to get a return on their money, which is currently nil with the grant system. I also cannot believe that the States are comfortable with the fact that our young people are being so disadvantaged at a point in time when degrees are so sought after by employers and when professions such as teaching and nursing are struggling to recruit.

We should be encouraging everyone to pursue further education if they so wish to, not reverting back to previous centuries when university was only for the wealthy upper classes!

Thank you for your attention.