



Student Finance

The Jersey Consumer Council

The Jersey Consumer Council (JCC) works on behalf of consumers on the Island.

We are a research and policy-based advocate for good consumer-facing market conduct. We investigate and publicise anomalies in consumer affairs and provide Islanders with accurate and timely information to help them make informed decisions.

JCC Student Aspirations

It is the opinion of the JCC that higher education should be affordable for all islanders. The Council were pleased to hear the Minister for Education say that he wants 'as many students as possible to go to tertiary or higher education' (Scrutiny hearing 13th January 2017). However, it needs to be recognised that not all young people wish to attend higher education when they leave school and perhaps discussion needs to take place at an early stage with the young person as to the advantages and disadvantages of studying their preferred subject. It remains the case that not all degrees are equal in the eyes of employers.

Risk of Not Responding to the Current Situation

It is apparent that the current situation of declining student numbers attending higher education (HE) is not palatable from those who are perceived as the beneficiaries of HE; students, Jersey government, businesses, Jersey economy. In summary attendees at a workshop resoundingly agreed that overall the island benefits from our students pursuing tertiary and HE. Again, however, more

thought may need to be given to which subjects are chosen and the business community should be invited for its views on this.

General Comment

The Council are concerned that there appears to be a general lack of timely information to help students and families to consider all the options for young people leaving school. HE may not be the most suitable for all professions or students. Students must be encouraged to investigate all options, possibilities in relations to careers to ensure that they seek out the most suitable solution whether it is training, working or a full time education course/venue.

There is a strong belief that the experience of being away adds benefits such as language, culture, independence and a broader life understanding. Can this only be achieved via off island HE? But do we face a 'brain drain' if our students find alternative ways to fulfil their HE aspirations and have no desire to return to the island? The Channel Islands should be working together to 'find' a solution to our retractable problem.

Although a much broader debate – perhaps it is time for universities and colleges to reconsider the duration of courses to try to shorten them thus reducing the financial burden for people.

This debate must also consider our mature students and post graduate opportunities.

Current System

Parents comment that the current award process is too slow, resulting in concern and confusion. It is also evident that there is a lack of timely information about the existing HE financial award. Consumers/students/parents do not really understand what is currently available – in terms of eligibility, bursaries/

timescales. Bearing this in mind it is noted that even a full States of Jersey grant is insufficient for a student. It is probably the case that options outside the UK are not fully understood by parents or students and the choice of degrees now available in the Island is not fully appreciated.

What are the Funding Options?

The Council welcomes the on going development of **on-island HE** courses. We would support Increased funding for creating more degree courses with local providers to help reduce the cost of university for Jersey residents as a viable option for students.

It was interesting to note the ‘stigma’ associated with on island provision at the student-funding workshop. The on-island courses appear to lack credibility, being seen as the poor alternative and not from a ‘real’ university. It is clear that considerable effort and work needs to be undertaken to change the perceptions of students and parents alike. It was unclear how industry/business perceive the standard and value of on island HE courses. Having said this though Jersey is not in a position to offer a full compliment of courses across a wide range of subjects.

Perhaps we need to consider the **composition of HE** courses and look to combine on island and off island years to make the chosen courses more affordable? We have the advantage of technology to allow certain lectures to be delivered as webinars.

Undoubtedly funding must be a **joint responsibility** between government, industry, parents and students.

States funding could be linked to a **loan system** that would be repaid once the student graduated and returned to work on the island. From the information available, however, it is probably the case that this is not a workable solution.

Another possibility that could be considered is to look to the 'J' category licence with local financial institutions whereby any company that has a role requiring an employee with a J category licence, in turn create a place for a local student to be funded which includes a local degree course e.g. JIBS degree program with work placement. This could assist in a small number of cases.

The paper on Higher Education Funding puts forward as number of potential part solutions. Those worth exploring would appear to include:-

- A parents saving scheme;
- Refinements to the existing scheme to allowance for some redistribution of existing funds. This could include, making sure that where parents are divorced the income and capital of both parents is assessed, reducing the capital threshold, consideration as to whether a narrower selection of degrees should be available for a grant;
- Real commitment to the expansion of course in Jersey and to ensure that these are offered, if possible, on a fast track basis;
- Continuing investigation into courses offered in the EU and further afield together with a good use of information of scholarships and bursaries that are often available (particularly in the USA) for students.

Incentives

The Council would also welcome an initiative whereby financial incentives be introduced for students to return to Jersey and work; such as tax breaks. Consider the possibility of using tax breaks to encourage students to return to Jersey and start their careers.

Investigate ways to help the parents of children going to university to fund the cost via tax breaks or incentives, which could be linked to the student returning and starting full time employment on the island.

Summary

The Council firmly believe that no student should be disadvantaged because of his or her families' financial situation. As a competitive island we must be able to establish a workable solution.