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# STATES OF JERSEY



## FINANCIAL SUPPORT FOR STUDENTS IN HIGHER EDUCATION: PROPOSALS

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Presented to the States on 20th December 2006  
by the Minister for Education, Sport and Culture

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STATES GREFFE

## REPORT

### 1. INTRODUCTION

1.1 In 2005 the student grants budget held by the Department for Education, Sport and Culture (DfESC) was £8.9 million. Despite this, the expenditure was approximately £10 million due to increased student numbers and increased tuition fees in U.K. universities. It was a cash-limited budget which took no account of fluctuations in student numbers. In 2006 the introduction by the U.K. government of additional 'top-up' fees made the situation much worse.

1.2 The student grants budget is used in a variety of ways to support students but the bulk of expenditure goes to support undergraduates. In light of the 2005 overspend, the Minister for Education Sport and Culture (ESC) made an interim adjustment to the support offered to undergraduates and their families for 2006 and he instigated a review of student finance which included a process of public consultation to address the problem for future years. This paper has been prepared to inform students, parent and the general public of –

- the outcomes of the consultation processes undertaken by the Minister and other organisations regarding options for supporting students in higher education;
- the options for the reform of student finance considered by the Minister and the Council of Ministers in light of review and consultation outcomes;
- further research into the possibility of developing a scheme of student loans;
- the schemes considered by the Minister and Council of Ministers and;
- the Minister's proposal on this matter.

1.3 It has been prepared in the light of –

- the need to ensure that all those who can benefit from higher education are able to do so – whether that be in-Island, Off-Island or through distance learning;
- the need to offer certainty to parents and students with regard to the situation for September 2007;
- the increasing cost of U.K. university tuition;
- a need to develop clear and robust arrangements which will take account of likely changes within the U.K. HE sector during the next ten years;
- an appreciation of financial constraints within the States of Jersey;

- an appreciation of the significant cost to parents of the current arrangements and the likely additional costs which they may face if the current system of student finance were to be maintained;
  - the outcomes of the consultation processes mentioned above.
- 1.4 In publishing this paper the Minister is mindful that Higher Education curriculum, structure and funding is going through a period of rapid change in the U.K. and therefore Jersey must keep a close eye on developments and be ready to respond quickly and effectively to change. In this sense therefore, the proposals contained in this paper offer an interim solution. The longer term objective of the Minister and the Council of Ministers is to minimise the pressures on parents and students and to this end the Council of Ministers will be exploring a range of options to achieve this objective. This will include an examination of the opportunities to share the burden with local business.
- 1.5 Having published this document the Minister would welcome feedback to his proposal for undergraduate support. Members of the public are invited therefore to respond to his proposal by letter to Penny Norman at the Education, Sport and Culture Department Highlands Campus PO Box 142 or by email to [P.Norman@gov.je](mailto:P.Norman@gov.je) no later than Friday 26th January 2007.

## **2. EXECUTIVE SUMMARY**

- 2.1 Faced with increasing cost pressures on the student grants budget and uncertainty about U.K. Government intentions for the future funding of higher education. The Minister for ESC made interim adjustments to the scheme of grant aid for students wishing to follow courses of higher education for the academic year 2006. The adjustments were made in order to contain States expenditure and provide time for consultation during 2006 on this issue.
- 2.2 A consultation report was prepared and published in June 2006 and two forms of consultation were undertaken –
- Firstly, members of the public were invited to attend one of two public meetings at which they could express their views on four possible options for development. They were also invited to suggest alternative or additional ideas for consideration.
  - Secondly, members of the public were invited to respond in writing to the consultation document.
- 2.3 An additional independent on-line survey on the matter was undertaken by a University Funding Advisory Group recently formed by parents and other concerned individuals. The outcomes of these three consultative approaches are provided in section 4 of this report and in more detail in Appendices 1 & 2.
- 2.4 The current formula for determining the funding a U.K. university receives from Islands' students is driven by U.K. tuition fee settlements which are usually published in February or March each year. Until the publication of

this information the actual costs of Island tuition fees have to be estimated. The figures used in this report therefore will be subject to adjustment in 2007 to reflect the U.K. funding settlement.

- 2.5 Having considered the outcomes of the consultation processes the Minister, with the support of the Council of Ministers, proposes the introduction of a new scheme of undergraduate student financial support which will maintain access to higher education for anyone who can benefit from it and at the same time will offer support to parents through the introduction of a 'third contributor' to costs. That third contributor will be the 'student' who will have access to a scheme of loans which will enable him or her to defer repayment until the chosen course of study has been completed.
- 2.6 The essential features of the proposed scheme, described as scheme 1A in section 7 and appendices 3 and 4 of this report, are –
- the States will continue to provide financial assistance towards tuition and maintenance costs on a means tested basis;
  - the highest level of maintenance to low income families (with incomes of less than £26,750) will be maintained at £5000 pa (similar to current arrangements);
  - parents whose income is in excess of £51,440 will receive no support towards maintenance and will be required to make contributions to the tuition fees;
  - the cap on parental contribution to fees will be removed so that parents whose income is in excess of £76,132 with children studying high cost courses will be required to make a contribution to the actual cost of the course being followed. This contribution would be based on a sliding scale according to their income;
  - in instances where students are following the longest and highest cost band A courses (i.e. clinical years of medicine or veterinary programmes) the maximum contribution payable by families to the cost of tuition will be capped at the same level as the contribution required for the non-clinical years (expected to be £13,530);
  - top-up fee charges (£1,350) will be met by the student or his or her family;
  - a student loans facility providing loans of up to £1500 per year will be introduced. This will ensure that all students have access to the necessary funds to meet top-up charges if they require them.
- 2.7 The Minister believes that his proposal offers the best solution to a very difficult and complex problem in that –
- it seeks to maintain the current States investment in higher education rather than reduce it, sending a clear message that higher education is important to the Island and its economy;

- it continues to provide assistance to low income families ensuring that all who can benefit from higher education have the opportunity to participate in it regardless of the cost of the chosen subject;
- it introduces a ‘third partner’ contributor (the student through student loans) to spread the burden of cost;
- it aligns the introduction of student loans with the additional costs that were imposed on Jersey by U.K. universities (additional top-up fees);
- it does not lead to high levels of graduate debt;
- it offers additional support to families making the greatest financial contribution over the longest period of time by containing the clinical years’ costs for medicine and veterinarian courses at the non-clinical years rates;
- it contributes to the achievement of the States of Jersey strategic plan by ensuring that the skills knowledge experience and attitudes required of our people will continue to be developed through access to higher education.

2.8 In addition to the above proposal the Minister has considered several other issues relating to the ways in which student financial support is administered and directed. His decisions on these other issues are given in section 9 of this report.

### 3. BACKGROUND

3.1 Jersey is a highly successful independently-minded, self-sufficient community, an advanced democracy which has thrived despite strong competition and the lack of any substantial manufacturing industry. Our quality of life has been maintained and improved thanks to the skill, creativity and motivation of our people.

3.2 The States Strategic Plan 2006 – 2011 seeks to build on Jersey’s success by committing to –

- *maintaining a strong, successful and environmentally sustainable economy;*
- *creating the environment in which everyone in Jersey has the opportunity to enjoy a good quality of life;*
- *promoting a safe, just and equitable society;*
- *maintaining and enhancing the natural and built environment;*
- *creating a strong, recognised identity for Jersey and promoting a real sense of belonging;*
- *ensuring that States services are necessary, of high quality and efficiently run.*

*(States Strategic Plan 2006 - 2011)*

- 3.3 Within this context the Department for Education Sport and Culture (DfESC) is committed to work with other States departments, other organisations, students and parents to assist the achievement of full employment and economic growth, through the development of a skilled, motivated and qualified local workforce able to meet the Island's economic and social objectives. It does this by –
- securing access to high quality learning opportunities;
  - assisting in the diversification of the economy;
  - encouraging an active programme of cultural development; and
  - assisting in the development of a strong sense of citizenship and community.
- 3.4 Higher Education nurtures and develops the skills, the creativity and the technical knowledge which Jersey requires to achieve its vision for the future and so access to higher education for all who can benefit from it, is of necessity, a major building block of economic and social success. Jersey is a graduate-hungry island with relatively few graduates in its adult population. The 2001 census suggests that only 11% of Island residents are graduates whereas 16% is the average in the U.K. In some of the more successful towns of the south coast the average is more likely to be above 20%.
- 3.5 In recent years a higher proportion of local young people have gained admission to U.K. universities. Currently about 44% of Island young people enter higher education compared with 34.5% in the U.K. but the Island cannot afford to be complacent. Most developed and developing states recognise the link between higher education and economic success and as a result they are seeking to increase participation rates beyond the current Jersey figure. The U.K. target is 50%.
- 3.6 Higher education is expensive however, particularly for Island students who generally do not have the option of remaining at home and attending a course at a local university. In addition to the £10 million spent by the States in 2005 it is also estimated that, parents contributed an additional £7 million at least.
- 3.7 By 2009, without further changes to the scheme of grant aid, increased tuition costs and rising students numbers, are predicted to increase the cost to the Island to £20 million overall – with the States contribution rising to £13 million.
- 3.8 The student grants budget is used to support –
- i. undergraduate students attending courses of higher education in the U.K. and some postgraduate students who continue to be funded as undergraduates while following courses of study leading to qualifications which are a requirement of the profession they wish to enter (e.g. Postgraduate Certificate in Education [PGCE] for teachers). This accounts for approximately 90% of all expenditure from this budget;
  - ii. students following undergraduate courses of higher education within the Island;

- iii. parents of students on low income who choose to remain in full-time education beyond 16 years of age (Education Support Allowances ESAs);
- iv. students over the age of 18 returning to courses of full-time study in further education;
- v. postgraduate students undertaking higher degrees through Jersey Scholarships or bursaries;
- vi. aspects of study for students on low income undertaking courses of distance learning through the Open University.

3.9 In discussion with officers from the Social Security Department it is envisaged that responsibility for the support of parents of post 16 students and mature students following courses of further education at Highlands College (iii & iv above) will transfer to SSD within its general arrangements for low income support. New arrangements for the support of postgraduate students and distance learning students (v & vi above) are suggested later in this report but the bulk of expenditure (almost £9 million of the £10 million spent in 2005) related to support for undergraduate students on and off-Island (I & ii above). It is this area of activity which accounts for the greatest pressure on the existing budget so the following sections of this report concentrate on this aspect of expenditure and support.

3.10 The table below illustrates the effect of increased student numbers on costs to the States for undergraduates. It is based on the current scheme of grant aid and existing costs, disregarding all other pressures on the budget. It illustrates the size of the problem faced by DfESC which is currently subject to a strict cash-limited budget. Student numbers are not expected to fall below 1,400 until after 2015.

**Table 1** Predicted Student Numbers and Costs (excluding educational allowances, grants for further education at Highlands College and postgraduate higher degrees)

Year	2004	2005	2006	2007	2008	2009	2010	2011
Student numbers	1,224	1,260	1,354	1,355	1,400	1,450	1,450	1,425
Cost to DfESC	8,330,000	8,995,000	9,666,000	9,673,000	9,994,000	10,351,000	10,351,000	10,173,000

In addition to increased numbers of participants, the undergraduate element of the student grants budget also comes under pressure from increasing tuition fees.

3.11 Tuition fees are ‘banded’ according to the type of course followed. In 2005/6 a classroom based course cost £4,817 whereas the clinical component of a course in medicine cost £19,267. The fee levels are determined by a formula collectively negotiated and agreed by Jersey, Guernsey and the Isle of Man (the Inter Insular Authorities [IIA]) with the U.K. universities representative body (Universities U.K.). The formula seeks to create parity between the

funding a U.K. university would receive for an Island student and that which it would receive for a U.K. student attending an identical course. The level of grant provided to English universities from the Higher Education Funding Council (England) (HEFCE) is a key component of the negotiated formula between UUK and the Islands Authorities. The agreed fee structure is known as the 'Islands Fees Rate'. The level of support for universities from HEFCE is usually announced in February each year. At this stage therefore the funding settlement and its effect on costs to the Islands is not known. Generally speaking tuition fees rise with U.K. inflation but in some years (2005 and 2006 for example) the U.K. government provided additional funding to universities or adjusted the bands. This resulted in fee increases for the Islands in excess of the U.K. inflation figure.

3.12 A recent U.K. Government announcement suggested that, with effect from September 2007, students from British 'Overseas Territories' will be regarded as 'home students' and therefore will be charged the same fees as U.K. residents. Jersey Guernsey and the Isle of Man are excluded from this initiative however, because constitutionally the Islands are 'Crown Dependencies' not 'Overseas Territories'. This matter is being taken up by Islands' authorities at the highest level. For the moment however, it is prudent to assume that students from the three Islands will continue to be regarded as 'Island' rather than 'home' students.

3.13 In 1992 the U.K. government increased funding to U.K. universities by enabling them to charge a flat rate of £1,200 per student in addition to tuition fees. With effect from September 2006 the U.K. Government, seeking to create a marketplace in higher education, partially deregulated the university sector by giving universities greater discretion to increase these fees by up to £1,800. In Jersey the initial fee increase of £1,200 was absorbed into the general arrangements for supporting students through grant aid by the Education Committee of the day. With regard to the 2006 increase (known as top-up fees) however, the Inter-Island Authorities negotiated a reduced top-up fee for Island students (£1,350) and the Minister for ESC agreed to absorb this additional cost within the general arrangements for grant aid for 2006/7 only, pending the outcome of this review.

3.14 For Jersey, by 2009, when this fee will be applied to all students, the estimated additional cost per year will be in the region of £2.25 million. The following table illustrates the cost of increasing student number and the cost of top-up fees (at current levels) if they were to be met by the States.

**Table 2** The effect of increased student numbers and top-up fees on expenditure – if costs were to be met by the States

Year	2004	2005	2006	2007	2008	2009	2010	2011
Cost	8,330,000	8,995,000	9,666,000	9,673,000	9,994,000	10,351,000	10,351,000	10,173,000
Top-up fee			246,000	984,000	1,722,000	2,214,000	2,225,000	2,225,000
Total	8,330,000	8,995,000	9,912,000	10,657,000	11,716,000	12,565,000	12,576,000	12,398,000

3.15 Tables 1 and 2 above illustrate the financial effects of the current agreement on tuition fees between the Islands and UUK. The agreement between the



Islands and UUK terminates at the end of 2008 however, so by 2009 or 2010 it is possible that the U.K. government may take further steps to deregulate university fees and allow universities to increase their fees significantly above present levels. Current estimates are that U.K. fees will probably increase to somewhere between £5,000 and £7,000 in 2009.

- 3.16 At this time, it is also likely that the Islands' ability to negotiate a single national fee structure for all universities will diminish and disappear as funding arrangements in Wales and Scotland become increasingly different to those applying to English universities and as universities in general gain greater control over the level of fees they set.
- 3.17 It is clear that without a significant change to the way local students are supported through higher education now, the increased cost to the States and on parents will be significant. It is also clear that no new scheme of financial support to students will work unless Jersey can maintain a fair fee agreement either through a new national agreement with UUK or, more likely, with a smaller group of well respected universities which can offer a broad range of courses to our students. Work on this has already been commenced.
- 3.18 To date, the costs of higher education, tuition fees (including top up fees), and student 'maintenance' costs such as travel to and from university, books, materials and equipment, food, accommodation, living costs and costs related to social activities, have been met through a funding partnership between parents and the States.
- 3.19 Under the present arrangements the size of contribution from each of the partners is determined by adding tuition costs to an estimate of travel and maintenance costs and then considering the contribution to be made by parents according to their gross income. In all cases however, until 2006, the family contribution was always calculated against the 'lowest cost course'. Very high income parents therefore, contributed no more than middle income parents even if their children were following more expensive courses in medicine or engineering which can cost up to £20,000 per year for tuition. In effect, from the parent and student point of view, the real cost of higher education has been hidden and the scheme of grant aid, as it has operated, has encouraged parents to ask '*How much will we have to pay?*' rather than '*How much will the States contribute?*'
- 3.20 It could also be argued that the current scheme is flawed in that it makes assumptions with regard to the level of maintenance funding which a student requires. In reality, the geographical location of the university, the type of accommodation chosen by the student and his or her 'lifestyle' can have significant implications for maintenance costs. It is generally felt that parents contribute much more to a student's living and travel expenses than that which is expected of them by the DfESC.
- 3.21 Where family income was less than £26,750 pa, the total cost of the student requirement, maintenance and tuition, was met by the States. Families earning more than £26,750 were required to contribute towards costs according to their means. Families earning more than £76,000 made the maximum contribution of about £10,000 (calculated as the recommended maintenance

allowance added to a contribution to tuition cost pegged at the lowest cost course regardless of the actual course being undertaken). A family with an income in excess of £150,000 contributed no more than a family earning £76,000 even if the course costs were higher.

- 3.22 In response to the £1.1 million States overspend on the student grants budget in 2005, for 2006 an interim adjustment was made to contain States expenditure by increasing means tested parental contributions to £11,711 for families earning in excess of £76,000 pa whose children were following higher cost courses. It was also agreed by the Council of Ministers that for 2006 only, the newly imposed additional top-up fee charge £1,350 per student would be met by the States.

#### **4. THE OUTCOMES OF THE CONSULTATION PROCESSES**

- 4.1 In developing proposals for a new approach to student financial support, the Minister for ESC held two consultation workshops and invited written responses from the general public on four broad options which were outlined in a consultation document published in June 2006.

- 4.2 The options were –

- 1) maintaining the present system by increased States investment;
- 2) containing States investment on undergraduates at the current rate (£10 million) and increasing parental contribution to meet the shortfall (effectively increasing parental contribution from £7 million currently to £10 million by 2009);
- 3) operating within the original £8.9 million budget by restricting access to higher education, either demanding higher entry qualifications or restricting the types of courses which would attract funding;
- 4) sharing the burden of cost by introducing a third partner (a student loans facility).

- 4.3 Additionally a separate public survey on this matter was undertaken by a University Funding Advisory Group recently formed by parents and other concerned individuals. The outcomes of these three consultative approaches are provided below and in more detail in Appendices 1 & 2.

- 4.4 During the workshops, participants were asked to rank order the options put to them, on a scale of 4 to 1. four points, being awarded to the option they preferred, one point to the least.

- 4.5 Of 84 people who completed questionnaires 67 placed option 1 (increased States spending) as their top choice. Fourteen placed Option 4 (student loans) as their most preferred option.

- 4.6 Overall scores in preferential order were –

- Option 1. (increased States spending) 309 points ( average mark 3.68)

- Option 4 (student loans) 231.5 points (average mark 2.76)
- Option 2 (increased parental contribution) 183.5 points (average mark 2.18)
- Option 3 (restrict student numbers) 110 points (average mark 1.31)

4.7 The written consultation enabled respondents to comment at length on the options and other issues within the consultation document. It provided an opportunity for individuals and organisations to provide more complex responses often with caveats, qualifications and limitations to the extent to which they would support a particular option or idea. The outcomes therefore require more careful consideration than the following table would suggest.

**Table 3** Outcomes of the written consultation

OPTION	Outcome
1. (increased States spending)	58% for
2. (increased parental contribution)	69% for
3. (restrict student numbers)	62% against
4. (student loans)	79% for

- 4.8 For 58% of respondents to the written consultation Option 1 (maintaining the current system through increased states spending) was the preferred option. Forty two percent however, opposed this view. With regard to Option 2 (increasing parental contribution) 69% were in favour but there were significant variations regarding how this might be achieved. The main concerns were that the lower and middle income families should be 'protected' from fee increases in some way. Some suggested that this should be achieved by removing the upper limit on parental contribution so that high earning families paid more towards the actual cost of university courses. Others suggested that a more complex scheme of grant aid should be introduced which took account of 'disposable' income rather than gross income. Option 3 (restricting student numbers) was rejected by 62% of respondents, Option 4 (the introduction of student loans) was supported by 79% of respondents but there was no consensus about the size of loan, the repayment period and the level of student debt which might be tolerable. Some respondents suggested that the scheme of loans should be developed only as a 'last resort', that it should be administered and underwritten by the States and that repayments should be earnings contingent. Appendix 1 provides more detail.
- 4.9 The results of the survey undertaken by the University Funding Action Group (UFAG) co-ordinated by Dr. Nigel Minihane are provided in Appendix 2.
- 4.10 Whilst there was a clear wish from the public to increase States expenditure to maintain access to higher education without adding to the financial burden of students or their families, there was also significant understanding of the medium and longer term issues and an acceptance that a new scheme, possibly including a 'student loan element', may be unavoidable partly to meet the current additional financial pressure which the current level of top-up fees has created but also to ensure that in the longer term, a facility exists to support students at a time when the costs of higher education may be beyond the ability of the States and parents to pay.

## 5. THE MINISTER'S RESPONSE TO THE OUTCOMES OF CONSULTATION

5.1 Whilst recognising that many respondents expressed a wish to maintain the current scheme of grant aid, the Minister accepts that changes to the current scheme are required. The Minister's response to the four options put to consultation is as follows:

### **Option 1: Increasing States spending**

5.2 The Minister does not support this option because it would –

- negate the States decision to cap overall spending;
- lead to increased taxation if met from outside agreed spending limits;
- lead to significant increased States expenditure rising to an estimated £13 million by 2009;
- place unacceptable pressure on the DfESC budget if the States determined that the additional funding should be found within the DfESC resources;
- be an expensive short term solution.

5.3 The Minister and the Council of Ministers have agreed that increasing States funding to maintain the current scheme would, at best, only create a short-term solution to the problem. It would not in itself address the medium and longer term problems facing the Island arising from the emergence of a deregulated university sector and the Island's inability to maintain an agreed rate of tuition fees with the majority of U.K. universities. A new approach is required.

### **Option 2: Increasing parental contributions**

5.4 As above, The Minister in consultation with the Council of Ministers has rejected Option 2, which would simply pass on additional costs to parents, at a time when –

- low and middle income families are already experiencing difficulties in meeting costs;
- changes to the tax regime in the near future may have a significant impact on parents' disposable incomes.

### **Option 3: Restricting student numbers**

5.5 The Minister and Council of Ministers support the majority view of respondents to the consultation that restricting student numbers through limiting course options is unacceptable because –

- Jersey needs more graduates not fewer;
- university courses are generally of three or four years duration. The choice of subject at university is often governed by A level results and the choice of A level is frequently determined by GCSE results. In effect there is a seven or eight year 'lead time' in Education. A decision regarding which subjects will be of importance to the Island so far ahead is fraught with dangers;
- this option would be ineffective in containing costs as it is likely that students would simply change their chosen course to one which was on the 'approved' list.

5.6 Likewise the option of restricting participation through more demanding entry requirements is also discounted. The DfESC already requires applicants to have attained the equivalent of two 'A' level passes for most subjects and universities generally require much more. Jersey's students perform extremely well at 'A' level and other level 3 examinations. The bar would have to be raised significantly in order to have a noticeable impact on student numbers.

**Option 4:** sharing the burden of cost by introducing a third partner

5.7 The Minister and Council of Ministers, mindful of the rising cost of higher education, support the inclusion of a third party to contribute towards costs and they consider that the new contributor should be the student who is one of the prime beneficiaries of higher education.

5.8 The Minister has accepted that despite concerns about the size of student and graduate debt, repayment periods, and interest rates, the arguments made in favour of the introduction of a scheme of student loans are compelling.

5.9 A well researched and developed scheme of Student loans will –

- broaden the base of contribution towards the cost of higher education by introducing a third contributory element – the student, who is the ultimate beneficiary of the investment in his or her education;
- place greater responsibility on the student to consider the 'value' of his or her chosen course of study;
- assist families in making arrangements for the financial support of students during their study years;
- offer a support facility for future years if students chose to attend universities which position themselves outside any fee structure which might be agreed between the Islands and a representative group of universities.

5.10 In considering the introduction of a scheme of student loans however, the Minister has insisted that the scheme –

- should not be introduced as a means of reducing States expenditure on this aspect of education;
- should be viewed as a helpful facility for students and their families to enable all young people to benefit from Higher education.

5.11 In view of the above, the Minister commissioned further research into possible schemes of student loans. Outcomes of that research are detailed in the following section of this report.

## 6. FURTHER RESEARCH INTO THE DEVELOPMENT OF A SCHEME OF STUDENT LOANS

6.1 In late 2005, the Island Authorities were informed by the Department for Education and Skills in the U.K. that it would not support the inclusion of the U.K. based Student Loans Company's involvement in the administration of a scheme of loans for Islands' students.

6.2 In light of this, more recent informal discussions with the Jersey Bankers Association have centred on the development of a partnership scheme with local clearing banks in which the loan is made to the student by the bank at a preferential rate of interest, (1% or 2% above base) supported by a States guarantee for lower income and high risk applicants. The banks have indicated a willingness to work with the States towards the development of such a scheme and believe it can be achieved.

6.3 On that basis, two loan options are described below. One offering students a loan of up to £1,500 per year, the other is based on a maximum loan of £6,000 per year.

**Table 4** Loan options

<b>Loan Amount</b>	<b>£1,500 per annum</b>		<b>£6,000 per annum</b>
Repayment Period	7 years	OR	7 years
Students Taking Loan	400 per annum		400 per annum
Interest Rate	6%		6%
Grace Period	12 months		12 months
Default After	6 months		6 months

6.4 Loans are not a 'no-cost' option for the States as guarantees will have to be provided to the participating banks. The cost to the States of Jersey would consist of the cost in write-offs due to death, disability or defaults. (NB *it may be possible to insure against the cost of meeting defaults which could lower the States' commitment and provide greater certainty of funding requirements. This possibility is currently being investigated*). A simulation of the loan schemes detailed in the above table, estimates that with 30% of graduates going into arrears (and 50% of those eventually defaulting) the potential cost to the States of Jersey would be as follows:

**Table 5** Cost of securing loan facilities for all students

	<b>Loan of £1,500 per annum</b>	<b>OR</b>	<b>Loan of £6,000 per annum</b>
Write-offs best case:	£140,000 p.a.		£550,000 p.a.
Write-offs worst case:	£305,000 p.a.		£1,220,000 p.a.
Peak outstanding debt:	£5,300,000		£21,100,000

- 6.5 The best case represents the approximate cost that would be incurred each year if the States of Jersey guaranteed one third of graduates. The worst case represents the cost that would be incurred if all defaulting graduates were guaranteed by the States of Jersey. With repayment periods of 10 years the position would be as follows:

**Table 6** Ten year repayment periods

	<b>Loan of £1,500 per annum</b>	<b>OR</b>	<b>Loan of £6,000 per annum</b>
Write-offs best case:	£140,000 p.a.		£570,000 p.a.
Write-offs worst case:	£310,000 p.a.		£1,235,000 p.a.
Peak outstanding debt:	£6,700,000		£26,900,000

- 6.6 From the perspective of a graduate taking a three year degree course (using the loan details described above), the amount owed by the time repayments started (one year after graduation) would be approximately £5,400 with a loan of £1,500 per annum and £21,500 with a loan of £6,000 per annum. Approximate repayments per month by a graduate would be as follows:

**Table 7** Monthly repayments

	<b>Repayment period 5 years</b>	<b>Repayment period 7 years</b>	<b>Repayment period 10 years</b>
Loan amount £1,500 p.a.	£102 per month	£77 per month	£58 per month
Loan amount £6,000 p.a.	£407 per month	£307 per month	£233 per month

## **7. NEW SCHEMES FOR STUDENT SUPPORT CONSIDERED BY THE MINISTER AND COUNCIL OF MINISTERS**

- 7.1 In developing views on the creation of a new scheme of student support, the Minister and Council of Ministers considered four schemes. Two schemes (schemes 1A & 1B) were based on a presumption that funding would be based on the current true cost of States support to students in higher education (£10 million in 2005) and that the DfESC would receive 'flexible' funding from the States, adjusted each year to take account of fluctuations in student numbers. Scheme 1A includes a loan facility; Scheme 1B does not.
- 7.2 Two other schemes (schemes 2A & 2B) illustrate the type of scheme which will have to be developed if the States require DfESC to reduce actual expenditure on student support in order to bring it back into line with the current total student finance budget of £8.9 million. Schemes 2A & 2B both contain a loan facility.

### **Scheme 1: based on current expenditure on student grants**

#### 7.3 **Scheme 1A** The essential features of this scheme are that –

- the States would continue to provide financial assistance towards tuition and maintenance costs on a means tested basis;
- the highest level of maintenance to low income families (with incomes of less than £26,750) would be maintained at £5000 pa (similar to current arrangements);
- parents whose income is in excess of £51,440 would receive no support towards maintenance and would be required to make contributions to the tuition fees;
- the cap on parental contribution to fees would be removed so that parents whose income is in excess of £76,132 with children studying high cost courses would be required to make a contribution to the actual cost of the course being followed. This contribution would be based on a sliding scale according to their income;
- in instances where students are following the longest and highest cost band A courses (i.e. clinical years of medicine or veterinary programmes) the maximum contribution payable by families to the cost of tuition would be capped at the same level as the contribution required for the non-clinical years (expected to be £13,530);
- top-up fee charges (£1,350) would have to be met by the student or his or her family;
- a student loans facility providing loans of up to £1500 per year would be introduced. This would ensure that all students had access to the necessary funds to meet top-up charges if they required them.

*(Appendices 3A & 3B offer details of the scheme and its effects on the States student grants budget. Appendices 4A & 4B illustrate the potential effect on families).*

#### 7.4 **Scheme 1B** The essential features of this scheme are that –

- the States would continue to provide financial assistance towards tuition and maintenance costs on a means tested basis;
- the highest level of maintenance to low income families would be pegged at £4000 pa. but the lower threshold of parental contribution would be lowered to £20,000;
- parents whose income is in excess of £33,333 would receive no support towards maintenance and would be required to make contributions to the tuition fees;



- the means tested gradient of contribution would be 30% rather than 20.25% which currently applies;
- the cap on parental contribution to fees would be removed so that parents whose income is in excess of £50,000 with children studying high cost courses would be required to make a contribution to the actual cost of the course being followed on a sliding scale according to their income;

*(Appendices 3C & 3D offer details of the scheme and its effects on the States student grants budget. Appendices 4C & 4D illustrate the potential effect on families).*

## **Scheme 2. Adjusting support within a standstill budget.**

7.5 **Scheme 2A** The essential features of this scheme are that –

- the States would continue to provide financial assistance towards tuition and maintenance costs on a means tested basis;
- the highest level of maintenance to low income families (those earning less than £26,750) would be reduced from approximately £5000 to £4000 pa;
- the ‘gradient’ of means-tested support would be increased from 20.25% currently to 25%;
- parents whose income is in excess of £42,750 would receive no support towards maintenance and would be required to make contributions to the tuition fees;
- the cap on parental contribution to fees would be removed so that parents whose income is in excess of £62,750 with children studying high cost courses would be required to make a contribution to the actual cost of the course being followed on a sliding scale according to their income;
- top-up fee charges (£1,350) would have to be met by the student or his or her family;
- a student loans facility providing loans of up to £1500 per year would be introduced. This would ensure that all students had access to the necessary funds to meet top-up charges if they required them.

*(Appendices 3E & 3F offer details of the scheme and its effects on the States student grants budget. Appendices 4E & 4F illustrate the potential effect on families).*

7.6 **Scheme 2B** The essential features of this scheme are that –

- the States would continue to provide financial assistance towards tuition costs on a means tested basis but would make no contribution towards maintenance;
- parents whose income is in excess of £51,441 would be required to make contributions to the tuition fees;
- the top-up fee element of cost would be absorbed into the general provision for student financial support;
- the ‘gradient’ of means-tested support would be increased from 20.25% currently to 30% for tuition only. Maintenance costs for all students would have to be met by the student and /or parents;
- the cap on parental contribution to fees would be removed so that parents whose income is in excess of £68,100 with children studying high cost courses would be required to make a contribution to the actual cost of the course being followed on a sliding scale according to their income;
- a student loans facility providing loans of up to £6000 per year would be introduced. This would ensure that all students had access to the necessary funds to meet maintenance costs charges if they required them.

*(Appendices 3G & 3H offer details of the scheme and its effects on the States student grants budget. Appendices 4G & 4H illustrate the potential effect on families).*

## 8. THE MINISTER’S PROPOSAL

8.1 Of the schemes described above Scheme 1A is the Minister’s and Council of Ministers preferred solution because –

- it seeks to maintain the current States investment in higher education rather than reduce it, sending a clear message that higher education is important to the Island and its economy;
- it continues to provide assistance to low income families ensuring that all who can benefit from higher education have the opportunity to participate in it regardless of the cost of the chosen subject;
- it introduces a ‘third partner’ contributor (the student through student loans) to spread the burden of cost;
- it aligns the introduction of student loans with the additional costs that were imposed on Jersey by U.K. universities (additional top-up fees);
- it does not lead to high levels of graduate debt;

- it offers additional support to families making the greatest financial contribution over the longest period of time by containing the clinical years' costs for medicine and veterinary courses at the non-clinical years rates.
- 8.2 The Minister therefore proposes to adopt scheme 1A as the basis for full-time undergraduate support in the Island, in the U.K. and elsewhere.
- 8.3 In order to achieve the proposed solution however, it will be necessary for the States to accept that many of the costs associated with higher education are imposed on Jersey from outside and that forecasting actual costs year on year is problematic –
- it is difficult to make accurate assumptions about parental income from year to year;
  - the choice of courses studied can also vary and this has an impact on tuition fees charged;
  - although generally the number of students seeking entry to higher education is known to be increasing, the actual number of students varies from year to year;
  - examination results which determine progress to higher education are not known until mid August each year and entry to university takes place in September. Therefore, the actual number of young people attending university in a given year therefore is not known until nine months after the start of the financial year.
- 8.4 In recent years these variables have created significant difficulty for DfESC which has been required to operate within a cash-limited budget. This problem was recognised at a meeting between the Ministers for Treasury and Resources and Education Sport and Culture in September 2006 when it was agreed that part of the solution would be for the Treasury to work with DfESC to develop arrangements for retrospective flexible funding to take account of actual student numbers and courses followed each year. The success of the Minister's proposal described above therefore will be dependent on the achievement of that settlement.
- 8.5 The alternative schemes are not supported because –
- Scheme 1B avoids the introduction of student loans and absorbs the top-up fee within the scheme. In order to do this, it reduces support for lower-income families and lowers the point at which families contribute (to an income of £20,000). It also steepens the gradient of parental contribution to 30% which will increase costs to lower and middle income families. Having taken on the burden of top-up fees, the States will be increasingly vulnerable to further increases imposed by U.K. universities and the mechanism to broaden the base of contribution (student loans) will not be in place for future years.

- Scheme 2A enables the States to bring its expenditure back in line with its budget allocation but it reduces support for low and middle income families.
- Scheme 2B achieves the same outcomes as Scheme 2A but the loan amount £6,000 per year is considered to be unacceptably high.

## **9. OTHER PROPOSALS EMERGING FROM THE CONSULTATION PROCESS**

9.1 The consultation paper on support for students in higher education posed 14 questions. The first eight sought to gain an understanding of the public's views on four options for the financial support of undergraduate students. Questions nine to fourteen dealt with broader issues of student support. Additionally, respondents were also encouraged to raise other issues or propose other solutions. In light of the responses the Minister for ESC has determined the following.

### **Support from Employers**

9.2 The general solution to the problem of increasing cost of higher education described here has been to consider broadening the base of contribution through the introduction of student loans. It was suggested during the consultation process that employers should also contribute to the cost of higher education. Many employers already support students by providing valuable paid work experience during vacation periods. Some also offer in-house bursary schemes. During 2007 The Minister intends to survey current employer involvement in bursary schemes and will work with Ministerial Colleagues to bring forward options and recommendations on the desirability or otherwise of an education and training levy.

### **Capital Assets**

9.3 Currently, in assessing parental income, the DfESC reserves the right to take account of a family's capital assets in excess of £500,000 (other than the value of the family home) when determining income levels. This figure was established several years ago and the consultation document asked whether it should be adjusted. Respondents agreed that it should be adjusted but were almost equally split in their views as to whether it should be raised or lowered. In view of the above, the Minister will undertake research to ascertain the 'real value' of £500,000 at the time the figure was set and will readjust the current capital assets figure to take account of subsequent increases in the RPI.

### **Fair support for families with more than one child**

9.4 The outcomes of the consultation suggest that there is a general acceptance that the current arrangements for families with more than one child are unfair. The current system was based on the premise that parents contribute for each child 'as and when' they attend university. When the current arrangements were drawn up however, a concession was made to parents who would have more than one child at university at the same time. It was felt that such

families could encounter severe cash flow problems if they were to be expected to find all the money at the same time.

- 9.5 Although the consultation process highlighted this as a problem, there was no consensus as to remedy. Some argued that parents with more than one child at university at the same time should pay for both children as other parents do, others argued that the concession to these parents should also be given to parents whose children are more widely spaced in years. For 2007, therefore the Minister has determined to maintain the current arrangements. During 2007 however, there will be further consideration of this matter.

### **Defining the family**

- 9.6 This topic also provoked a good deal of discussion during the consultation process. Married couples in particular felt that they were being penalised by the current system in that both incomes were taken into account when contributions to student support were being considered whereas in cases where the family had separated, only the income of the parent with custody was taken into account. Frequently, the parent with custody of the child also has the lower income. In the consultation there was a strong view that the income of both biological parents should be taken account of when grant assessments are being made.
- 9.7 This is a very complicated issue, largely because divorce is about the break up of a family. A divorced family is no longer a family and the terms of the settlement are made in courts of law. At present parents supply income information to the student grants office voluntarily because both are seeking financial support from the States. It would be impossible for DfESC officers to make an assessment of parental income if one parent refused to supply the information, or indeed if the whereabouts of a particular parent were unknown.
- 9.8 In view of the above, the Minister will make proposals on this matter when a more detailed review and consultation with the Law Officers has been completed.

### **Allowances**

- 9.9 Some participants in the consultation process argued that the current scheme of support should be more sophisticated, taking account of 'real' residual income. The current system of grant aid replaced a more complicated and less transparent scheme which tried to take account of income after allowances had been made for tax, mortgage payments, school fees, dependents etc. It was criticised by parents for being too opaque and by the States for being too complicated, expensive to administer, and open to abuse. In proposing the new scheme therefore, the Minister intends to maintain transparency and simplicity.

### **Taxation**

- 9.10 The tax allowance for a family attending higher education is £5,000. Many parents spend significantly more than this sum in support of their children.

The Minister for ESC will raise this matter with the Minister for Treasury and Resources.

### **Postgraduate support.**

- 9.11 Under the present scheme of financial support, students following postgraduate diplomas essential to professional entry (e.g. PGCE teaching qualifications) continue to be supported as they were when they were studying for their first degree. The Minister will maintain this arrangement.
- 9.12 With regard to support for higher degrees (Masters or PhDs). Currently there are two schemes: scholarships and bursaries. With effect from September 2007 the Minister will establish a single scheme of competitive bursaries for students who have achieved a minimum of a 2(i) classification in their undergraduate studies and seek to continue their studies at postgraduate level.

### **Conversion Courses**

- 9.13 Under present arrangements a student, having completed a three or four year degree, may obtain an award for a further one or two years to 'convert' his or her learning towards a professional qualification, a law conversion course, for example. This constitutes a very expensive and inefficient means of gaining qualifications in this vocational area. The Minister therefore intends to cease this arrangement in 2009 and advise all students entering higher education in September 2007 that funding for conversion courses will no longer be available to them.
- 9.14 With regard to law courses, local law firms will be encouraged to offer vacation employment and bursaries to students seeking qualification through this route.

### **Art Foundation**

- 9.15 In the U.K. art foundation courses are increasingly viewed as being within the realm of further education rather than higher education. In view of this and also in accordance with the aspirations of the Cultural Strategy approved by the States in 2005, The Minister will review the arrangements for art foundation during 2007 with a view to building capacity within the Island to meet all demand for art foundation courses locally with effect from September 2008.

### **Broadening Student Choice of Institution**

- 9.16 Three of the four options for student finance described above contain an element of student loan. These schemes place much greater responsibility on the student to consider the value of higher education, the type of institution and associated costs. The Minister believes that increased choice should accompany increased responsibility. He will therefore remove current arrangements which restrict students to U.K. institutions. With effect from September 2007 students eligible for financial support will have the right to attend any institute of higher education they choose providing they can provide evidence that –

- the tuition fees they require are no greater than they would be charged for a similar subject in a U.K. university;
- the quality of course and institution is at least comparable with that of a U.K. university;
- the qualification they will attain is recognised in the U.K. and is at least comparable with a first degree from a U.K. institution.

### **Support for Distance Learning**

- 9.17 Currently there are about 400 local people enrolled on courses of study through the Open University. Many of these already have first degrees and therefore would not be eligible for financial support from the States. Increasingly, however, despite a threefold increase in fees from 2007 onwards, the Open University is seen as a viable and cost-effective alternative to full-time university study. For Island communities it brings an added advantage in that it offers students access to a range of subjects that could never be provided locally through traditional teaching methods. In view of this, the Minister will maintain financial support for students following vocationally significant courses leading to first degree via the Open University within the general arrangements for student grants with effect from September 2007.

### **Scottish Universities**

- 9.18 The Scottish education system is different to that of England. Degree courses in Scotland are often of four years duration whereas in an English institution a similar course would be completed in three. In view of this, the Minister is unwilling to offer financial support for four years when the same result could be achieved in three. In light of the Minister's wish to allow young people greater freedom in their choice of institution however, he does not intend to remove support from students seeking access to Scottish institutions. Instead, with effect from September 2008 funding will be restricted to the equivalent of three years, spread over four, to eligible students who seek entry to such courses.

## **10. CONCLUSION**

- 10.1 The Minister, in consultation with the Council of Ministers proposes to –
- develop a new scheme of student financial support described as scheme 1A in Section 6 paragraph 3 of this report for all undergraduate students in full-time higher education studying on or off-Island;
  - work with local clearing banks to develop a scheme of student loans to support the arrangements for student support envisioned in scheme 1A above;

- survey current employer involvement in bursary schemes and work with Ministerial Colleagues to bring forward options and recommendations on the desirability or otherwise of the introduction of an education and training levy During 2007;
- undertake research to determine a appropriate adjustment to the level at which capital assets should be taken account of in determining family income for grant making purposes;
- maintain, within the new proposed scheme of student support, the same general arrangements for families with more than one child. During 2007 however, there will be further consideration of this matter;
- make proposals on the fairest means of determining parental responsibility for contribution towards costs in cases where parents have divorced or separated when a more detailed review and consultation with the Law Officers has been completed;
- raise the issue of the tax allowances for families attending higher education with the Minister for Treasury and Resources;
- maintain current arrangements, within the new scheme, for the support of students following postgraduate diplomas essential to professional entry (e.g. PGCE teaching qualifications);
- establish, with effect from September 2007, a single scheme of competitive bursaries for students who have achieved a minimum of a 2(i) classification in their undergraduate studies who seek to continue to postgraduate level;
- cease support for law conversion courses with effect from 2009 and advise all students entering higher education in September 2007 that funding for this route will no longer be available to them;
- review the arrangements for art foundation during 2007 with a view to building capacity within the Island to meet all demand for art foundation courses locally with effect from September 2008;
- remove current arrangements which restrict students to U.K. institutions with effect from September 2007;
- maintain financial support for students following vocationally relevant courses leading to first degree via the Open University within the general arrangements for student grants with effect from September 2007;
- restrict funding to the equivalent of three years, spread over four, to eligible students who seek entry to Scottish universities offering four year courses when similar courses of three year duration are available elsewhere, with effect from September 2008.



## APPENDIX 1

## WRITTEN RESPONSES TO CONSULTATION ON FUNDING FOR HIGHER EDUCATION

In total 44 responses were received, of which four were from organisations:

Hautlieu School Governors (Haut),  
Jersey Finance Education & Training Group (JF),  
Highlands governors (H) and  
the Jersey Women's Institute (WI).

Not all respondents gave opinions on all questions and therefore where percentages are used in the quantitative response below they refer to a percentage of those who responded to that question.

Question	Quantitative Response	Summary	Comments
1) <i>Do you feel that the current scheme of grant aid should be maintained</i>	Yes – 58% No – 42%	Many of those who answered “Yes” felt that the principle of States support should be maintained but that there were anomalies within the current system and certainly ways in which it could be improved.	any increase in cost to students and parents minimised States should find extra £3m States 55%, parents 25%, students 20% (Haut) States spending should not increase simply to pay for more graduates No large changes Existing States support should be seen as a minimum level (JF) Maintained by cutting down other areas of States wastage Closer look at eligibility Simply not feasible Loans alongside a States scholarship for high performers
2) <i>Do you feel that a viable solution to increasing cost could be achieved through a readjustment of the contribution made by the States and the parents</i>	Yes – 69% No – 31%	Wide variety of opinions but main themes were: – Important to protect low and middle income earners who are already near limit – Raise or remove the cap – Individual circumstances should be taken into account; mortgages, additional children and school fees most mentioned	tax relief for parental contributions three way partnership (Haut) contribution should reflect individual course cost students should earn their own fees balance to be met by the States by increasing indirect tax or changing priorities involve employers through bursaries in light of future tax changes(H)

3) <i>If so which broad option would you support</i>	Of those who answered "Yes" to 2) only 73% had a preferred option as follows: A 19% B 0% C 62% D 19%	The majority viewpoint was for option C, with some opting for a combination of C & D. Many talked of stretching and flattening the contribution line i.e. lowering the base and raising the upper limit.	base to £22K base at £30k with an increase of £2.5K for each child contribution tapers after £100K with cap of £150K (JF) Income £0 – £25K, contribution 2.5% Income £25K- £40K, contribution 5% Income £40K+, contribution 10% Widen the bands up to £250K (Haut)
4) <i>Are you in favour of containing cost through restricting student numbers</i>	Yes - 32% No – 68%	Over two thirds felt that this would be a retrograde step. There were some comments that greater care should be taken with choice of course with mention also of improved advice and guidance.	Very subjective Students should compete for funding Work in Jersey for at least the length of the degree course Quality not quantity
5) <i>If so would you prefer the restriction to be based on</i> a) <i>student attainment</i> b) <i>the strategic importance of the course to be followed</i>	Of those who thought that there should be a restriction, 62% said on attainment and 38% on subject choice		No support for "soft value" courses Courses that will help the Island
6) <i>Do you broadly support the introduction of a student loan</i>	Yes – 79% No – 21%	The majority were in favour of some kind of student loan although the following comments were made by a number of respondents:  – Only as a last resort – States should administer and underwrite – Earnings contingent – Interest free for study period	States should provide the finance Keep as close as possible to U.K. model Link with Guernsey (Haut) Small loan may incentivise, large loan may lead to demand for higher starting salaries Not before 2008 Young people should not be put in debt before they start earning Parents are means tested to determine the grant/loan ratio (H) Parents and students take on joint responsibility for debt by taking out a covenant (H)
7) <i>If so which of the options would you broadly favour</i>	i) 38% ii) 33% iii) 14% v) 14%	Not all those who were in favour of student loans liked any of the options given. There was general concern over the level of debt with the majority opting for the lower value maximum loan.	States expenditure should be set at the highest level possible, the level of debt in option iii is too high (JF) Discount if return to Jersey Loan should be open ended

8) Do you believe that the creation of a consortium of universities offering a fair tuition fee to local students would be appropriate for meeting Island needs	Yes – 79%  No – 21%	Generally thought to be a good idea. Many of those who were against did so because they had not fully understood and felt that students should always be able to go where they want. (The intention, if this happens, is still to have that freedom of choice but possibly paying for it)	as long as not committed to those universities more degree courses locally perhaps U.K. born students could apply directly and get home rates!																		
9) To what extent should the Minister seek to preserve fair support for 1 Post graduate diplomas 2 Bursary payments to masters degree students 3 Jersey Scholarships 4 Law conversion courses 5 Art Foundation in the U.K.	<table border="1"> <thead> <tr> <th></th> <th>Continue</th> <th>Stop</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>70%</td> <td>30%</td> </tr> <tr> <td>2</td> <td>65%</td> <td>35%</td> </tr> <tr> <td>3</td> <td>69%</td> <td>31%</td> </tr> <tr> <td>4</td> <td>37%</td> <td>63%</td> </tr> <tr> <td>5</td> <td>26%</td> <td>74%</td> </tr> </tbody> </table>		Continue	Stop	1	70%	30%	2	65%	35%	3	69%	31%	4	37%	63%	5	26%	74%	Law conversion courses and the Art Foundation in the U.K. attracted the least support. Many thought that if a loans system were to be introduced then it could also be used for eligible post graduate courses. A minority believed there should be no post graduate funding	part time in combination with employers part loan/ part grant must look at value to society figures too small to make significant difference
	Continue	Stop																			
1	70%	30%																			
2	65%	35%																			
3	69%	31%																			
4	37%	63%																			
5	26%	74%																			
10) Do you support the notion of broadening choice of institution and location of study	Yes – 100%	There was unanimous support for this proposal as long as there was no extra cost and courses were of an equivalent standard and valid locally	not as a solution to the funding problem (Haut) should not attract differential funding																		
11) What are your views on providing fair support for families with more than one child who may seek to enter higher education	Change – 59%  Maintain – 41%	The majority of those who would like change wanted the payment for each child to be the same, whether they go to HE at the same time or not. This would be facilitated by interest free loans spreading the cost over more years or by the child deferring. Others talked of some support but not paying the full amount because of effect on cash flow	any change would need considerable notice (20 years for family planning!) maintain as long as they are of similar age																		
12) Should the States continue to support students undertaking 4 year degree courses in Scotland in instances where the same qualification can be obtained through 3 years of study elsewhere	Yes – 26%  No – 74%	The majority felt that if the same qualification were available elsewhere in three years then this should be the maximum funding.	Yes as there are only small numbers involved																		

<p>13) Should the £500 000 capital assets figure be altered and, if so where in your view should the level be set</p>	<p>Yes - 73%</p> <p>No – 27%</p>	<p>Of those who felt it should be changed, 50% felt it should be higher (due to inflation) and 50% felt that it should be lower</p>	<p>Suggested figures ranged from £50K to £1.9M</p> <p>Should not be taken into account</p> <p>Need to distinguish between different types of assets e.g. income generating and other</p> <p>Better checking</p> <p>Punishments for false declaration</p>
<p>14) How can the system of determining parental contribution be made more equitable</p>		<p>There is a general feeling that the current system is unfair but also a recognition that it is a difficult area to get right and apply. The most common suggested change was to use the incomes of both parents although in some cases this was qualified by reference to “income of parents supporting the child” and “where contactable and capable”</p>	<p>Highest earner should pay</p> <p>More care, scrutiny and questioning</p> <p>Both parents whether married or not</p> <p>Both parents even if divorced or separated (WI)</p> <p>Family unit currently penalised</p> <p>Snooping unacceptable, must rely on honesty</p> <p>Penalties imposed for false declaration or failure to pay e.g. increased ITIS rate/ strip assets</p>

## GENERAL COMMENTS

There were a wide range of comments. Where possible these have been grouped into categories.

<i>Divert money from elsewhere?</i>	<ul style="list-style-type: none"> <li>- States wastage e.g. capital projects in Education Sport &amp; Culture</li> <li>- 14 -19 changes could lead to less demand for university education</li> <li>- falling numbers in primary could give room for transfer of monies</li> <li>- return the £2M</li> <li>- eliminate waste in ESC e.g. dumping of “perfectly good computers”</li> <li>- reconsider priorities e.g. free early years</li> <li>- money should not be taken from other educational areas (Haut)</li> <li>- closer cooperation between 6<sup>th</sup> Forms and Highlands</li> <li>- review expenditure within the Department – Isle of Man not doing away with grants</li> </ul>
<i>Consultation process and communication</i>	<ul style="list-style-type: none"> <li>- further consultation needed on the detail (Haut)</li> <li>- communication of any change particularly important to certain sectors of the community (Haut)</li> <li>- consultation a sham – stage managed to ensure the pre-determined decision is reached</li> <li>- not sufficient information to people coming in to the Island</li> <li>- information should be available at the beginning of a child’s education</li> <li>- concentration is on reducing States costs</li> </ul>
<i>Financial</i>	<ul style="list-style-type: none"> <li>- increase in child tax relief</li> <li>- tax relief for grand parents</li> <li>- States payments increase, parents increase, students pay but NO measures to limit student numbers (JF)</li> <li>- Greater liaison with Income Tax to allow greater flexibility for individual circumstances</li> <li>- Should be an Option 5: ESC should be funded by the States for each post 18 student in full time education on or off Island</li> <li>- HE savings account to be opened with ESC. Set up early in child’s life with payment in from anybody; no interest until withdrawn for purposes of HE when compound interest plus bonus is paid (H)</li> <li>- More bursaries from wealthy patrons cf. U.S.A.</li> <li>- Need to renegotiate fees with U.K. universities</li> <li>- Last 3 years has seen an increase in 29% in parental contribution while costs have increased by just over 5%</li> <li>- Grant each student a fixed amount each year</li> <li>- Grant aid tuition fees only</li> <li>- Scrap grant, loan for same amount which is waived if student returns to work for 5 years after graduation</li> </ul>
<i>General</i>	<ul style="list-style-type: none"> <li>- Why does ESC have a user pays policy when other areas of the States do not?</li> <li>- Students who receive no funding will feel no loyalty to the Island</li> <li>- There is an obsession with having a degree, need also to look at opportunities for others</li> <li>- If more people became ill the government would not charge them more, why use this principle in education?</li> <li>- Have a progressive income tax system to provide more funds</li> <li>- Too few people contribute to tax</li> <li>- In a resource constrained economy it is not an inalienable right to go to university</li> <li>- States need to look at manpower planning with respect to graduates returning</li> <li>- Any change needs to be phased in over 3/ 4 years</li> </ul>

RESULTS OF ONLINE SURVEY UNDERTAKEN BY THE UNIVERSITIES FUNDING ACTION GROUP ESTABLISHED BY DR. N. MINIHANE

Survey Summary

Page 1 of 7

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Thursday, December 14, 2006

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Total: 161  
Visible: 161

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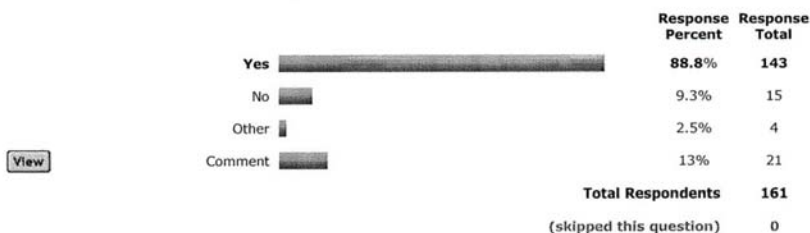
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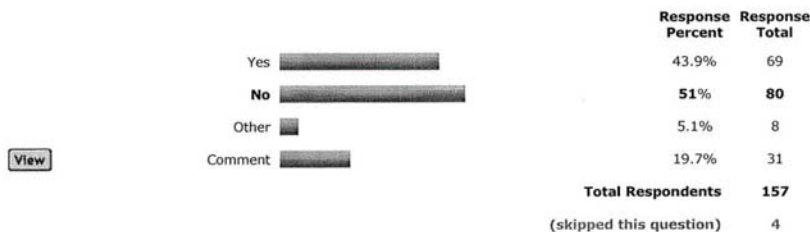
Status: Enabled  
Reports: Summary and Detail

1. Questionnaire

1. Should the current scheme of grant aid be maintained?



2. Do you feel that readjustment of States and parental contributions are a way forward?



3. Should increased costs be met by increased States Expenditure?



<http://www.surveymonkey.com/DisplaySummary.asp?SID=2328839&Rnd=0.9847032> 14/12/06

**Total Respondents** 159  
(skipped this question) 2

4. If so, should this be by (More than one answer possible)

	Response Percent	Response Total
Reprioritisation within DFESC?	51.4%	75
<b>Diversion of other States' funds?</b>	<b>61.6%</b>	<b>90</b>
Increased GST?	8.9%	13
Increased general taxation?	23.3%	34
<a href="#">View</a> Other (please specify)	15.8%	23
<b>Total Respondents</b>	<b>146</b>	<b>15</b>
(skipped this question)		

5. Should maximum parental contribution occur when family income reaches e.g. £100,000 - reducing the gradient and thereby lessening pressure on middle earners?

	Response Percent	Response Total
<b>Yes</b>	<b>69.6%</b>	<b>110</b>
No	24.1%	38
Other	3.8%	6
<a href="#">View</a> Comments	22.2%	35
<b>Total Respondents</b>	<b>158</b>	<b>3</b>
(skipped this question)		

6. The maximum parental contribution has been raised from £10,000 to £11,711 (17%). A further increase to £12,120 is proposed. Should this be index linked in the future?

	Response Percent	Response Total
<b>Yes</b>	<b>63.9%</b>	<b>101</b>
No	25.3%	40
<a href="#">View</a> Other (please specify)	10.8%	17
<b>Total Respondents</b>	<b>158</b>	<b>4</b>
(skipped this question)		

7. If adjustment of contributions is a way forward, which of the following would you support?  
 a) Inc. maximum parental contribution to £12,120 and lowering point at which parents start to contribute to £16,500? b) Inc. maximum parental contribution to £12,120 and maintaining the the point at which parents start to contribute at £26,750? c) Inc. the maximum parental contribution to £12,120 and lowering the point at which parents start to contribute to £21,000? d) Passing on all increased costs to parents earning in excess of £76,000? e) Increasing States contributions to maintain the present maximum parental contributions at £11,711 and the point at which parental contributions start at £26,750?

	Response Percent	Response Total
A	1.3%	2

	B	13.7%	21
	C	9.2%	14
	D	6.5%	10
	E	<b>55.6%</b>	<b>85</b>
<a href="#">View</a>	Other (please specify)	13.7%	21
	<b>Total Respondents</b>		<b>153</b>
	(skipped this question)		8

8. Should parent contributions be accommodated within tax calculations?

		Response Percent	Response Total
	Yes	92.5%	147
	No	4.4%	7
<a href="#">View</a>	Other (please specify)	3.1%	5
	<b>Total Respondents</b>		<b>159</b>
	(skipped this question)		4

9. When assessing contributions should the Department/Comptroller of Income Tax consider disposable rather than gross income?

		Response Percent	Response Total
	Yes	69.6%	112
	No	24.8%	40
<a href="#">View</a>	Other (please specify)	5.6%	9
	<b>Total Respondents</b>		<b>161</b>
	(skipped this question)		2



10. Are you in favour of containing cost through restricting student numbers?

		Response Percent	Response Total
	Yes	20.3%	32
	No	74.1%	117
<a href="#">View</a>	Other (please specify)	5.7%	9
	<b>Total Respondents</b>		<b>158</b>
	(skipped this question)		4




11. If so, would you prefer the restriction to be based on: a) Student attainment? b) The strategic importance of the course to be followed?

		Response Percent	Response Total
	A	21.5%	28
	B	14.6%	19









<b>Not applicable</b>		<b>56.9%</b>	<b>74</b>
<a href="#">View</a> Other (please specify)		6.9%	9
		<b>Total Respondents</b>	<b>130</b>
		(skipped this question)	32



12. Do you broadly support the notion of the introduction of a student loan?

		<b>Response Percent</b>	<b>Response Total</b>
<b>Yes</b>		<b>59.9%</b>	<b>94</b>
No		40.1%	63
Other		0.6%	1
<a href="#">View</a> Comment		14.6%	23
		<b>Total Respondents</b>	<b>157</b>
		(skipped this question)	4

13. If student loans are accepted as a way forward, should they be (More than one answer possible)

		<b>Response Percent</b>	<b>Response Total</b>
For top up fees only?		19.6%	28
Equal for all students?		49.7%	71
Proportional to likely earnings?		8.4%	12
<b>Partly written off for students returning to Jersey?</b>		<b>50.3%</b>	<b>72</b>
Based on the UK model with minimal contributions from parents?		37.8%	54
<a href="#">View</a> Other (please specify)		7%	10
		<b>Total Respondents</b>	<b>143</b>
		(skipped this question)	18

14. If student loans are accepted as a way forward, should parental contributions be reduced accordingly at all levels of parental income?

		<b>Response Percent</b>	<b>Response Total</b>
<b>Yes</b>		<b>69.9%</b>	<b>102</b>
No		23.3%	34
<a href="#">View</a> Other (please specify)		6.8%	10
		<b>Total Respondents</b>	<b>146</b>
		(skipped this question)	16

15. If student loans are accepted as a way forward, should parental contributions be increased for higher earners where students follow more expensive courses?

		<b>Response Percent</b>	<b>Response Total</b>
Yes		34.2%	51

<b>No</b>		<b>65.8%</b>	<b>98</b>
<a href="#">View</a> Other (please specify)		5.4%	8
		<b>Total Respondents</b>	<b>149</b>
		(skipped this question)	12

16. If student loans are accepted as a way forward, which option would you favour: a) A loan of £1,100 equating to a final (3 Year) student debt of £3,823? b) A loan of £2,500 equating to a final (3 Year) student debt of £8,689? c) A loan of £5,000 equating to a final (3 Year) student debt of £17,378?

		<b>Response Percent</b>	<b>Response Total</b>
A		27.1%	38
<b>B</b>		<b>39.3%</b>	<b>55</b>
C		18.6%	26
<a href="#">View</a> Other (please specify)		15%	21
		<b>Total Respondents</b>	<b>140</b>
		(skipped this question)	22

17. Do you believe that the creation of a consortium of universities offering fair tuition fee prices to local students would generally be appropriate for meeting the island's needs?

		<b>Response Percent</b>	<b>Response Total</b>
Yes		8.8%	14
<b>Yes but depends on choice offered</b>		<b>62.5%</b>	<b>100</b>
No		21.2%	34
<a href="#">View</a> Other (please specify)		7.5%	12
		<b>Total Respondents</b>	<b>160</b>
		(skipped this question)	3

18. To what extent should the Minister seek to preserve fair support for: a) Postgraduate diplomas? b) Bursary payments to masters degree students? c) Jersey scholarships? d) Law conversion courses? e) Art foundation in the UK?

	<b>V. low</b>	<b>Low</b>	<b>No opinion</b>	<b>High</b>	<b>V. high</b>	<b>Response Total</b>
A	7% (11)	20% (30)	26% (38)	<b>33% (48)</b>	14% (20)	<b>147</b>
B	7% (11)	21% (31)	24% (35)	<b>35% (51)</b>	13% (19)	<b>147</b>
C	8% (11)	11% (16)	27% (39)	<b>44% (63)</b>	10% (15)	<b>144</b>
D	16% (23)	<b>28% (41)</b>	25% (37)	24% (35)	7% (10)	<b>146</b>
E	25% (37)	<b>29% (42)</b>	25% (37)	16% (23)	5% (7)	<b>146</b>
					<b>Total Respondents</b>	<b>145</b>
					(skipped this question)	16

19. Do you support the notion of broadening choice of institution and location of study?

		Response Percent	Response Total
<a href="#">View</a>	Yes	83.4%	131
	No	11.5%	18
	Other (please specify)	5.1%	8
<b>Total Respondents</b>			<b>157</b>
(skipped this question)			5

20. If so, should the level of support be proportional to the cost of living in the country chosen? (To avoid financial incentives to study away from the UK)

		Response Percent	Response Total
<a href="#">View</a>	Yes	76.7%	112
	No	19.2%	28
	Other (please specify)	4.1%	6
<b>Total Respondents</b>			<b>146</b>
(skipped this question)			17

21. What are your views on providing fair support for families with more than one child who may seek to enter higher education? a) Should the present system of subsidy for children away at the same time remain? b) Should overall costs for families with the same number of children, irrespective of age differences, be the same?




		Response Percent	Response Total
<a href="#">View</a>	A	55%	82
	B	43.6%	65
	Comments	11.4%	17
<b>Total Respondents</b>			<b>149</b>
(skipped this question)			12

22. Should the £500,000 capital assets figure be altered? If so, where should the level be set




		Response Percent	Response Total
<a href="#">View</a>	Yes	14%	21
	No	15.3%	23
	Don't Know	69.3%	104
	If yes, what level?	16.7%	25
<b>Total Respondents</b>			<b>150</b>
(skipped this question)			11

23. Should the States continue to financially support students for the four years of a degree course in Scotland in instances where the same qualification can be obtained through three years of study elsewhere?





	Response Percent	Response Total
--	---------------------	-------------------

	Yes 	44.7%	71
	No 	47.8%	76
<a href="#">View</a>	Other (please specify) 	7.5%	12
<b>Total Respondents</b>			<b>159</b>
(skipped this question)			4

24. How can the system of determining parental contribution be made more equitable in the case of parents living apart? Should the incomes of both biological parents be taken into account?


	Yes 	<b>86.2%</b>	<b>131</b>
	No 	9.2%	14
<a href="#">View</a>	Comments 	17.1%	26
<b>Total Respondents</b>			<b>152</b>
(skipped this question)			9

25. Should other means of student support be investigated? (More than one answer possible)

	Bursaries 	71.9%	100
	<b>Industry grants</b> 	<b>79.9%</b>	<b>111</b>
	Graduation tax - paid by employer 	33.8%	47
<a href="#">View</a>	Other (please specify) 	10.8%	15
<b>Total Respondents</b>			<b>139</b>
(skipped this question)			22

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Should the current scheme of grant aid be maintained?

1. Parents have contributed through their taxes to support this and when the students qualify they will do the same, surely its for the prosperity of the island
2. Use loans written off over 5 years on return to employment in Jersey
3. actually would lide to see fees paid for by the states regardless of income
4. Savings could be me made -see below and those earning over R100k paying a higher contribution, over £150K even higher, over £200k etc
5. A full review is needed; open review
6. Best option
7. The island needs to encourage further education that includes postgraduate courses!
8. Some form of grant aid should be maintained, but the current formula for calculating the parental contribution needs to change. Should be based on a % of gross income without a cap for higher earners
9. This is an investment in people - not direct cost
10. Difference between overseas & uk mainland fees paid by States for every student irrespective of parent's income
11. See comments to question 5 below.
12. further education benefits island as a whole esp in vocational courses
13. We need to maintain a grant aid scheme but there are some changes that should be made to it
14. It is unfair to urden children with debts at the beginning of their working life
15. It is not enough as it is: and the application and appeals process is both outdated and unhelpful
16. I accept that the current system is unsustainable. My concerns are that the system is fair to all and that graduates do not bear excessive debt burdens.
17. but with any scheme there is always room for impovement to ensure best use of limited resources
18. It is currently biased
19. This is not about parents. ALL students should have tuition fees paid - loans available for the rest if required - then up to parents whether they paid all or part of subsistence
20. need to look in to the divorced parents situation
21. unfair on middle earners, inflationary, difficult to budget,

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Do you feel that readjustment of States and parental contributions are a way forward?

1. commitments e.g. to state school fees/music/sport cannot be immediately altered without grief!
2. I feel both parties should bear some of the increased cost
3. limited and planned over time to allow parents to save
4. Be careful not to penalise the wealth creators who may have to relocate elsewhere
5. equal % increase on both parties
6. Family assets should have no reflection on what a university student needs or should do
7. Increases in taxation mainly hitting the middle earners will mean a lot of families will not be able to afford further education
8. The states must realise that they must contribute more parents are already under financial pressure and pay far more than their European counterparts
9. the states must be prepared to increase their contribution.
10. But middle income earners are going to be squeezed with new GST, 20 means 20 etc so increases should be minimal
11. but add some student loan as well.
12. The upper threshold of £85,000 or so is low when the cost of living in Jersey is so high. This will hit the family where, for example, both parents are teachers, nurses, or grade 10+ States' employees
13. This is part of a review
14. more from the States
15. Possibly, if the cap on contributions was removed, and more lower income households were required to contribute.
16. Tuition fees paid by the States - loan for subsistence
17. Absent fathers should pay
18. readjustment of states spending to accommodate any increase in fees if Jersey is to maintain a professional long term workforce
19. subject to various limits
20. No because of the impact on middle income families.
21. This is only a thinly disguised way of getting rid of grants in the future

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22. Only as a last resort, otherwise no.
23. A gentle increase in parental contribution, which can be budgetted for, and which is increased in line with inflation, and perhaps decreasing the current lower point at which parents contribute
24. possibly if other options to contain/meet costs are not successful e.g. negotiate lower fees, courses abroad with lower fees etc
25. the states should pay more
26. It could be depending on the details of the scheme
27. That would depend on how they're readjusted
28. this will only increase the burden of costs on middle income families not the truly affluent, this produces a disincentive for university attendance
29. No. It should be about the student, not what the parents can afford. Maturer student's parents income is not taken into account - they just get the grant based on their own income.
30. But only assuming they are matched

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Should increased costs be met by increased States Expenditure?

1. additionally interest free student loans - see uk model could be included
2. within reason
3. Partially
4. in part appropriate that parental proportion increases as well
5. as a % of their budget they are not talking about vast amounts
6. jersey parents are already contributing more than anyone else in Europe.
7. It's a long-term investment in the island's future
8. Partly
9. University students are the foundation of the next Island managers.
10. And household income contribution offset
11. not sure
12. Partially
13. most definitely
14. benefit to island as a whole
15. partly states, partly student loans
16. We are paying more tax and will be contributing further through GST
17. some
18. in part but contribution from other sources should also be reviewed
19. By increasing max parental limit and intro of loans
20. cost of living increases by States
21. The Island as a whole will benefit from this expenditure. Parents will not.
22. although consideration to a system of student loans
23. the returning students will pay higher taxes to compensate

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22. Savings made from review of current system


23. Dipping into the excess funds made every year by the states through over taxation

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If so, should this be by (More than one answer possible)

1. Setting up a University in Jersey/Guernsey for some core/popular subjects
2. reduction in non essential states spending
3. spending on nursery education is unwarranted this could be left tot he private sector allowing funds to be made available for higher education
4. Reduction of States services and employee numbers
5. Adjust tax allowances
6. All sub departments of ESC are in competition for funds. However, there does seem to be a disproportionate amount given to Sport, for example, in supporting Island Games teams.
7. Not through yet further taxation
8. Restrict capital expenditure - no more new school follies
9. states savings
10. Possibly by a training levy
11. The new GST should cover the increased University costs
12. introduce loans
13. Perhaps ensuring that those with the very highest incomes pay a more appropriate amount towards their children's education fees.
14. A tax on businesses who recruit graduates.
15. States stopping unnecessary spending
16. Spend less monry on useless consultants for projects that we know the answers to in the Island would be one answer
17. a dedicated further education fund (like the 'rainy day' fund) setup and maintained by the states for the sole purpose of properly funding further education
18. decrease housing benefits
19. Tax benefits associated with children have been eroded by inflation. People with children are paying proportionately more in comparison with 20 years ago.
20. did we really need to resurface queens road?
21. it would be a matter of pence if added to taxation

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Should maximum parental contribution occur when family income reaches e.g. £100,000 - reducing the gradient and thereby lessening pressure on middle earners?

1. higher earners should contribute more - so that lower middle earners ie 65-90 thousand pound income do not pay the max percentage eg c%16-18 of income
2. it needs to be higher than this
3. people on or over£100,000 have commitments in place,do not presume that they have large amounts of disposable income. no time is being allowed for long time financial planning
4. must keep the cap for all earners.
5. there should be bands £100-£150, £150-£200, £200-£250. Should be based on both parents income if divorced
6. reduce gradient but those with large disposable income over £100,000 should pay more
7. Yes and this figure should be index linked for future
8. education to primary degree level should be free to all
9. There should be no maximum parental contribution. Contributions should be set at say 2.5% for incomes up to 25k, 5% between 25-40K and 10% for over 40K
10. All students should be treated equally - it should not be about parental income
11. Higher income thressfold, higher max parental contribution
12. Tax Deductible
13. The upper income level should be higher
14. Fees should be universal (based on the course chosen) - the same for all students. Lower income students (based on family income/capital) should be offered non-interest bearing loans for support.
15. depending on number of children in 100k household. if 3 children are at uni this would put a huge strain even on 100k+ households
16. This does not take into account other factors - eg other children
17. no maximum contribution if you earn £1M then you should fully pay for your childs uni fees
18. The impact on middle income earners is phenomenal - I have no idea how I will find the £11,711 when my son goes to university in 2 years time.
19. I might be reading this incorrectly, but I don't see how capping the parental contribution will reduce pressure on middle earners.
20. Effectively this is means testing and all limits should be removed so that there is a level playing field

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for all.

21. If implemented, this does seem fare
22. possibly but the assets limit of £500,000 should be lowered
23. the middle earners pay considerably more of their income than higher earners - the system should be on a continual sliding scale up to 250,000
24. Having a maximum limit is unfair on lower earners
25. no maximum income
26. at the moment you're very often hitting the people who can least afford to pay the hardest.
27. probably
28. means testing is inevitably unfair on those around the cutoff point- university is a good investment for the states to make
29. Maintain current system
30. Middle earners generally pay school fees, private health insurance, private pensions, own their own property etc, thus lessening the burden on the State. This means reduced disposable income
31. Having one figure where maximum contribution is enforced is unfair. It is unsympathetic to those whose family income narrowly breaks this barrier. A better solution would be a progressive method.
32. higher limit
33. in favour of lower contribution rate and higher thresholds

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The maximum parental contribution has been raised from £10,000 to £11,711 (17%). A further increase to £12,120 is proposed. Should this be index linked in the future?

1. Definitely not - some parents will face bankruptcy or need to sell homes because of other commitments not allowed for
2. yes as long as that is all parents are asked for
3. There should be no increase
4. There should be a 50% split of the cost between the States and the student/parents. Both contributions should rise equally to meet any increased costs.
5. The sum is already too high - and it costs more than this to keep a child at uni - £500 just the boat fare to take them and their stuff to uk!
6. see above
7. Increased too much over last few years
8. Depends on how much you earn.
9. If it must be raised it should be index linked as from now
10. This will merely be then used by politicians & civil servants as a mechanism to penalise rather than encourage further education.
11. COL only
12. too much money. My child will not be able to go. Monry gets education again. Others have no hope
13. Should have no maximum
14. It would be sensible to index link it but child tax allowance has not been index linked.
15. for how many children?
16. The amount students get should be based on parental income
17. This already represents a massive increase

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If adjustment of contributions is a way forward, which of the following would you support?  
 a) Inc. maximum parental contribution to £12,120 and lowering point at which parents start to contribute to £16,500? b) Inc. maximum parental contribution to £12,120 and maintaining the the point at which parents start to contribute at £26,750? c) Inc. the maximum parental contribution to £12,120 and lowering the point at which parents start to contribute to £21,000? d) Passing on all increased costs to parents earning in excess of £76,000? e) Increasing States contributions to maintain the present maximum parental contributions at £11,711 and the point at which parental contributions start at £26,750?

1. Ideally point at which parents contribute should be raised
2. Answer D as proposed in the states consultation document
3. E but everyone should contribute something
4. The debate is not about cost but a right to education
5. Contributions should be calculated in the same way as income is assessed for income tax purposes, with every parent paying something and no cap for higher earners.
6. All students should be treated equally, regardless of parental income
7. Tax Deductible
8. The upper level is too low. Many households have incomes much higher than this. The parental contribution should be a % of income at all levels.
9. Choosing an appropriate level of tuition for all students (as if Jersey had its own university) and then developing a system to help those who cannot truly afford that level of fees.
10. E and then increasing contributions by RPI
11. My political view is opposed to any parental contribution as this leads to a denial of opportunity.
12. Providing the education free to all unless parents earning in excess of £80,000 (people earning more than this have possibly benefitted from university education themselves)
13. I thought C and D were other possibilities
14. combination of d and intro of loans
15. increase point at which contributions start to circa £50,000. Increase point at which parents become max contributors to £150000. This recognises the real costs of living on the island.
16. parents that earn over say 100,000 should pay all, then a increasing scale should be applied based on earnings, or student loans, or cut back on housing benefits and use that
17. rise as cost of living increase e.g. wage rises

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- 18. Inc max parental contribution to £12,120 and increase the point at which parents contribute to £30,000
- 19. This all about the lower end - £76000 is too low - it should be £100k
- 20. Increase maximum parental contribution but do not change the point at which parents start to contribute.
- 21. keep (or index link) lower threshold at £26750, lower rate to say 15% and raise threshold

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Should parent contributions be accommodated within tax calculations?


1. I dont understand what 'within tax calculations' means
2. Parental contribs should be tax free, student income should be tax free without affecting tax allowances
3. Yes, but if so must be backdated!
4. possibly - not sure what this would do
5. All fees/subsistence paid by parents up to limit of grant set by ESC should be tax deductible

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When assessing contributions should the Department/Comptroller of Income Tax consider disposable rather than gross income?

1. Needs to be more specific than either of these answers as is lifestyle related
2. nor sure
3. most definately
4. I favour disposable income, but only after deduction of key items (mortgage, rent, income taxes)
5. Should take into account other school fees.
6. Yes, but would lead to complications defining disposable income.
7. this may penalise those who are not home owners who pay rent not mortgage or only have small laons outstanding
8. absolutely yes! The ability to pay of a family with £80,000 income and no mortgage is much greater than a family with a £100,000 income and an enormous mortgage.
9. ESC grant based on term time only therefore students should be allowed to earn £5k before allowance reduced not £2.5k as at present

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Are you in favour of containing cost through restricting student numbers?


1. Could accommodate more courses at Highlands
2. Only if a fair way can be found
3. Full grants should go to worth while degree studies.
4. higher education important for island future
5. Possibly.
6. Ideally no
7. I am not in favour of it but it is preferable to effectively restricting student numbers in an arbitrary way by making parental contributions excessive
8. Possibly - depends how it is done - bar must not be set too high
9. students need to be sure that when they graduate they will have a degree that is of true value which will allow them to obtain a degree level job

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If so, would you prefer the restriction to be based on: a) Student attainment? b) The strategic importance of the course to be followed?

1. I cannot see who or how we can determine strategic importance of a particular course
2. support should be based on either the top students doing the course of their choice or the average student doing what the island's economy needs
3. can somebody obtaining the lowest A level grades honestly obtain a useful degree? It is dishonest of use to allow them to think they will. should help them explore other avenues
4. Definitely not strategic importance as this is based on future earnings potential for state or individual and that is not an acceptable or good indicator
5. Schools will judge student attainment issues. Education is something we must promote for all members of society.
6. remove support from some of the more esoteric courses
7. BOTH A AND B
8. A balance of both
9. There should be a minimum attainment - but not set just for high-fliers - could be based on UCAS point equivalent

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Do you broadly support the notion of the introduction of a student loan?

1. see uk model
2. this will fall on parents unless it does not need to be repaid until a sensible income is acheived
3. as long as it is properly thought out and managed
4. would need to be properly run. the states must be aware that most students already incur debt even those on a full grant
5. It reduces the incentive to obtain a degree.
6. I think this should be the main way foward
7. Loans are not set too high, and interest free for the first 3 years.
8. But for subsistence only - all tuition fees should be paid through a grant
9. Subject to certain conditions
10. Enough debt in the Island for middle earns already, parents will end up paying.
11. But limited to 10,000 in total
12. The effect of this policy in England is hardly an example to encourage unless you want a more debt ridden society.
13. if student loans are to be the way forward some provision should be made for them to claim a portion if not all of their money spent to be off set against future tax liabilitys.
14. what a terrible way to start working life, in debt. Others who haven't been way will have been earning and will be better off than the student. A depressing noose
15. yes but only as a last resort
16. but it has to be very well thought out and administered - problems arise if students don't come back to Island and don't repay, also cost of setting up and admin. worry me
17. But they should be interest free
18. providing it does not become a onorous burden or a disinsentive for further education
19. only in preference to restricting number of students
20. Only as part of a grant+loan scheme - Funding should be about the student not what the States thinks the parent should pay - parents could pay all/part of the loan if they wished to reduce debt
21. I do not like the idea that students will leave university in debt

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22. Some form of loan seems inevitable but saddling students with debt should not be seen as the only option


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If student loans are accepted as a way forward, should they be (More than one answer possible)


1. I cant comment on the UK model
2. Do not want loans at all as tends to move people to jobs that earn more. Leads to a weak society.
3. Shoudn't be introduced
4. Contain costs to the government by granting loans only to those whose family income/capital merits the loan.
5. For many of the degrees there is no certainty of earnings
6. I am against loans.
7. If a student returns for 5 years this could be a form of repayment to the States - this could be arranged prior to them leaving with a form of contract
8. 3 way ;parents, statets, students
9. repayment is the most important factor- a levy paid through taxation is probably the way forward if a loan is taken so as not to overburden young people with big loans early on
10. All students should be treated equally - tuition fees should be a grant, the rest a loan (if wanted) - parents can help repay if they wish

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If student loans are accepted as a way forward, should parental contributions be reduced accordingly at all levels of parental income?

1. loans should not be excessive
2. parents may continue to make a contribution. students may be asked to contribute to those universities that charge very high fees
3. Not sure of meaning of question
4. Parents shouldn't have to pay anything unless they wish to
5. Fix the contributions at a specified level for all (but course specific levels - e.g. so science courses will have a higher base level).
6. I am against loans.
7. should be a last resort only to fill any gap between States/parental contribution and tuition fee costs
8. I think parents are happy to support their children to a point and higher earners are obviously in a better position than middle earners.
9. not sure
10. Not for high-earning parents in excess of £100K pa

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If student loans are accepted as a way forward, should parental contributions be increased for higher earners where students follow more expensive courses?

1. how is it fair to penalise those on expensive but very worthwhile courses eg medicine engineering
2. expensive courses are usually the more worthwhile ones. unfair to penalise!
3. We need to treat STUDENTS alike
4. Fixed level of base contribution for all students in the same course.
5. I am against loans.
6. gets too complicated
7. the cost would be prohibitive i.e for medicine this would be a disincentive for young people to study very valuable courses in terms of future benefit to the Island- i.e becoming doctors
8. We would end up with lots of media graduates and very few doctors unless the parents are wealthy!


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If student loans are accepted as a way forward, which option would you favour: a) A loan of £1,100 equating to a final (3 Year) student debt of £3,823? b) A loan of £2,500 equating to a final (3 Year) student debt of £8,689? c) A loan of £5,000 equating to a final (3 Year) student debt of £17,378?

1. What happens if the course goes on for 4-7 years like medical courses can do
2. all tuition fees should be covered
3. as that doesn't account for travel to and from the island
4. Again STUDENT to have option to choose
5. N/A
6. optional?
7. NO Interest on Loans!
8. whatever level student needs for the course of study chosen.
9. unsure
10. Somewhere between options A & B
11. What are you basing the final debt figure on? Have not seen any interest rates. 4 year courses? London loans higher?
12. I am against loans.
13. No loans
14. minimum required and used as last resort only
15. Is this per annum e.g, 2,500. I worry that when 2009 arrives and Unis can charge what they like these loans will not be high enough to pay for the fees. This may stop lots of students applying to Uni.
16. a loan of £4000 pa, interest free, equating to £12,000 over 3 years
17. not sure
18. between A and B depending on repayment terms
19. Tuition fees should be a grant, subsistence (current! £5k pa) should be a loan available to all students if wanted
20. I do not approve of student loans at all
21. sorry? is that a rate attached? do we not have enough debt already without getting in debt with our

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Do you believe that the creation of a consortium of universities offering fair tuition fee prices to local students would generally be appropriate for meeting the island's needs?

1. am very concerned that access to the best institutions would be curtailed because the lesser institution desperate for students would offer cheap deals
2. must include the very best universities, those in the Russell Group. no point sending our students to second rate institutions to get second rate degrees
3. yes, students wanting to go to more expensive unis may be offered the loan
4. Not if it means that students applying elsewhere would not be supported
5. No - a consortium would inevitably reduce student choice.
6. The student's needs are what counts.
7. If you mean repeat the USSR model of 1978, then I am against it.
8. Depends on universities and courses
9. No, should have equal opportunities as UK students
10. Yes. And the point should be made that us paying 'overseas fees' is plain wrong. Next year Romania is going to be in the EU. Is it right that students from their pay less than those from Jersey?
11. Depends on the universities - if it is the Russell Group, fine, if it is lower unis, No
12. yes, but there has to be the option to choose other uni's outside teh consortium

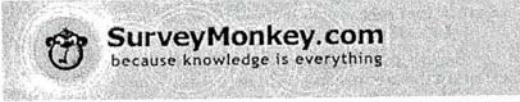
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Do you support the notion of broadening choice of institution and location of study?


1. Should not be compulsory-unlikely students would return to Jersey
2. a big issue is whether the student returns to Jersey - a topic not covered in this survey
3. as long as students wishing to study in the uk are not disadvantaged
4. must not financially penalise those students who wish to study in the uk
5. If students choose to go to other countries what are the chances of them returning to Jersey. Would they be expected to help support themselves.
6. Providing quality of education is maintained
7. Yes but you have to be realistic - Australia and New Zealand as choices are laughable whereas France could be more viable
8. If students go as to places like Australia and New Zealand then the chances of them returning to Jersey are slim

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If so, should the level of support be proportional to the cost of living in the country chosen?  
(To avoid financial incentives to study away from the UK)

1. Cost of living and cost of travel would need to be taken into consideration
2. Possibly but would be too difficult to implement
3. States payes tuition fees, students given a loan for subsistence - win/win!
4. Regional to UK would be helpful
5. courses should be selected on basis of content and price - I'd support courses abroad if they were cheaper than UK but not if they are more expensive
6. It would not be necessary if tuition fee was a grant and loan available for the rest

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What are your views on providing fair support for families with more than one child who may seek to enter higher education? a) Should the present system of subsidy for children away at the same time remain? b) Should overall costs for families with the same number of children, irrespective of age differences, be the same?

1. We could not manage no matter what cost cutting we implimented to support all our children
2. I am unsure of the support offered for families with more than one child in higher education so cannot comment however there definatley should be financial help for additional children
3. a huge financial burden otherwise for those with no states help
4. huge financial burden otherwise even for high earners
5. deferred payment for 2nd child
6. a loan system could be introduced for families with more than one child in university at the same time
7. Parents with income less than £120k would find it prohibitive to keep 2 children at uni at the same time without support. Shame on person who says that parents with spaced kids should get same!
8. Large families should not be disasdvantaged
9. I have four children. I fail to see the current system as either fair or balanced.
10. Equal oppourtunities must be preserved
11. but if more than one in HE at same time there should be some way of spreading the cost beyond the period of study to avoid financial hardship over the shorter period
12. It's not fair to advantage families who have small age gaps between children over those whose children will not be at university at the same time.
13. not sure
14. not sure. I wouldn't want second, third children etc to be penalised because of the cost of subsidising an older sibling
15. The system should ensure that younger siblings are not disadvantaged because of the financial burden
16. High earners should pay full cost for two or more children, up to an agreed maximum

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Should the £500,000 capital assets figure be altered? If so, where should the level be set

1. Don't know what this is!
2. I dont understand this question
3. min £1m
4. £1,000,000
5. approx £1,700,000 to equate it to same level as in the 1980's
6. level was set in the 1980's. equivalent now about £1,750.000
7. £500,000 capital figure should not include the principle family home.
8. £1,000,000
9. Much higher
10. 150,000
11. £1.0M
12. £750,000.00
13. £ 200,000
14. no level
15. 300.000
16. Because of the problems experience by pension funds, many families are trying to use assets to provide for retirement. Allowances should take this into account and increased.
17. 750000
18. 1000000.00
19. Yes if own more than 1 house, or have a large portfolio, or own a high turnover business. However assets should only be taken into account if they are realisable. A family home should not be used.
20. perhaps £50,000 as the main residence is excluded from assessment
21. £1. If an individual has an asset other than their primary residence it should be considered in the means testing of ability to pay. Everyone needs somewhere to live but 2nd homes are fair game.
22. No level
23. Higher

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24. £2000000

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Should the States continue to financially support students for the four years of a degree course in Scotland in instances where the same qualification can be obtained through three years of study elsewhere?


1. Limit support to that for 3 year course
2. Depends on whether other universities offer the same courses
3. 4th year for scotland and postgrad could be part funded by student loan
4. Again STUDENT to choose what to do
5. Subject to costs being similar
6. There might be specific reasons for the choice
7. No, but only if the course is suitable
8. If there is strong reason for going to scotland
9. The qualification is not the only consideration in choosing a course
10. Of course we should as they award an MA - some course choices eg veterinary would be severely restricted without Scotland
11. depends on the reason for doin a 4 year course instead of a 3 year
12. Depends on where student accepted to study

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How can the system of determining parental contribution be made more equitable in the case of parents living apart? Should the incomes of both biological parents be taken into account?

1. Yes if both parents contribute to support of student
2. It is imoral that a high earning divorced parent does not have to contribute and the low earning parent (normally the mother who is the carer ) can claim full support from the States.
3. i am a one parent family and received no support for my child from his father
4. there is a perception (accurate /misplaced)that some families split so only the lower income is assessed to ensure maximum states assistance and then surprisingly they reconcile same year course ends
5. it is very unfair to see kids on a full grant with wealthy fathers. depriving those who really need it
6. some very high earners laughing all the way to the bank!
7. Depends on the individual setup as some separated units are encouraging and others are discouraging
8. without doubt
9. Grossly unfair at present!
10. Provided that both parents have a legal obligation to support the child.
11. Circumstances vary to define solution
12. both should be involved in contribution
13. The present system is very unfair
14. Yes but it is essential to determine how much financial support is made to the children/students in each individual case to avoid penalising students unfairly.
15. Again, I fundamentally oppose any parental contribution when it will affect the overall benefit to society . by limiting further education through parental 'means testing'.
16. It's incredible that this doesn't happen already.
17. Only the incomes of the people supporting the child on a daily basis (includes step-parents)
18. Don't know - could be difficult to work out and lawyers would be the main beneficiaries.
19. needs avoidance measures
20. not sure
21. absolutely yes

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- 22. most definetely
- 23. It is outrageous that this is used as a way of avoiding paying dues
- 24. Definitely. There are serious anomalies here that need to be aorted and made fair to all parents, married or not. There are too mant welathy parents who get away with paying little or nothig for their
- 25. It depends whether both parents make financial contributions.
- 26. assuming of course that both parties will contribute to the child - oft the parent living away is no longer a part of the childs life an thus will not contribute

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Should other means of student support be investigated? (More than one answer possible)

1. a branch of the university of Buckingham in Jersey is being considered - this should be encouraged
2. Funding for gap year charitable 12 months given. Enables all students to have a 12 month opportunity to server oversea or locally. Much better idea of opportunities and broadening horizons and skills
3. Gain more private sector input
4. I think this is a government issue
5. Don't know
6. In an ideal world education at every level should be paid by Government. If degree students have to pay then perhaps all primary & secondary children should be charged.
7. All of the above should be encouraged but not used as a substitute
8. Of course, we should always look at the system just incase it needs improving
9. students should work during holidays - e.g. TEP 2006 Undergrad Internship 2006 scheme, Mourant bursary/employment scheme
10. Sponsorship of a student by a company who would employ that student.
11. States buy properties on campuses in the UK for housing Jersey students. These would form an investment by the states and discounts could be offered to students selecting courses at these institutions
12. with consideration to all consequences
13. all systems should be investigated and industry could be encouraged to support i.e law and finance
14. Anything that is sustainable - some are already available (services, industry etc) but are not reliable long term
15. no

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APPENDIX 3

STATES CONTRIBUTION TO STUDENTS' HIGHER EDUCATION COSTS

Education, Sport and Culture  
Proposals for Student Finance

Appendix 3a

Table Showing Effect of Proposals on States Contribution to cost of Higher Education Courses - Option 1a  
For the Academic Year 2006/07 NEW students

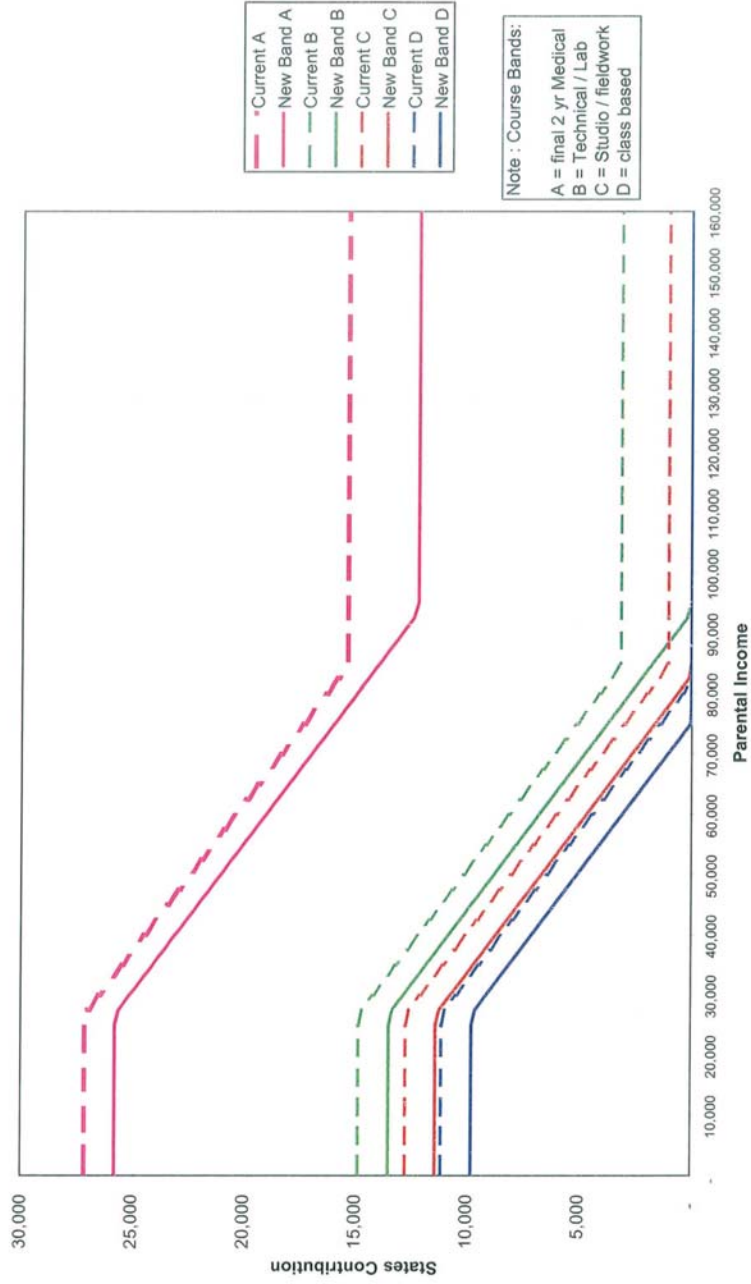
Min	15,407	12,238	3,169	-	1,040	-	-	-
Max	27,118	25,768	14,880	13,530	12,751	11,401	11,155	9,805
Exempt	26,750	26,750	26,750	26,750	26,750	26,750	26,750	26,750
Rate	20.25%	20.25%	20.25%	20.25%	20.25%	20.25%	20.25%	20.25%
Max	160,666	153,999	100,231	93,565	89,718	83,051	81,836	75,170

Income	Current A	New Band A	Current B	New Band B	Current C	New Band C	Current D	New Band D
-	27,118	25,768	14,880	13,530	12,751	11,401	11,155	9,805
5,000	27,118	25,768	14,880	13,530	12,751	11,401	11,155	9,805
7,500	27,118	25,768	14,880	13,530	12,751	11,401	11,155	9,805
10,000	27,118	25,768	14,880	13,530	12,751	11,401	11,155	9,805
12,500	27,118	25,768	14,880	13,530	12,751	11,401	11,155	9,805
15,000	27,118	25,768	14,880	13,530	12,751	11,401	11,155	9,805
17,500	27,118	25,768	14,880	13,530	12,751	11,401	11,155	9,805
20,000	27,118	25,768	14,880	13,530	12,751	11,401	11,155	9,805
22,500	27,118	25,768	14,880	13,530	12,751	11,401	11,155	9,805
25,000	27,118	25,768	14,880	13,530	12,751	11,401	11,155	9,805
27,500	26,966	25,616	14,728	13,378	12,599	11,249	11,003	9,653
30,000	26,460	25,110	14,222	12,872	12,093	10,743	10,497	9,147
32,500	25,954	24,604	13,716	12,366	11,587	10,237	9,991	8,641
35,000	25,447	24,097	13,209	11,859	11,080	9,730	9,484	8,134
37,500	24,941	23,591	12,703	11,353	10,574	9,224	8,978	7,628
40,000	24,435	23,085	12,197	10,847	10,068	8,718	8,472	7,122
42,500	23,929	22,579	11,691	10,341	9,562	8,212	7,966	6,616
45,000	23,422	22,072	11,184	9,834	9,055	7,705	7,459	6,109
47,500	22,916	21,566	10,678	9,328	8,549	7,199	6,953	5,603
50,000	22,410	21,060	10,172	8,822	8,043	6,693	6,447	5,097
52,500	21,904	20,554	9,666	8,316	7,537	6,187	5,941	4,591
55,000	21,397	20,047	9,159	7,809	7,030	5,680	5,434	4,084
57,500	20,891	19,541	8,653	7,303	6,524	5,174	4,928	3,578
60,000	20,385	19,035	8,147	6,797	6,018	4,668	4,422	3,072
62,500	19,879	18,529	7,641	6,291	5,512	4,162	3,916	2,566
65,000	19,372	18,022	7,134	5,784	5,005	3,655	3,409	2,059
67,500	18,866	17,516	6,628	5,278	4,499	3,149	2,903	1,553
70,000	18,360	17,010	6,122	4,772	3,993	2,643	2,397	1,047
72,500	17,854	16,504	5,616	4,266	3,487	2,137	1,891	541
75,000	17,347	15,997	5,109	3,759	2,980	1,630	1,384	34
77,500	16,841	15,491	4,603	3,253	2,474	1,124	878	-
80,000	16,335	14,985	4,097	2,747	1,968	618	372	-
82,500	15,829	14,479	3,591	2,241	1,462	112	-	-
85,000	15,407	13,972	3,169	1,734	1,040	-	-	-
87,500	15,407	13,466	3,169	1,228	1,040	-	-	-
90,000	15,407	12,960	3,169	722	1,040	-	-	-
92,500	15,407	12,454	3,169	216	1,040	-	-	-
95,000	15,407	12,238	3,169	-	1,040	-	-	-
97,500	15,407	12,238	3,169	-	1,040	-	-	-
100,000	15,407	12,238	3,169	-	1,040	-	-	-
102,500	15,407	12,238	3,169	-	1,040	-	-	-
105,000	15,407	12,238	3,169	-	1,040	-	-	-
107,500	15,407	12,238	3,169	-	1,040	-	-	-
110,000	15,407	12,238	3,169	-	1,040	-	-	-
112,500	15,407	12,238	3,169	-	1,040	-	-	-
115,000	15,407	12,238	3,169	-	1,040	-	-	-
117,500	15,407	12,238	3,169	-	1,040	-	-	-
120,000	15,407	12,238	3,169	-	1,040	-	-	-

**Education, Sport and Culture**

Graph Showing Income Levels and Parental Contributions

**States Contribution for Courses - Option 1a**



**Education, Sport and Culture  
Proposals for Student Finance**

Appendix 3c

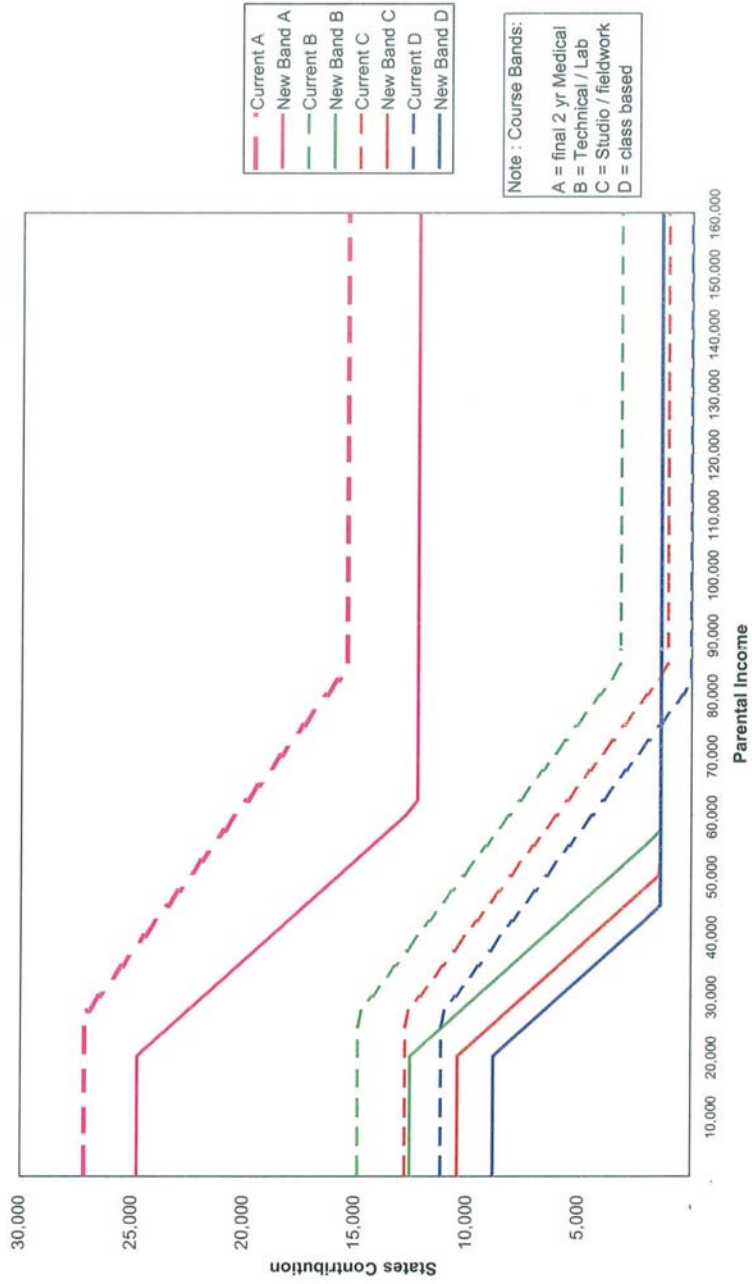
**Table Showing Effect of Proposals on States Contribution to cost of Higher Education Courses - Option 1b  
For the Academic Year 2006/07 NEW students**

Min	15,407	12,238	3,169	1,350	1,040	1,350	-	1,350
Max	27,118	24,768	14,880	12,530	12,751	10,401	11,155	8,805
Exempt	26,750	20,000	26,750	20,000	26,750	20,000	26,750	20,000
Rate	20.25%	30.00%	20.25%	30.00%	20.25%	30.00%	20.25%	30.00%
Max	160,866	102,560	100,231	61,767	89,718	54,670	81,836	49,350
Income	Current A	New Band A	Current B	New Band B	Current C	New Band C	Current D	New Band D
-	27,118	24,768	14,880	12,530	12,751	10,401	11,155	8,805
5,000	27,118	24,768	14,880	12,530	12,751	10,401	11,155	8,805
7,500	27,118	24,768	14,880	12,530	12,751	10,401	11,155	8,805
10,000	27,118	24,768	14,880	12,530	12,751	10,401	11,155	8,805
12,500	27,118	24,768	14,880	12,530	12,751	10,401	11,155	8,805
15,000	27,118	24,768	14,880	12,530	12,751	10,401	11,155	8,805
17,500	27,118	24,768	14,880	12,530	12,751	10,401	11,155	8,805
20,000	27,118	24,768	14,880	12,530	12,751	10,401	11,155	8,805
22,500	27,118	24,018	14,880	11,780	12,751	9,651	11,155	8,055
25,000	27,118	23,268	14,880	11,030	12,751	8,901	11,155	7,305
27,500	26,966	22,518	14,728	10,280	12,599	8,151	11,003	6,555
30,000	26,460	21,768	14,222	9,530	12,093	7,401	10,497	5,805
32,500	25,954	21,018	13,716	8,780	11,587	6,651	9,991	5,055
35,000	25,447	20,268	13,209	8,030	11,080	5,901	9,484	4,305
37,500	24,941	19,518	12,703	7,280	10,574	5,151	8,978	3,555
40,000	24,435	18,768	12,197	6,530	10,068	4,401	8,472	2,805
42,500	23,929	18,018	11,691	5,780	9,562	3,651	7,966	2,055
45,000	23,422	17,268	11,184	5,030	9,055	2,901	7,459	1,350
47,500	22,916	16,518	10,678	4,280	8,549	2,151	6,953	1,350
50,000	22,410	15,768	10,172	3,530	8,043	1,401	6,447	1,350
52,500	21,904	15,018	9,666	2,780	7,537	1,350	5,941	1,350
55,000	21,397	14,268	9,159	2,030	7,030	1,350	5,434	1,350
57,500	20,891	13,518	8,653	1,350	6,524	1,350	4,928	1,350
60,000	20,385	12,768	8,147	1,350	6,018	1,350	4,422	1,350
62,500	19,879	12,238	7,641	1,350	5,512	1,350	3,916	1,350
65,000	19,372	12,238	7,134	1,350	5,005	1,350	3,409	1,350
67,500	18,866	12,238	6,628	1,350	4,499	1,350	2,903	1,350
70,000	18,360	12,238	6,122	1,350	3,993	1,350	2,397	1,350
72,500	17,854	12,238	5,616	1,350	3,487	1,350	1,891	1,350
75,000	17,347	12,238	5,109	1,350	2,980	1,350	1,384	1,350
77,500	16,841	12,238	4,603	1,350	2,474	1,350	878	1,350
80,000	16,335	12,238	4,097	1,350	1,968	1,350	372	1,350
82,500	15,829	12,238	3,591	1,350	1,462	1,350	-	1,350
85,000	15,407	12,238	3,169	1,350	1,040	1,350	-	1,350
87,500	15,407	12,238	3,169	1,350	1,040	1,350	-	1,350
90,000	15,407	12,238	3,169	1,350	1,040	1,350	-	1,350
92,500	15,407	12,238	3,169	1,350	1,040	1,350	-	1,350
95,000	15,407	12,238	3,169	1,350	1,040	1,350	-	1,350
97,500	15,407	12,238	3,169	1,350	1,040	1,350	-	1,350
100,000	15,407	12,238	3,169	1,350	1,040	1,350	-	1,350
102,500	15,407	12,238	3,169	1,350	1,040	1,350	-	1,350
105,000	15,407	12,238	3,169	1,350	1,040	1,350	-	1,350
107,500	15,407	12,238	3,169	1,350	1,040	1,350	-	1,350
110,000	15,407	12,238	3,169	1,350	1,040	1,350	-	1,350
112,500	15,407	12,238	3,169	1,350	1,040	1,350	-	1,350
115,000	15,407	12,238	3,169	1,350	1,040	1,350	-	1,350
117,500	15,407	12,238	3,169	1,350	1,040	1,350	-	1,350
120,000	15,407	12,238	3,169	1,350	1,040	1,350	-	1,350

**Education, Sport and Culture**

Graph Showing Income Levels and Parental Contributions

**States Contribution for Courses - Option 1b**





**Education, Sport and Culture  
Proposals for Student Finance**

Appendix 3e

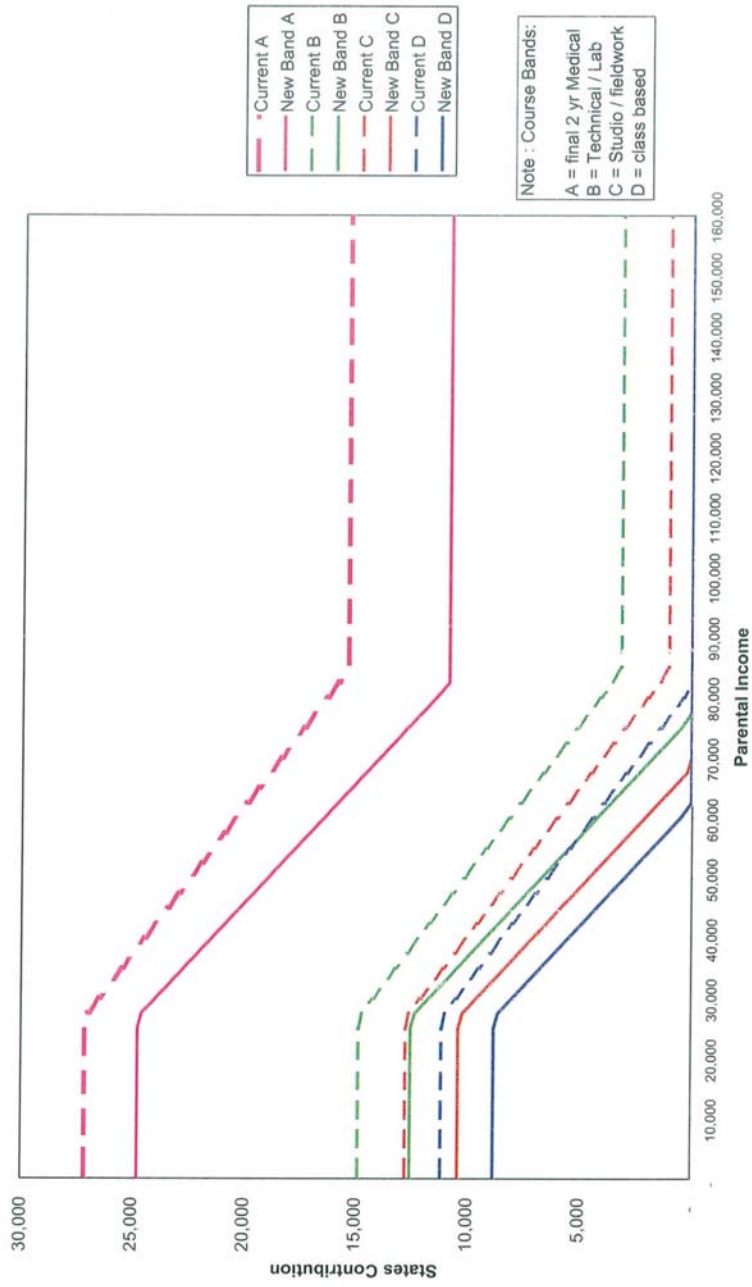
**Table Showing Effect of Proposals on States Contribution to cost of Higher Education Courses - Option 2a  
For the Academic Year 2006/07 NEW students**

Min	15,407	10,888	3,169	-	1,040	-	-	-	
Max	27,118	24,768	14,880	12,530	12,751	10,401	11,155	8,805	
Exempt	26,750	26,750	26,750	26,750	26,750	26,750	26,750	26,750	
Rate	20.25%	25.00%	20.25%	25.00%	20.25%	25.00%	20.25%	25.00%	
Max	160,666	125,822	100,231	76,870	89,718	68,354	81,836	61,970	
Income									
		Current A	New Band A	Current B	New Band B	Current C	New Band C	Current D	New Band D
-	27,118	24,768	14,880	12,530	12,751	10,401	11,155	8,805	
5,000	27,118	24,768	14,880	12,530	12,751	10,401	11,155	8,805	
7,500	27,118	24,768	14,880	12,530	12,751	10,401	11,155	8,805	
10,000	27,118	24,768	14,880	12,530	12,751	10,401	11,155	8,805	
12,500	27,118	24,768	14,880	12,530	12,751	10,401	11,155	8,805	
15,000	27,118	24,768	14,880	12,530	12,751	10,401	11,155	8,805	
17,500	27,118	24,768	14,880	12,530	12,751	10,401	11,155	8,805	
20,000	27,118	24,768	14,880	12,530	12,751	10,401	11,155	8,805	
22,500	27,118	24,768	14,880	12,530	12,751	10,401	11,155	8,805	
25,000	27,118	24,768	14,880	12,530	12,751	10,401	11,155	8,805	
27,500	26,966	24,581	14,728	12,343	12,599	10,214	11,003	8,618	
30,000	26,460	23,956	14,222	11,718	12,093	9,589	10,497	7,993	
32,500	25,954	23,331	13,716	11,093	11,587	8,964	9,991	7,368	
35,000	25,447	22,706	13,209	10,468	11,080	8,339	9,484	6,743	
37,500	24,941	22,081	12,703	9,843	10,574	7,714	8,978	6,118	
40,000	24,435	21,456	12,197	9,218	10,068	7,089	8,472	5,493	
42,500	23,929	20,831	11,691	8,593	9,562	6,464	7,966	4,868	
45,000	23,422	20,206	11,184	7,968	9,055	5,839	7,459	4,243	
47,500	22,916	19,581	10,678	7,343	8,549	5,214	6,953	3,618	
50,000	22,410	18,956	10,172	6,718	8,043	4,589	6,447	2,993	
52,500	21,904	18,331	9,666	6,093	7,537	3,964	5,941	2,368	
55,000	21,397	17,706	9,159	5,468	7,030	3,339	5,434	1,743	
57,500	20,891	17,081	8,653	4,843	6,524	2,714	4,928	1,118	
60,000	20,385	16,456	8,147	4,218	6,018	2,089	4,422	493	
62,500	19,879	15,831	7,641	3,593	5,512	1,464	3,916	-	
65,000	19,372	15,206	7,134	2,968	5,005	839	3,409	-	
67,500	18,866	14,581	6,628	2,343	4,499	214	2,903	-	
70,000	18,360	13,956	6,122	1,718	3,993	-	2,397	-	
72,500	17,854	13,331	5,616	1,093	3,487	-	1,891	-	
75,000	17,347	12,706	5,109	468	2,980	-	1,384	-	
77,500	16,841	12,081	4,603	-	2,474	-	878	-	
80,000	16,335	11,456	4,097	-	1,968	-	372	-	
82,500	15,829	10,888	3,591	-	1,462	-	-	-	
85,000	15,407	10,888	3,169	-	1,040	-	-	-	
87,500	15,407	10,888	3,169	-	1,040	-	-	-	
90,000	15,407	10,888	3,169	-	1,040	-	-	-	
92,500	15,407	10,888	3,169	-	1,040	-	-	-	
95,000	15,407	10,888	3,169	-	1,040	-	-	-	
97,500	15,407	10,888	3,169	-	1,040	-	-	-	
100,000	15,407	10,888	3,169	-	1,040	-	-	-	
102,500	15,407	10,888	3,169	-	1,040	-	-	-	
105,000	15,407	10,888	3,169	-	1,040	-	-	-	
107,500	15,407	10,888	3,169	-	1,040	-	-	-	
110,000	15,407	10,888	3,169	-	1,040	-	-	-	
112,500	15,407	10,888	3,169	-	1,040	-	-	-	
115,000	15,407	10,888	3,169	-	1,040	-	-	-	
117,500	15,407	10,888	3,169	-	1,040	-	-	-	
120,000	15,407	10,888	3,169	-	1,040	-	-	-	

**Education, Sport and Culture**

Graph Showing Income Levels and Parental Contributions

**States Contribution for Courses - Option 2a**



**Education, Sport and Culture  
Proposals for Student Finance**

Appendix 3g

**Table Showing Effect of Proposals on States Contribution to cost of Higher Education Courses - Option 2b  
For the Academic Year 2006/07 NEW students**

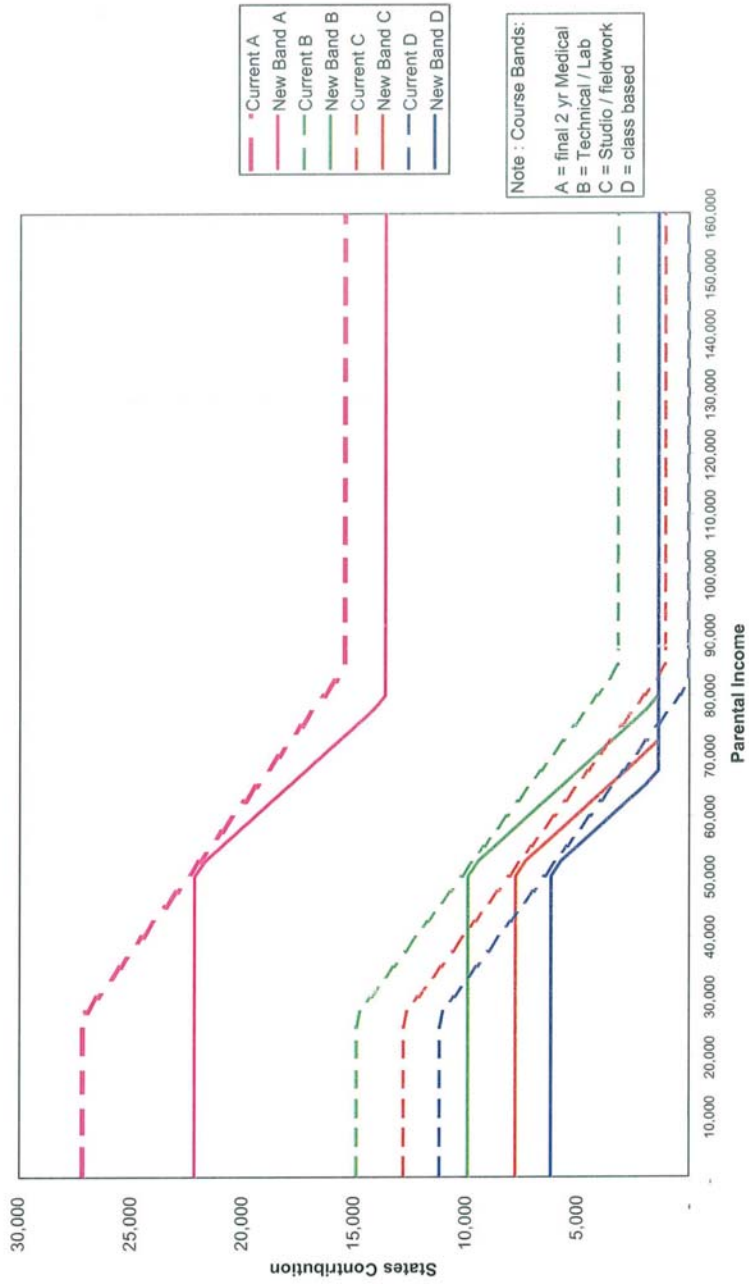
Min	15,407	13,588	3,169	1,350	1,040	1,350	-	1,350
Max	27,118	22,118	14,880	9,880	12,751	7,751	11,155	6,155
Exempt	26,750	51,000	26,750	51,000	26,750	51,000	26,750	51,000
Rate	20.25%	30.00%	20.25%	30.00%	20.25%	30.00%	20.25%	30.00%
Max	160,666	124,727	100,231	83,933	89,718	76,837	81,836	71,517

Income	Current A	New Band A	Current B	New Band B	Current C	New Band C	Current D	New Band D
-	27,118	22,118	14,880	9,880	12,751	7,751	11,155	6,155
5,000	27,118	22,118	14,880	9,880	12,751	7,751	11,155	6,155
7,500	27,118	22,118	14,880	9,880	12,751	7,751	11,155	6,155
10,000	27,118	22,118	14,880	9,880	12,751	7,751	11,155	6,155
12,500	27,118	22,118	14,880	9,880	12,751	7,751	11,155	6,155
15,000	27,118	22,118	14,880	9,880	12,751	7,751	11,155	6,155
17,500	27,118	22,118	14,880	9,880	12,751	7,751	11,155	6,155
20,000	27,118	22,118	14,880	9,880	12,751	7,751	11,155	6,155
22,500	27,118	22,118	14,880	9,880	12,751	7,751	11,155	6,155
25,000	27,118	22,118	14,880	9,880	12,751	7,751	11,155	6,155
27,500	26,966	22,118	14,728	9,880	12,599	7,751	11,003	6,155
30,000	26,460	22,118	14,222	9,880	12,093	7,751	10,497	6,155
32,500	25,954	22,118	13,716	9,880	11,587	7,751	9,991	6,155
35,000	25,447	22,118	13,209	9,880	11,080	7,751	9,484	6,155
37,500	24,941	22,118	12,703	9,880	10,574	7,751	8,978	6,155
40,000	24,435	22,118	12,197	9,880	10,068	7,751	8,472	6,155
42,500	23,929	22,118	11,691	9,880	9,562	7,751	7,966	6,155
45,000	23,422	22,118	11,184	9,880	9,055	7,751	7,459	6,155
47,500	22,916	22,118	10,678	9,880	8,549	7,751	6,953	6,155
50,000	22,410	22,118	10,172	9,880	8,043	7,751	6,447	6,155
52,500	21,904	21,668	9,666	9,430	7,537	7,301	5,941	5,705
55,000	21,397	20,918	9,159	8,680	7,030	6,551	5,434	4,955
57,500	20,891	20,168	8,653	7,930	6,524	5,801	4,928	4,205
60,000	20,385	19,418	8,147	7,180	6,018	5,051	4,422	3,455
62,500	19,879	18,668	7,641	6,430	5,512	4,301	3,916	2,705
65,000	19,372	17,918	7,134	5,680	5,005	3,551	3,409	1,955
67,500	18,866	17,168	6,628	4,930	4,499	2,801	2,903	1,350
70,000	18,360	16,418	6,122	4,180	3,993	2,051	2,397	1,350
72,500	17,854	15,668	5,616	3,430	3,487	1,350	1,891	1,350
75,000	17,347	14,918	5,109	2,680	2,980	1,350	1,384	1,350
77,500	16,841	14,168	4,603	1,930	2,474	1,350	878	1,350
80,000	16,335	13,588	4,097	1,350	1,968	1,350	372	1,350
82,500	15,829	13,588	3,591	1,350	1,462	1,350	-	1,350
85,000	15,407	13,588	3,169	1,350	1,040	1,350	-	1,350
87,500	15,407	13,588	3,169	1,350	1,040	1,350	-	1,350
90,000	15,407	13,588	3,169	1,350	1,040	1,350	-	1,350
92,500	15,407	13,588	3,169	1,350	1,040	1,350	-	1,350
95,000	15,407	13,588	3,169	1,350	1,040	1,350	-	1,350
97,500	15,407	13,588	3,169	1,350	1,040	1,350	-	1,350
100,000	15,407	13,588	3,169	1,350	1,040	1,350	-	1,350
102,500	15,407	13,588	3,169	1,350	1,040	1,350	-	1,350
105,000	15,407	13,588	3,169	1,350	1,040	1,350	-	1,350
107,500	15,407	13,588	3,169	1,350	1,040	1,350	-	1,350
110,000	15,407	13,588	3,169	1,350	1,040	1,350	-	1,350
112,500	15,407	13,588	3,169	1,350	1,040	1,350	-	1,350
115,000	15,407	13,588	3,169	1,350	1,040	1,350	-	1,350
117,500	15,407	13,588	3,169	1,350	1,040	1,350	-	1,350
120,000	15,407	13,588	3,169	1,350	1,040	1,350	-	1,350

**Education, Sport and Culture**

Graph Showing Income Levels and Parental Contributions

**States Contribution for Courses - Option 2b**



## APPENDIX 4

**PARENTAL CONTRIBUTION TO STUDENTS' HIGHER EDUCATION COSTS**

**Education, Sport and Culture  
Proposals for Student Finance**

Appendix 4a

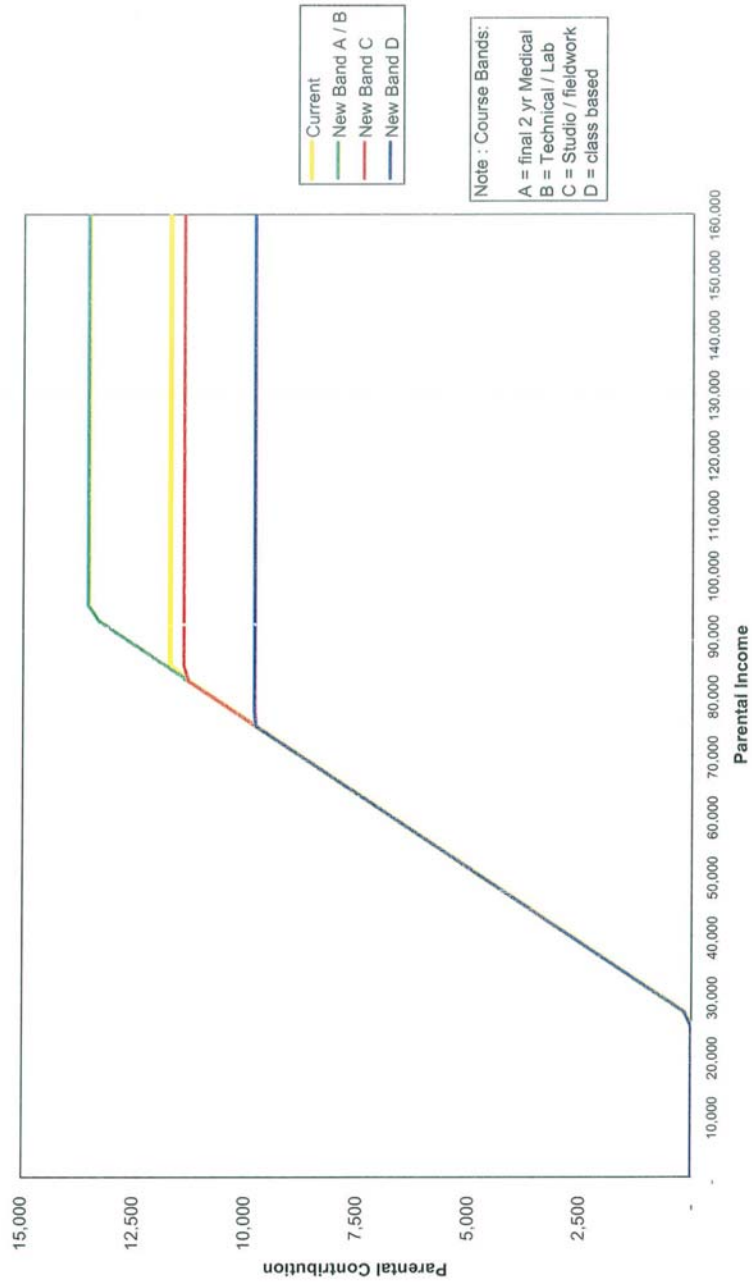
Table Showing Effect of Proposals on Parental Contribution to cost of Higher Education Courses - Option 1a  
For the Academic Year 2006/07 NEW students

Min	-	-	-	-
Max	11,711	13,530	11,401	9,805
Exempt	26,750	26,750	26,750	26,750
Rate	20.25%	20.25%	20.25%	20.25%
Max	84,582	93,565	83,051	75,170
Income	Current	New Band A/B	New Band C	New Band D
-	-	-	-	-
5,000	-	-	-	-
7,500	-	-	-	-
10,000	-	-	-	-
12,500	-	-	-	-
15,000	-	-	-	-
17,500	-	-	-	-
20,000	-	-	-	-
22,500	-	-	-	-
25,000	-	-	-	-
27,500	152	152	152	152
30,000	658	658	658	658
32,500	1,164	1,164	1,164	1,164
35,000	1,671	1,671	1,671	1,671
37,500	2,177	2,177	2,177	2,177
40,000	2,683	2,683	2,683	2,683
42,500	3,189	3,189	3,189	3,189
45,000	3,696	3,696	3,696	3,696
47,500	4,202	4,202	4,202	4,202
50,000	4,708	4,708	4,708	4,708
52,500	5,214	5,214	5,214	5,214
55,000	5,721	5,721	5,721	5,721
57,500	6,227	6,227	6,227	6,227
60,000	6,733	6,733	6,733	6,733
62,500	7,239	7,239	7,239	7,239
65,000	7,746	7,746	7,746	7,746
67,500	8,252	8,252	8,252	8,252
70,000	8,758	8,758	8,758	8,758
72,500	9,264	9,264	9,264	9,264
75,000	9,771	9,771	9,771	9,771
77,500	10,277	10,277	10,277	9,805
80,000	10,783	10,783	10,783	9,805
82,500	11,289	11,289	11,289	9,805
85,000	11,711	11,796	11,401	9,805
87,500	11,711	12,302	11,401	9,805
90,000	11,711	12,808	11,401	9,805
92,500	11,711	13,314	11,401	9,805
95,000	11,711	13,530	11,401	9,805
97,500	11,711	13,530	11,401	9,805
100,000	11,711	13,530	11,401	9,805
102,500	11,711	13,530	11,401	9,805
105,000	11,711	13,530	11,401	9,805
107,500	11,711	13,530	11,401	9,805
110,000	11,711	13,530	11,401	9,805
112,500	11,711	13,530	11,401	9,805
115,000	11,711	13,530	11,401	9,805
117,500	11,711	13,530	11,401	9,805
120,000	11,711	13,530	11,401	9,805

**Education, Sport and Culture**

Graph Showing Income Levels and Parental Contributions

**Parental Contribution for Courses - Option 1a**



**Education, Sport and Culture  
Proposals for Student Finance**

Appendix 4c

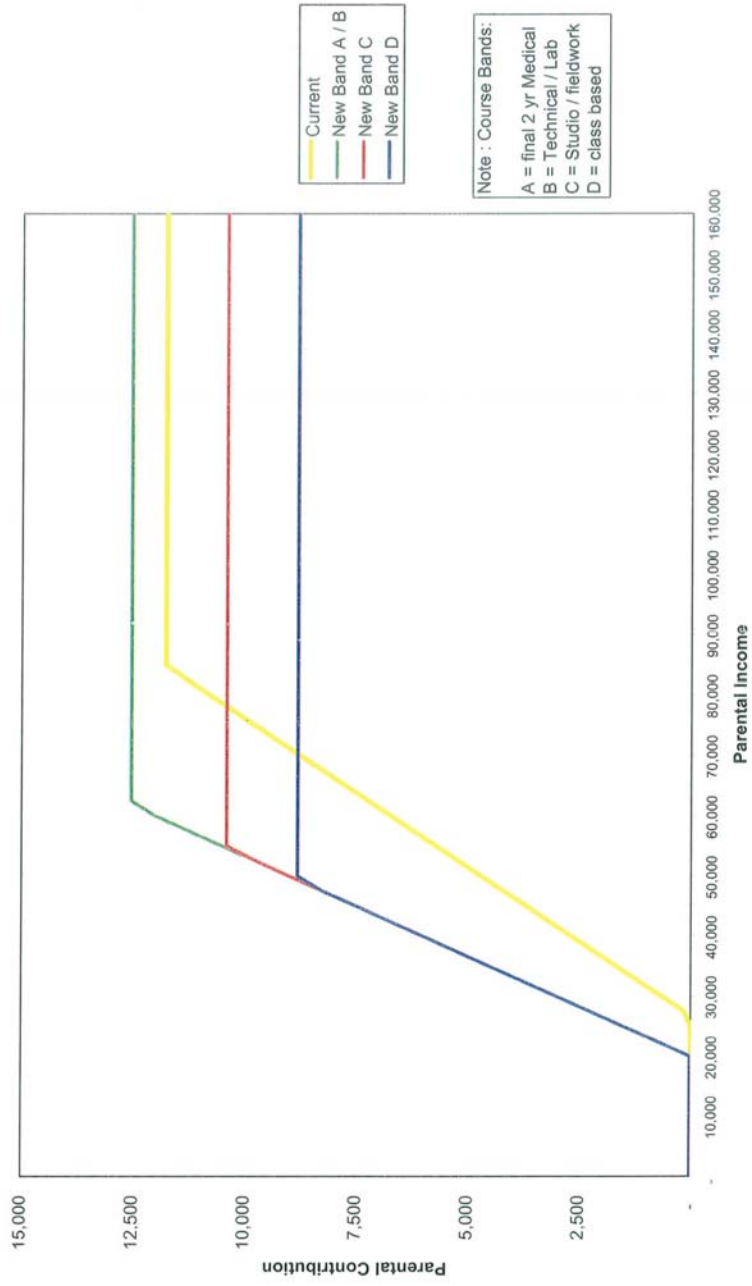
**Table Showing Effect of Proposals on Parental Contribution to cost of Higher Education Courses - Option 1b  
For the Academic Year 2006/07 NEW students**

Min	-	12,530	10,401	8,805
Max	11,771	12,530	10,401	8,805
Exempt	26,750	20,000	20,000	20,000
Rate	20.25%	30.00%	30.00%	30.00%
Max	84,878	61,767	54,670	49,350
Income	Current	New Band A//B	New Band C	New Band D
-	-	-	-	-
5,000	-	-	-	-
7,500	-	-	-	-
10,000	-	-	-	-
12,500	-	-	-	-
15,000	-	-	-	-
17,500	-	-	-	-
20,000	-	-	-	-
22,500	-	750	750	750
25,000	-	1,500	1,500	1,500
27,500	152	2,250	2,250	2,250
30,000	658	3,000	3,000	3,000
32,500	1,164	3,750	3,750	3,750
35,000	1,671	4,500	4,500	4,500
37,500	2,177	5,250	5,250	5,250
40,000	2,683	6,000	6,000	6,000
42,500	3,189	6,750	6,750	6,750
45,000	3,696	7,500	7,500	7,500
47,500	4,202	8,250	8,250	8,250
50,000	4,708	9,000	9,000	8,805
52,500	5,214	9,750	9,750	8,805
55,000	5,721	10,500	10,401	8,805
57,500	6,227	11,250	10,401	8,805
60,000	6,733	12,000	10,401	8,805
62,500	7,239	12,530	10,401	8,805
65,000	7,746	12,530	10,401	8,805
67,500	8,252	12,530	10,401	8,805
70,000	8,758	12,530	10,401	8,805
72,500	9,264	12,530	10,401	8,805
75,000	9,771	12,530	10,401	8,805
77,500	10,277	12,530	10,401	8,805
80,000	10,783	12,530	10,401	8,805
82,500	11,289	12,530	10,401	8,805
85,000	11,771	12,530	10,401	8,805
87,500	11,771	12,530	10,401	8,805
90,000	11,771	12,530	10,401	8,805
92,500	11,771	12,530	10,401	8,805
95,000	11,771	12,530	10,401	8,805
97,500	11,771	12,530	10,401	8,805
100,000	11,771	12,530	10,401	8,805
102,500	11,771	12,530	10,401	8,805
105,000	11,771	12,530	10,401	8,805
107,500	11,771	12,530	10,401	8,805
110,000	11,771	12,530	10,401	8,805
112,500	11,771	12,530	10,401	8,805
115,000	11,771	12,530	10,401	8,805
117,500	11,771	12,530	10,401	8,805
120,000	11,771	12,530	10,401	8,805

**Education, Sport and Culture**

Graph Showing Income Levels and Parental Contributions

**Parental Contribution for Courses - Option 1b**





**Education, Sport and Culture  
Proposals for Student Finance**

Appendix 4e

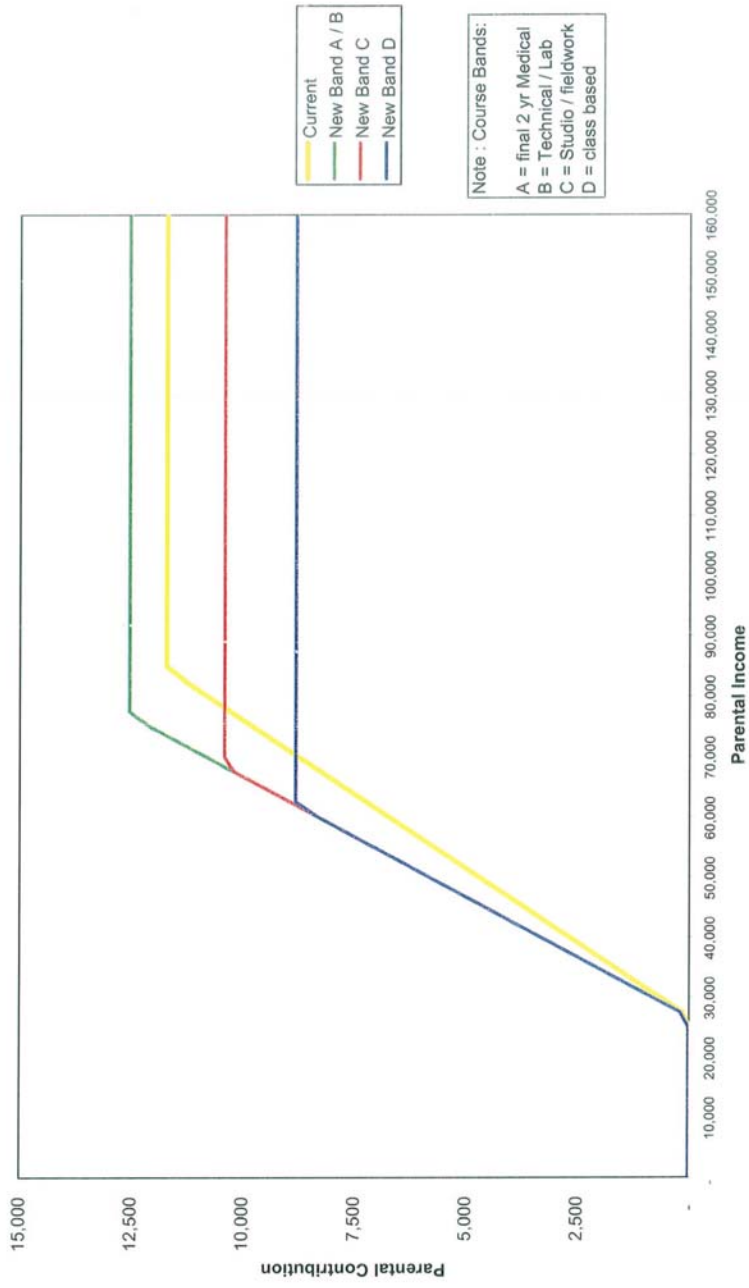
**Table Showing Effect of Proposals on Parental Contribution to cost of Higher Education Courses - Option 2a  
For the Academic Year 2006/07 NEW students**

Min	-	-	-	-
Max	11,711	12,530	10,401	8,805
Exempt	26,750	26,750	26,750	26,750
Rate	20.25%	25.00%	25.00%	25.00%
Max	84,582	76,870	68,354	61,970
Income	Current	New Band A//B	New Band C	New Band D
-	-	-	-	-
5,000	-	-	-	-
7,500	-	-	-	-
10,000	-	-	-	-
12,500	-	-	-	-
15,000	-	-	-	-
17,500	-	-	-	-
20,000	-	-	-	-
22,500	-	-	-	-
25,000	-	-	-	-
27,500	152	188	188	188
30,000	658	813	813	813
32,500	1,164	1,438	1,438	1,438
35,000	1,671	2,063	2,063	2,063
37,500	2,177	2,688	2,688	2,688
40,000	2,683	3,313	3,313	3,313
42,500	3,189	3,938	3,938	3,938
45,000	3,696	4,563	4,563	4,563
47,500	4,202	5,188	5,188	5,188
50,000	4,708	5,813	5,813	5,813
52,500	5,214	6,438	6,438	6,438
55,000	5,721	7,063	7,063	7,063
57,500	6,227	7,688	7,688	7,688
60,000	6,733	8,313	8,313	8,313
62,500	7,239	8,938	8,938	8,805
65,000	7,746	9,563	9,563	8,805
67,500	8,252	10,188	10,188	8,805
70,000	8,758	10,813	10,401	8,805
72,500	9,264	11,438	10,401	8,805
75,000	9,771	12,063	10,401	8,805
77,500	10,277	12,530	10,401	8,805
80,000	10,783	12,530	10,401	8,805
82,500	11,289	12,530	10,401	8,805
85,000	11,711	12,530	10,401	8,805
87,500	11,711	12,530	10,401	8,805
90,000	11,711	12,530	10,401	8,805
92,500	11,711	12,530	10,401	8,805
95,000	11,711	12,530	10,401	8,805
97,500	11,711	12,530	10,401	8,805
100,000	11,711	12,530	10,401	8,805
102,500	11,711	12,530	10,401	8,805
105,000	11,711	12,530	10,401	8,805
107,500	11,711	12,530	10,401	8,805
110,000	11,711	12,530	10,401	8,805
112,500	11,711	12,530	10,401	8,805
115,000	11,711	12,530	10,401	8,805
117,500	11,711	12,530	10,401	8,805
120,000	11,711	12,530	10,401	8,805

**Education, Sport and Culture**

Graph Showing Income Levels and Parental Contributions

**Parental Contribution for Courses - Option 2a**



**Education, Sport and Culture  
Proposals for Student Finance**

Appendix 4g

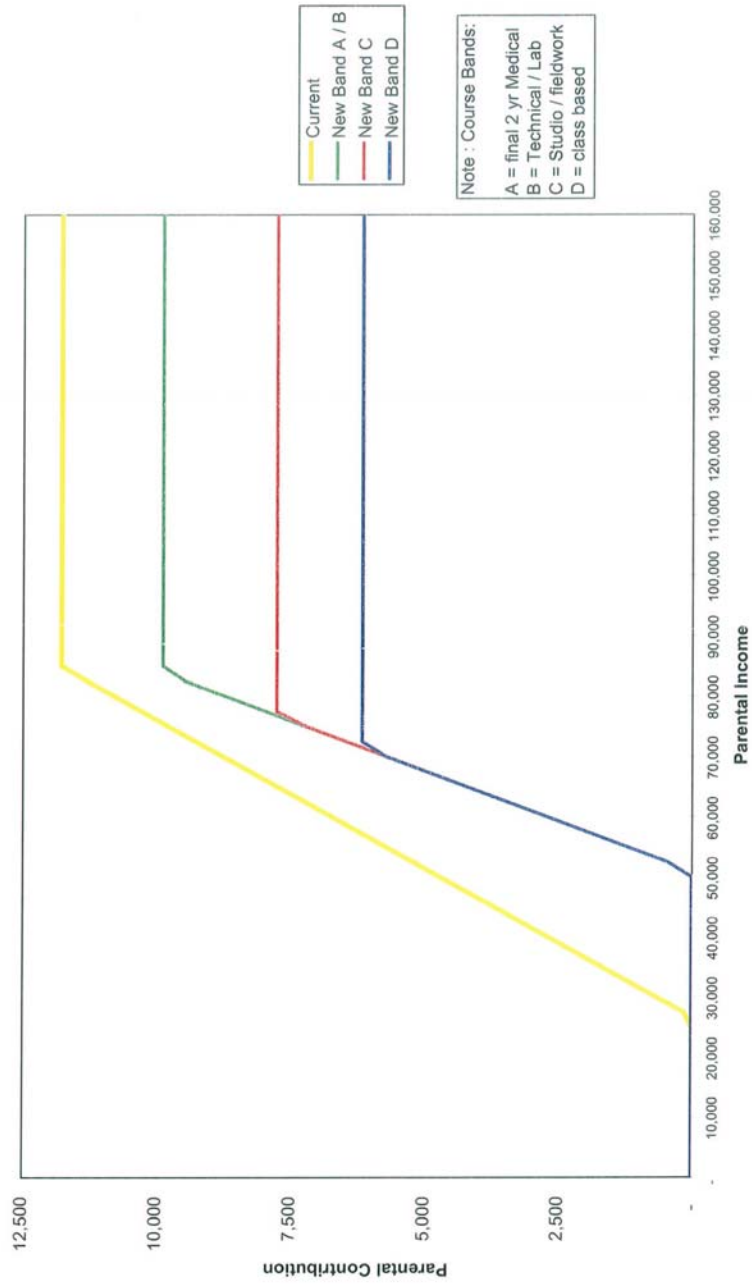
**Table Showing Effect of Proposals on Parental Contribution to cost of Higher Education Courses - Option 2b  
For the Academic Year 2006/07 NEW students**

Min	-	-	-	-
Max	11,771	9,880	7,751	6,155
Exempt	26,750	51,000	51,000	51,000
Rate	20.25%	30.00%	30.00%	30.00%
Max	84,878	83,933	76,837	71,517
Income	Current	New Band A / B	New Band C	New Band D
-	-	-	-	-
5,000	-	-	-	-
7,500	-	-	-	-
10,000	-	-	-	-
12,500	-	-	-	-
15,000	-	-	-	-
17,500	-	-	-	-
20,000	-	-	-	-
22,500	-	-	-	-
25,000	-	-	-	-
27,500	152	-	-	-
30,000	658	-	-	-
32,500	1,164	-	-	-
35,000	1,671	-	-	-
37,500	2,177	-	-	-
40,000	2,683	-	-	-
42,500	3,189	-	-	-
45,000	3,696	-	-	-
47,500	4,202	-	-	-
50,000	4,708	-	-	-
52,500	5,214	450	450	450
55,000	5,721	1,200	1,200	1,200
57,500	6,227	1,950	1,950	1,950
60,000	6,733	2,700	2,700	2,700
62,500	7,239	3,450	3,450	3,450
65,000	7,746	4,200	4,200	4,200
67,500	8,252	4,950	4,950	4,950
70,000	8,758	5,700	5,700	5,700
72,500	9,264	6,450	6,450	6,155
75,000	9,771	7,200	7,200	6,155
77,500	10,277	7,950	7,751	6,155
80,000	10,783	8,700	7,751	6,155
82,500	11,289	9,450	7,751	6,155
85,000	11,771	9,880	7,751	6,155
87,500	11,771	9,880	7,751	6,155
90,000	11,771	9,880	7,751	6,155
92,500	11,771	9,880	7,751	6,155
95,000	11,771	9,880	7,751	6,155
97,500	11,771	9,880	7,751	6,155
100,000	11,771	9,880	7,751	6,155
102,500	11,771	9,880	7,751	6,155
105,000	11,771	9,880	7,751	6,155
107,500	11,771	9,880	7,751	6,155
110,000	11,771	9,880	7,751	6,155
112,500	11,771	9,880	7,751	6,155
115,000	11,771	9,880	7,751	6,155
117,500	11,771	9,880	7,751	6,155
120,000	11,771	9,880	7,751	6,155

**Education, Sport and Culture**

Graph Showing Income Levels and Parental Contributions

**Parental Contribution for Courses - Option 2b**



Note : Course Bands:  
 A = final 2 yr Medical  
 B = Technical / Lab  
 C = Studio / fieldwork  
 D = class based