

# Student Finance

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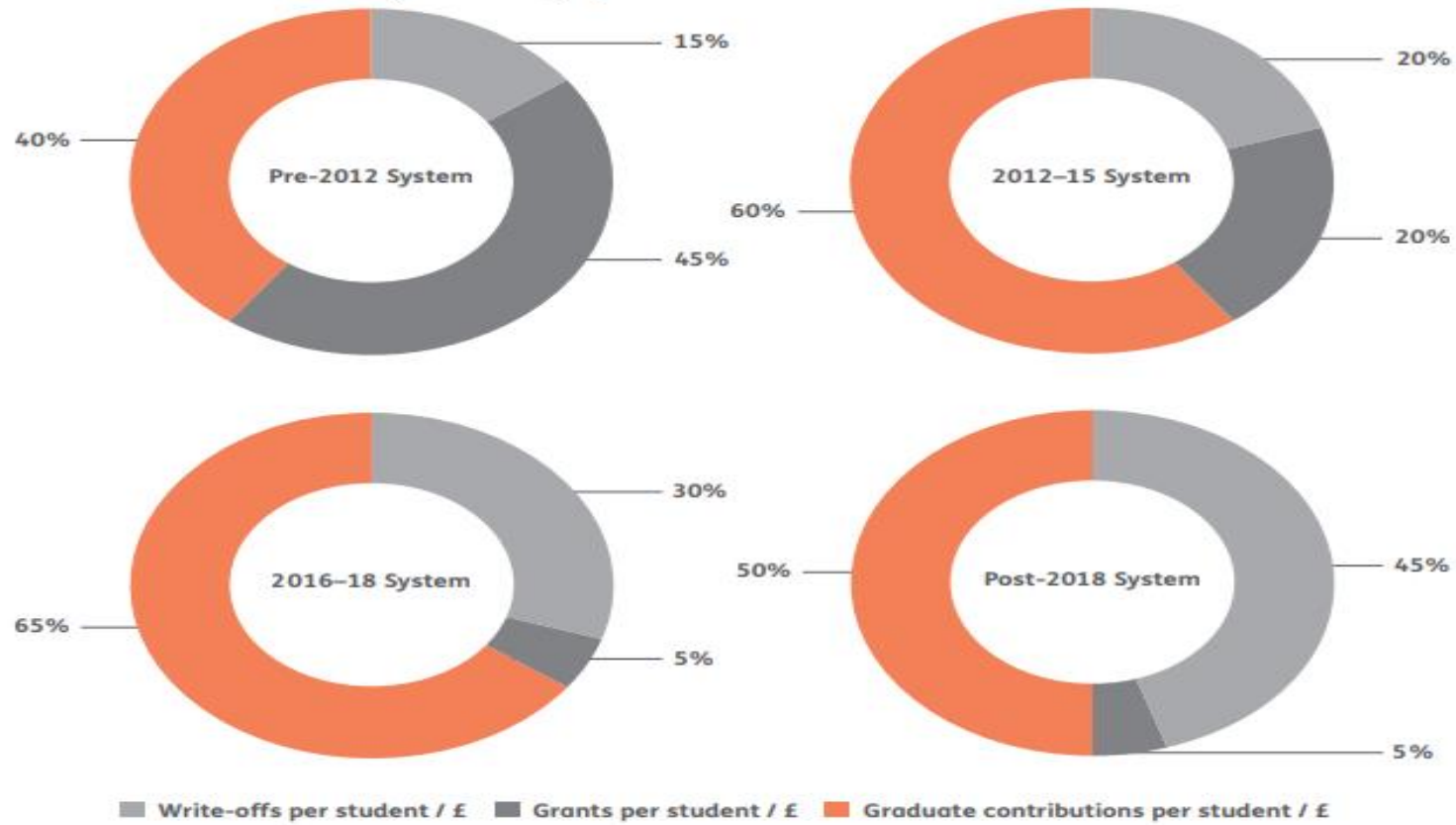


# Shifting responsibilities: Emphasis on reducing the role of governmental responsibility

- Longer duration of payment
- Lower income threshold

# Relative contributions

Figure 6.2: Relative contributions of the taxpayer (grants and loan write-offs) and students (up-front and loan repayments) to the costs of full-time undergraduate HE in the pre-2012, 2012-2015, 2016-2018 and current (post-2018) system<sup>6</sup>



# Student views - what are yours?

Who's going to look after them when they're ill?  
They're paying for the doctors to go to university to look after them when they're ill  
Student, Manchester

# Re-branding

- Tuition fees
- Student Loans Company

# Student views – what are yours?

Because you know tax sounds more like a thing that you're paying back where fee sounds like a debt so that's got negative connotations with it but if it's like a tax that's more you know, sounds fairer  
Student, Kent

It's like calling a cheese toastie a warm cheese sandwich  
Student, Norwich

I think when you say contribution, it is not on yourself, it is with a bunch of people contributing to one cause, so I think it reduces your fear because you are not really alone.  
Student, Hull

# Implications of lowering repayment threshold

Disincentive for some subjects?



# Implications of lowering tuition fees

What does this mean for “low” value courses?





# Student views - low and high value courses

If there was a big shortage of primary school teachers, and they desperately need people to train at uni to become one, then I think they should help them out  
Student, Derby

They'll push me to do another course that I don't feel interested in. I might fall this course because I don't like it.  
Student, Hull

If doctors get a higher wage than a performer then I'm not bothered. They are the heroes, doing the more important thing  
Student, Hull

I don't think this is a good idea as it widens the gap between rich and poor students.  
Student, East London

You will deter people from courses. Courses will be stigmatised. The value will be based on the price.  
Student, East London

# The return of the grant!

- A real impact?
- Psychological impact on the debt-averse?

# Parental contribution to student finance

- Implicit assumption that parents will contribute? Is this fair? Do parents know?
- Parental income – an appropriate measure?

# Questions – impact of recommendations on widening access

- Fee reduction
- Loan conversion to grant for disadvantaged students
- Longer repayments
- Rebranding

