Today's agenda

11.00am How does student representation work?
12.15pm How the higher education sector works
2.00pm Students' unions and the law
3.15pm Understanding fees, loans and student finance
4.30pm How to be an influential and effective SU officer

WONKHE SUs

SU essentials

Understanding fees, loans and student finance

What's happening with student finance and what's coming in the year ahead?

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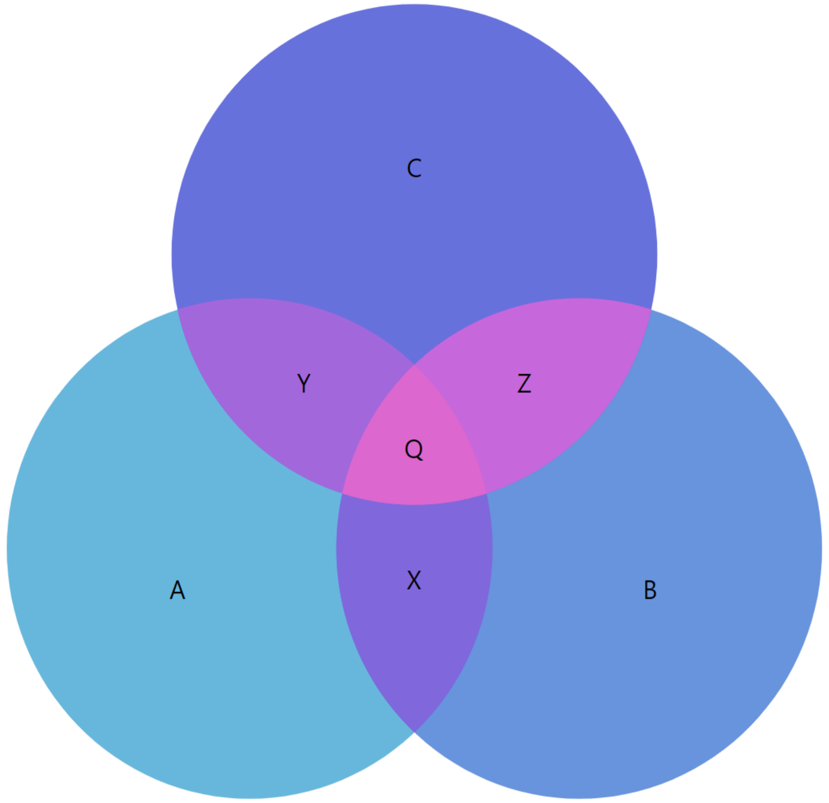
This session

- Explain the headlines of the funding systems around the UK
- Understand some of the major changes (or lack thereof) over the past year
- Consider the year ahead and how the ongoing cost of living crisis may impact students and SUs

Money

- Student financial support – thresholds and amounts
- Inflation (student inflation)
- Costs up, spending power down
- Energy bills
- Rent and demand for housing
- Pressures on university (hardship, student success) funding
- Worsening unit of resource in the university



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Recipient	Amount
Household income £16,000 or less	£1300
Household income £16,001 – £20,000 and from POLAR 1 postcode	£800
Care leavers and estranged students	£2500

Figure 9: Bursaries for new entrants 2020/21 to 2024/25.

- This could be the bursary scheme at your university!
- Judged as what was needed (no more) to make the difference
- 16k is now higher – earnings growth
- £1,300 worth less – inflation rising faster
- Costs of support outside of financial support increasing too, and support from DfE/OfS declining (frozen but volume + inflation)
- Triple whammy!

Student loans

- Tuition fees should double to increase the amount of money spent on students' education
- Interest rates on student loans should decrease to make the system fairer
- If you look at who goes into HE, "free education" would be a middle-class subsidy better spent on early years
- The maximum maintenance loan should be frozen to keep student debt down

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The frame game…

- Wonkhe is the home of higher education people, politics and policy
- People and politics determine frames – the sort of thing you're trying to do and the sort of people you're trying to do it for
- Policy as way of delivering on that frame
- For example: "Helping hard working families get on in life"

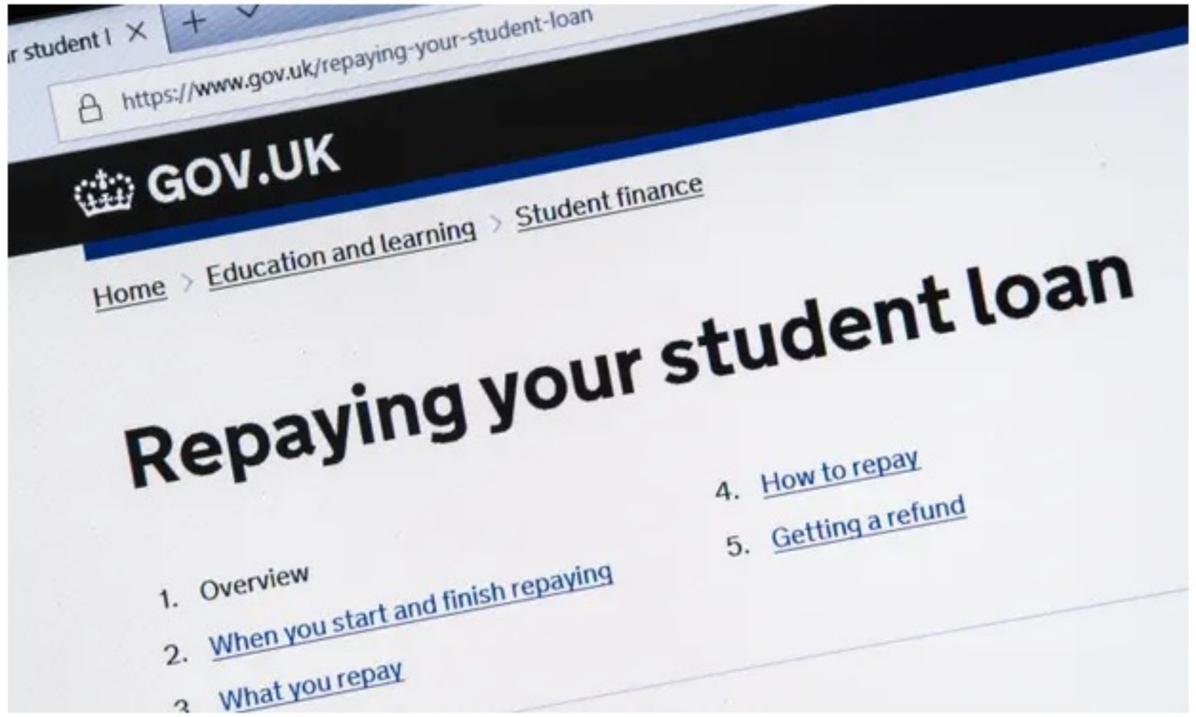
University funding

Ministers to overhaul university funding after long consultation

Exclusive: tuition-fee cuts, cap on student numbers and minimum entry requirements under consideration

Richard Adams *Education editor*

Fri 9 Jul 2021 12.16 BST



Information on repaying student loans on the gov.uk website. Photograph: Sam Oaksey/Alamy

Ministers are to pave the way for an overhaul of university funding, with tuition-fee cuts, a cap on student numbers for certain courses and minimum qualifications among the options being considered in a soon-to-be-published consultation.

The long-awaited consultation document, intended as a response to the Augar review of tertiary funding, is to list potential policies designed to lower the cost to the government of financing England's student loan system, after ministers and advisers failed to settle on a central option.

Divisions between No 10, the Department for Education and the Treasury over alternative policies means the consultation is to include what one sector leader called "a menu of unpalatable options" that have been argued over behind the scenes for several months.

SUs

Are university tuition fees about to be cut to £7,500? Government considers overhaul of higher education funding to lower the cost of the student loan system

- **Consultation document into post-18 education and funding set to be published**
- **It is expected to list potential policies to lower Government's student loan costs**
- **Options also include differential fees for maths, sciences and nursing courses**

By DAILY MAIL REPORTER

PUBLISHED: 01:10, 10 July 2021 | **UPDATED:** 01:33, 10 July 2021

Share 136 shares 700 View comments

Tuition fee cuts and student number caps are being considered by the Government as part of an overhaul of university funding.

Minimum English and maths GCSE grades for degree courses could also be introduced.

The Department for Education is due to publish its long-awaited consultation document in response to the 2019 Augar review of post-18 education and funding.

Read all about it

UK universities ✓ Added

No 10 plans to lower salary level at which graduates start repaying loans

Bill to UK taxpayer deemed too high amid effort to encourage more students into vocational training

The National Union of Students says it will be 'totally opposed' to any reduction: 'The injustice is simply astounding' © Oli Scarff/AFP/Getty

Bethan Staton in London and **George Parker** and **Peter Foster** in Brighton SEPTEMBER 26 2021

1308

The government is planning to cut the earnings threshold at which graduates begin repaying student loans in a bid to save the Treasury money and push more young people towards cheaper vocational education.

Chancellor Rishi Sunak wants to overhaul student financing in his spending review ahead of next month's Budget, reflecting Treasury concerns that the taxpayer is footing too great a burden of funding university courses.

WONKHE SUs

Read all about it

- The government is planning to cut the earnings threshold at which graduates begin repaying student loans in a bid to save the Treasury money and push more young people towards cheaper vocational education.
- Chancellor Rishi Sunak wants to overhaul student financing in his spending review ahead of next month's Budget, reflecting Treasury concerns that the taxpayer is footing too great a burden of funding university courses.
- Currently graduates start to pay back student loans when their salary hits £27,295, but ministers are looking to reduce that figure. "That's the plan," said one minister.

UK universities ✓ Added

No 10 plans to lower salary level at which graduates start repaying loans

Bill to UK taxpayer deemed too high amid effort to encourage more students into vocational training

The National Union of Students says it will be 'totally opposed' to any reduction: 'The injustice is simply astounding' © Oli Scarff/AFP/Getty

Bethan Staton in London and **George Parker** and **Peter Foster** in Brighton SEPTEMBER 26 2021 1308

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Mandelson hints tuition fees could rise

Paying for excellence must not come at price of barring poorer students, says business secretary ahead of independent review

Peter Mandelson. Photograph: Lefteris Pitarakis/AP

The government today gave its strongest indication yet that it wants university tuition fees in England to increase.

The business secretary Lord Mandelson told university leaders he would not preempt a review this autumn into whether fees, capped at £3,225 a year for students starting in October, should rise.

But Mandelson, whose department is in charge of universities, told vice-chancellors that excellence in higher education was "not cheap" and the country "had to face up to the challenge of paying for excellence".

The peer would not be drawn over how much fees could rise. However, a report by vice-chancellors in March argued that £5,000-a-year fees would not deter students, even though the National Union of Students says this would leave most graduates more than £27,856 in debt by the end of their courses.

A separate poll has shown two-thirds of vice-chancellors want fees to rise and more than half want them to increase to £5,000 or more.

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FUNDING OUR FUTURE
I pledge...
TO VOTE AGAINST
ANY INCREASE IN FEES
in the next parliament
and to pressure the
government to introduce
FUNDING OUR FUTURE


FUNDING OUR FUTURE
BLUEPRINT
FOR AN ALTERNATIVE HIGHER EDUCATION FUNDING SYSTEM

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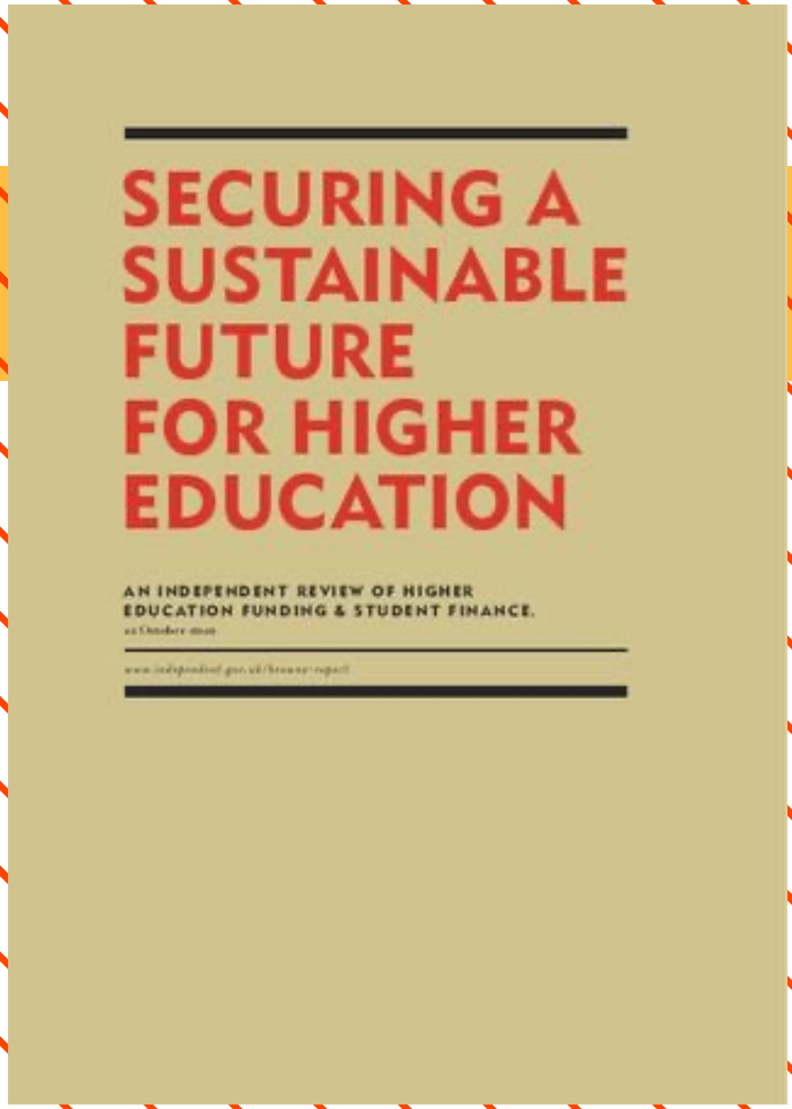
Browne

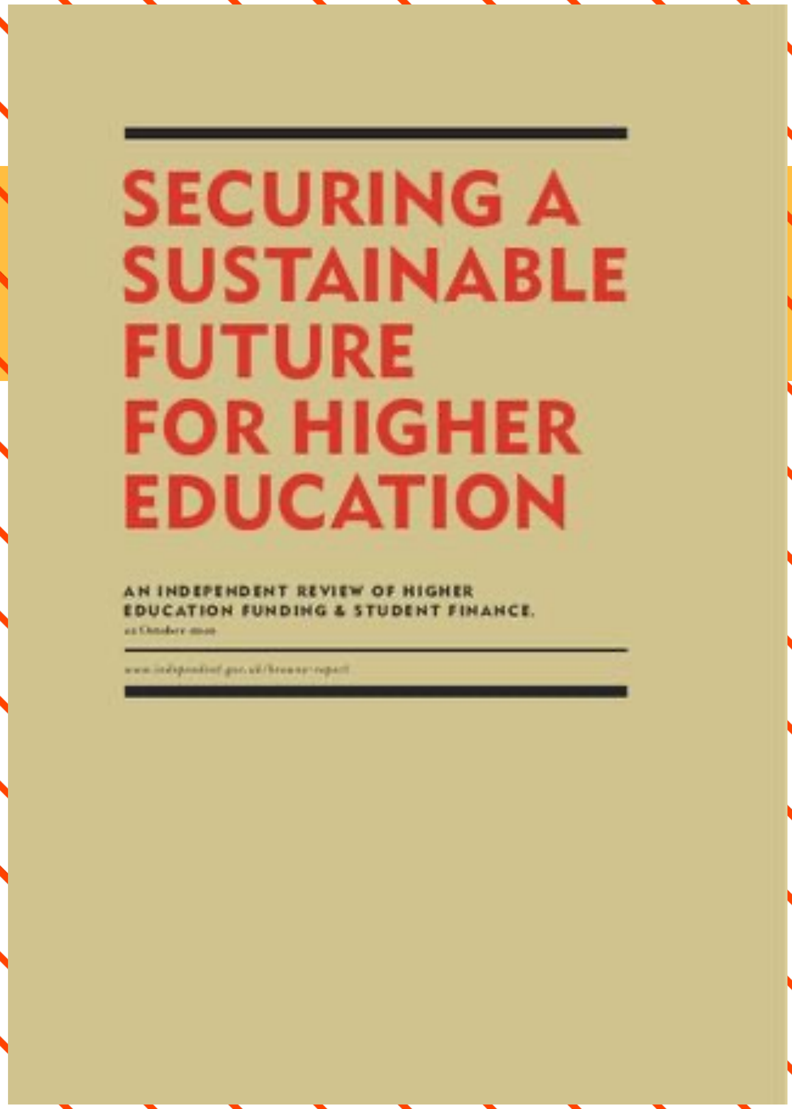
- Removing the £3,290 cap on fees - no cap
- Upfront loans to cover tuition fees and living costs of students.
- Means tested grants would be available for students from lower income families.
- Students would repay the loans after graduation, and only when they are earning more than £21,000.
- Repayments would be made at a rate of 9% on any income above £21,000.
- Any debt not repaid after 30 years would be written off.
- For comparison, the system at the time demanded repayments of 9% on income above £15,000, and debt was written off after 25 years.
- Part-time students would no longer have to pay upfront tuition fees, and would instead be eligible for loans.



Browne

AMOUNT OF THE LEVY AT DIFFERENT FEE LEVELS

Nominal fee up to /£	6,000	7,000	8,000	9,000	10,000	11,000	12,000
Levy per additional £1,000	–	40%	45%	50%	55%	65%	75%
Proportion of total received by institution	100%	94%	89%	85%	81%	77%	73%


SECURING A SUSTAINABLE FUTURE FOR HIGHER EDUCATION

AN INDEPENDENT REVIEW OF HIGHER EDUCATION FUNDING & STUDENT FINANCE.

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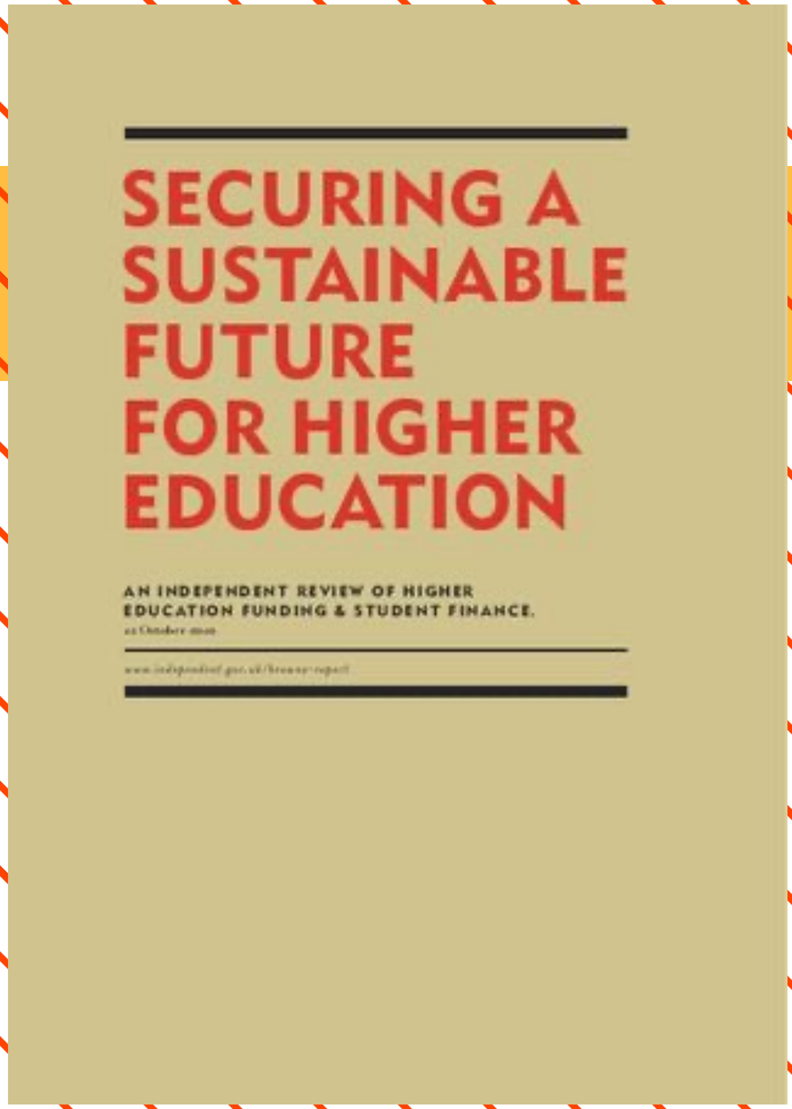
2010 onwards

- Vince Cable and David Willets (BIS)
- £9,000 (tripling) fees (but RAB 33%)
- Income contingent repayment with threshold
- Removal of number cap (and caps)
- Intense competition
- A regulated quasi market of autonomous providers (consumer information, outcomes, top up interventions on access)
- (Beware the trade offs here)


SECURING A SUSTAINABLE FUTURE FOR HIGHER EDUCATION

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Problem?

- A subsidy that only kicks in if you’re not economically successful, when you’re at the other end of your life, and is likely to be reduced.

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DEMO
LITION
10.11.10

News › UK News

Nick Clegg signed LibDems’ death warrant with tuition fees vote betrayal

Nick Clegg signed the Liberal Democrats’ death warrant yesterday when he ignored student protests to triple university tuition fees.

SHARE

By Bob Roberts
00:07, 10 DEC 2010 | UPDATED 09:18, 27 JAN 2012

NEWS

The decade

- Cap on student numbers removed
- Fees not variable (7.5k average modelled)
- Mature and part time participation collapses
- "New" and "alternative" allowed and encouraged
- Participation not impacted
- Postgraduate loans
- Earlier loans sold off…
- Threshold debate…

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Warning: Govt may retrospectively hike student loan costs – if it does I pledge to organise protest

Martin Lewis
9 January 2015

Update: 6 July 2015: *Sadly, since I first wrote this blog, the likelihood of the Government freezing the student loan repayment threshold – and thus retrospectively increasing the cost of student loans – has increased.*

There have been more mutterings from policy wonks, plus the former Minister for Universities (though no longer an MP), David Willetts, – the one who introduced the system – has written that he thinks a freeze should happen. This is a particular disgrace as it was him who promised it would rise in the first place.

This is a fast-moving subject, it could change as soon as this week's Budget: updates on it and any action will go in my weekly email. Also, watch my BBC Daily Politics rant on it from Friday 3 July 2015.

Let me be plain – I am writing this blog to put down a marker to the Government. If it decides to renege on its promise to uprate the £21,000 student loan repayment threshold, it will have mis-sold university education to many students, betraying both them and me personally and I will do all I can to organise protest.

It is thankfully only a mooted idea so far, yet I'm worried that it is quickly gaining traction. So I want to bash out a quick explanation…

- **What is the uprating of the £21,000 threshold?**
  Students in England who started university in or after 2012 will repay 9% of everything they earn above £21,000 (pre-tax salary) once they graduate. The first repayment will be in 2016, then from the following year the repayment level is due to increase in line with average earnings. This is very important – if it doesn't increase, in real terms students (ie, factoring out inflation) will be paying an ever increasing proportion of their monthly income on student loans.

For a more detailed explanation see my 20 student loans mythbusting guide.

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Snap!

Labour pledges to abolish tuition fees as early as autumn 2017

Jeremy Corbyn to say party will seek to provide free tuition for EU students in UK, with reciprocal arrangements in Europe

▲ Jeremy Corbyn plays an erhu on a visit to the Pagoda Arts and the Wah Sing Chinese community centre in Liverpool on Sunday. Photograph: Matt Cardy/Getty Images

New university students will be freed from paying £9,000 in tuition fees as early as this autumn if Labour wins the election, Jeremy Corbyn will say on Monday.

Damian Green on the "Youthquake"

He argued that the party needed to "change hard" to woo young, educated voters who backed Labour:

"I think this is clearly a huge issue. I think in the long term we've got to show that they are getting value for the money.

If we want to have 40%-plus of people going to university and if we want those university courses actually to be valuable, which I think is where the strain is often taken in European universities – you actually look at the teaching that you get in some European universities, you have lecture halls with 600 people in and things like that – it's not actually as good a teaching and learning experience as you get in this country."

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Nick Timothy

"Ministers have argued for years that more people with degrees means more economic growth: we need, therefore, more graduates.

"But there has been no improvement in Britain's productivity as graduate numbers have increased.

"Many graduates work in non-graduate jobs, and many earn no more than if they had not gone to university at all.

"Certain degree subjects offer no return on investment, while studies show there are entire universities where average graduate earnings 10 years after study are less than those of non-graduates.

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Conservative party conf 2017

“The British Dream”

- We want everyone to have the opportunity to benefit from studying more after they leave school. Because it’s good for them and good for the country too. But today, young people take on a huge amount of debt to do so. And if we’re honest, some don’t know what they get from it in return. We have listened and we have learned. So we will undertake a major review of university funding and student financing.
- We will scrap the increase in fees that was due next year, and freeze the maximum rate while the review takes place. And we will increase the amount graduates can earn before they start repaying their fees to £25,000 – putting money back into the pockets of graduates with high levels of debt.

Phillip Augar

THE REVIEW MUST:

Maintain the principle that students should contribute to the cost of their studies while ensuring that payments are progressive and income contingent.

Continue with the reforms in train to build a strong technical and further education sector that encourages the skills that we need as a country.

Place no cap on the number of students who can benefit from post-18 education.

Support the role of universities and colleges in delivering the Government's objectives for science, R&D and the Industrial Strategy.

Alison Wolf

“As Professor Alison Wolf argues, sub-degree technical qualifications can have high labour market value and contribute to productivity growth. They are shorter and often cheaper. And they would serve many young people better than many of the degrees on offer today.

Ministers could accept Wolf’s proposal for a single financial entitlement, held by the individual and spent whenever they wish on whatever kind of tertiary education they choose.

Rather than forcing half of the population into expensive undergraduate courses, young people could choose the kind of study that suited them.

Students would have an incentive to shop around for the best-value courses. Universities would be more likely to compete on price, rather than charge the maximum permissible fee.

And the debts accrued – for the entitlement would be repayable – would be more affordable.

Alison Wolf

Ministers would need to introduce high-quality technical qualifications that have not existed since the decline of HNCs and HNDs in the Eighties and Nineties.

They could cap the fees for these qualifications at a lower level than for undergraduate courses, making them more attractive.

They should also restrict who is allowed to study for a degree: England is unusual in having no such restrictions, and students with lower qualifications such as BTECs now form a quarter of undergraduate entrants.

Finally, ministers should establish high-quality places of technical education. The Government plans to open new "institutes of technology", although the budgets available mean they will be small in number or resources will be spread so thin that the institutes will fail.

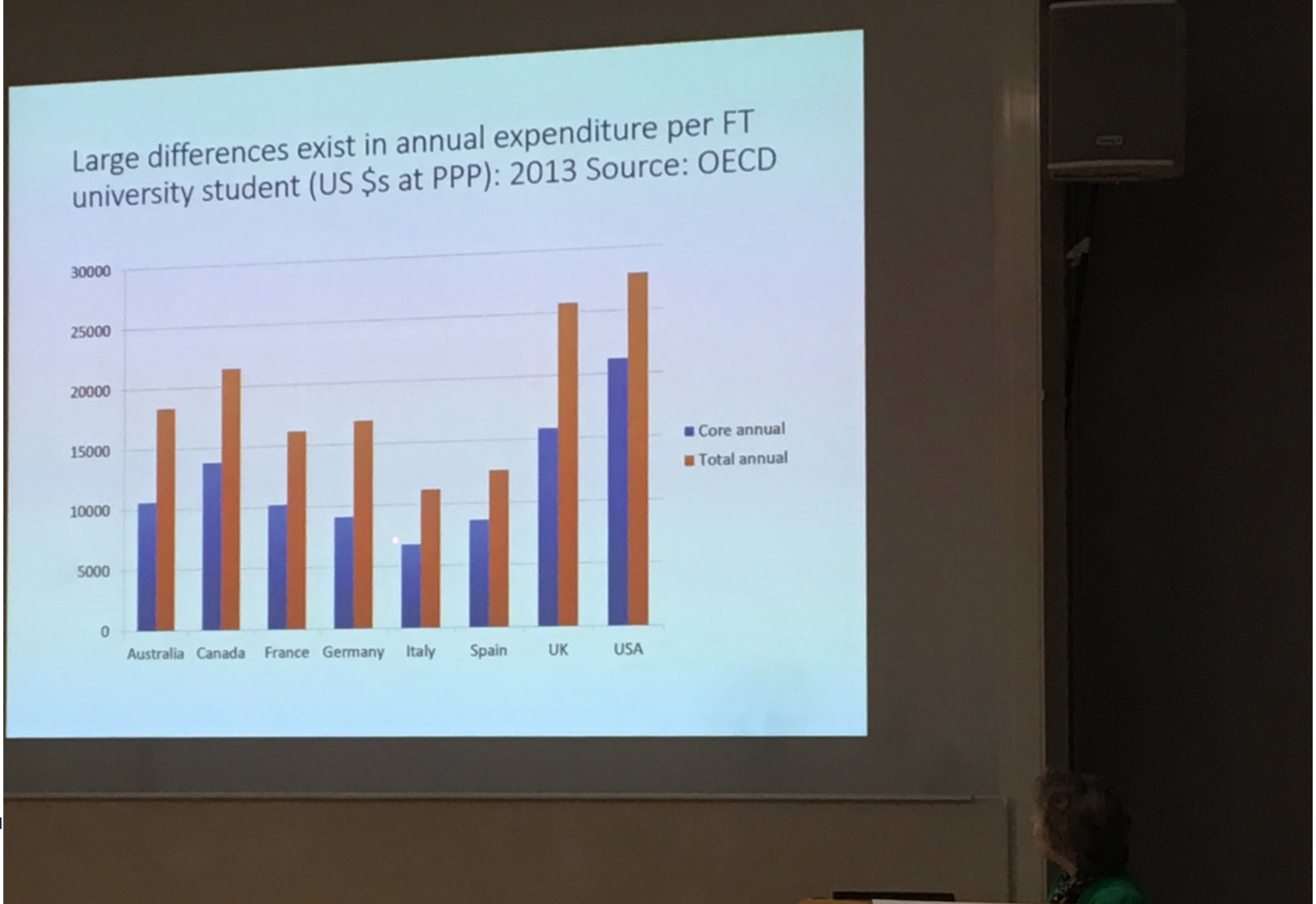
Alison Wolf

Ministers could avoid this by forcing the conversion of a number of universities into these new institutes, which could be modelled on the Dutch Hogescholen, German Fachhochschulen, or even the successful polytechnics that existed in this country until the early Nineties.

Well-paid vice chancellors will protest, but the gravy train exposed by Lord Adonis, the architect of tuition fees, must be stopped.

Universities might be independent organisations, but many are charities that have lost sight of their charitable purpose.

And they are wholly dependent on financial arrangements that are set by the government, underwritten by the taxpayer, and blight young people's futures.

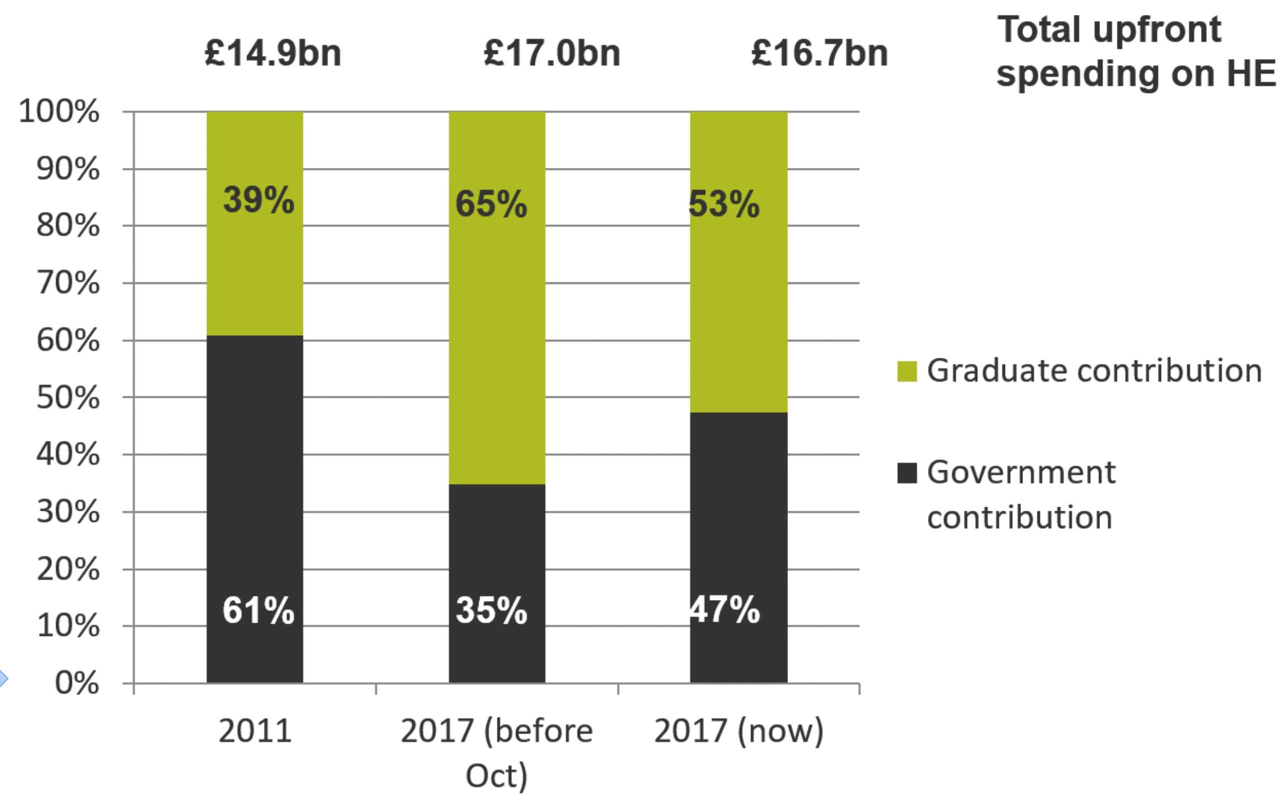

Large differences exist in annual expenditure per FT university student (US $s at PPP): 2013 Source: OECD
30000
25000
20000
15000
10000
5000
0
Australia
Canada
France
Germany
Italy
Spain
UK
USA
Core annual
Total annual

WON

Value for (state/student) money

Institute for Fiscal Studies

- Fees and debt rising (till 2017 freeze)
- Actual student contribution typically smaller
- Parental contribution up to £5,523 per year (Martin Lewis)
- Some students don't pay anything (their parents pay it all)



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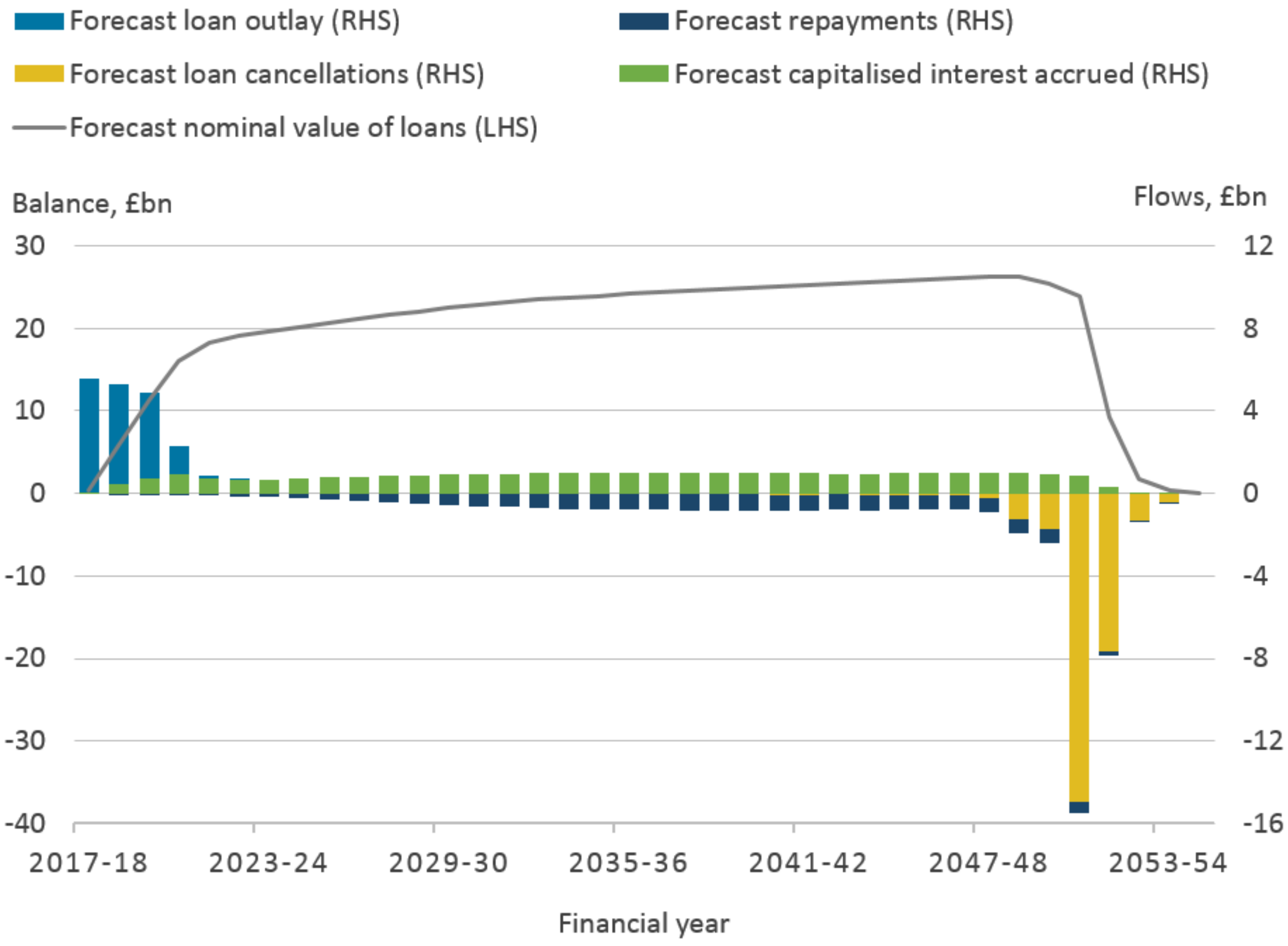
ONS

National Finances

- Repayments counted as income
- Costs (subsidy) only recognised at write off

Students

- I'll only believe the subsidy near death and if I fail



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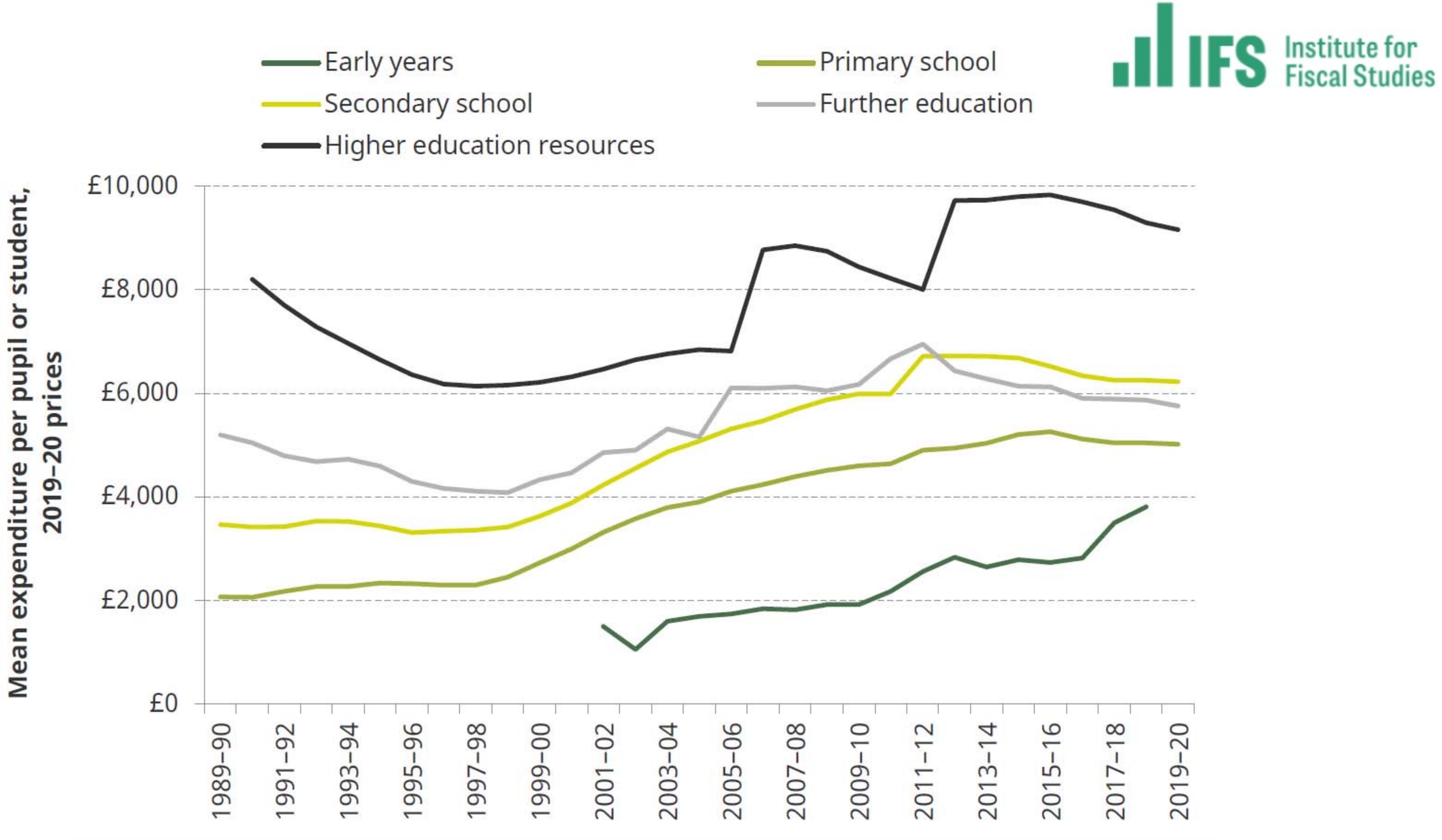
The IFS “education spending squid”



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Augar

- £7,500 fees
- Return of grants

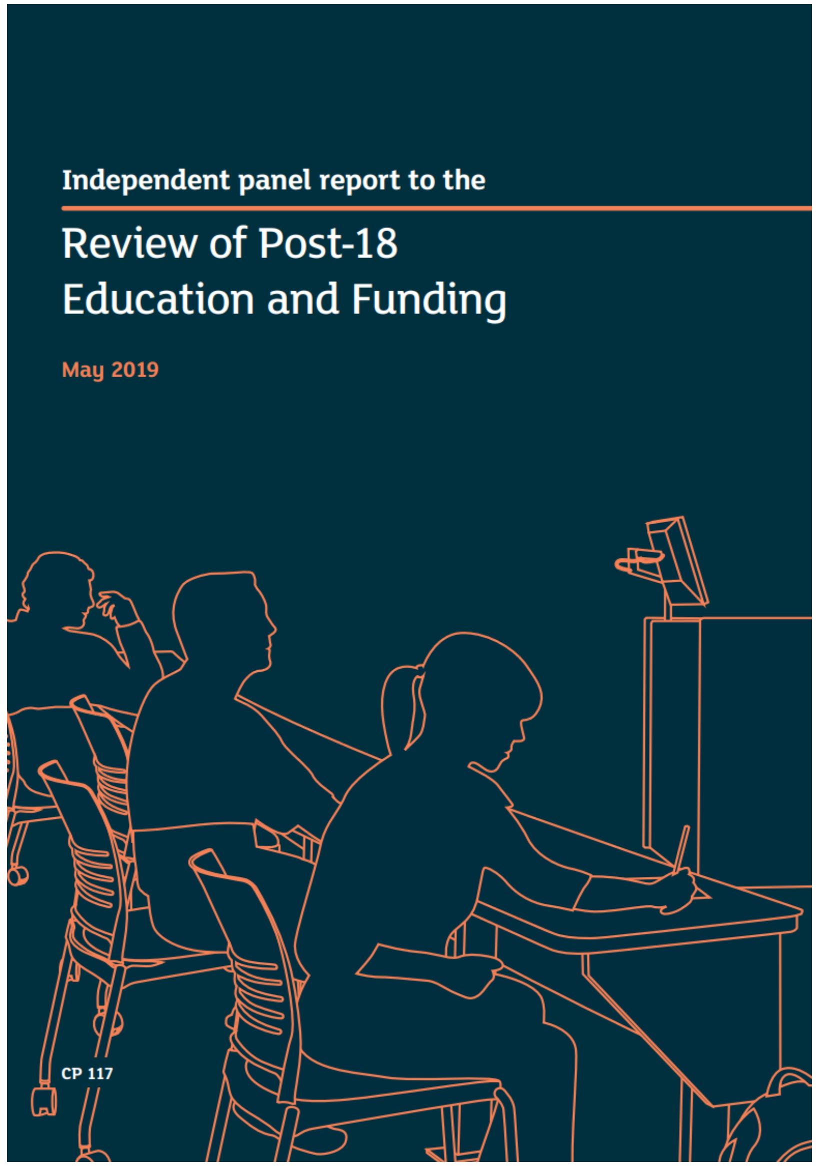

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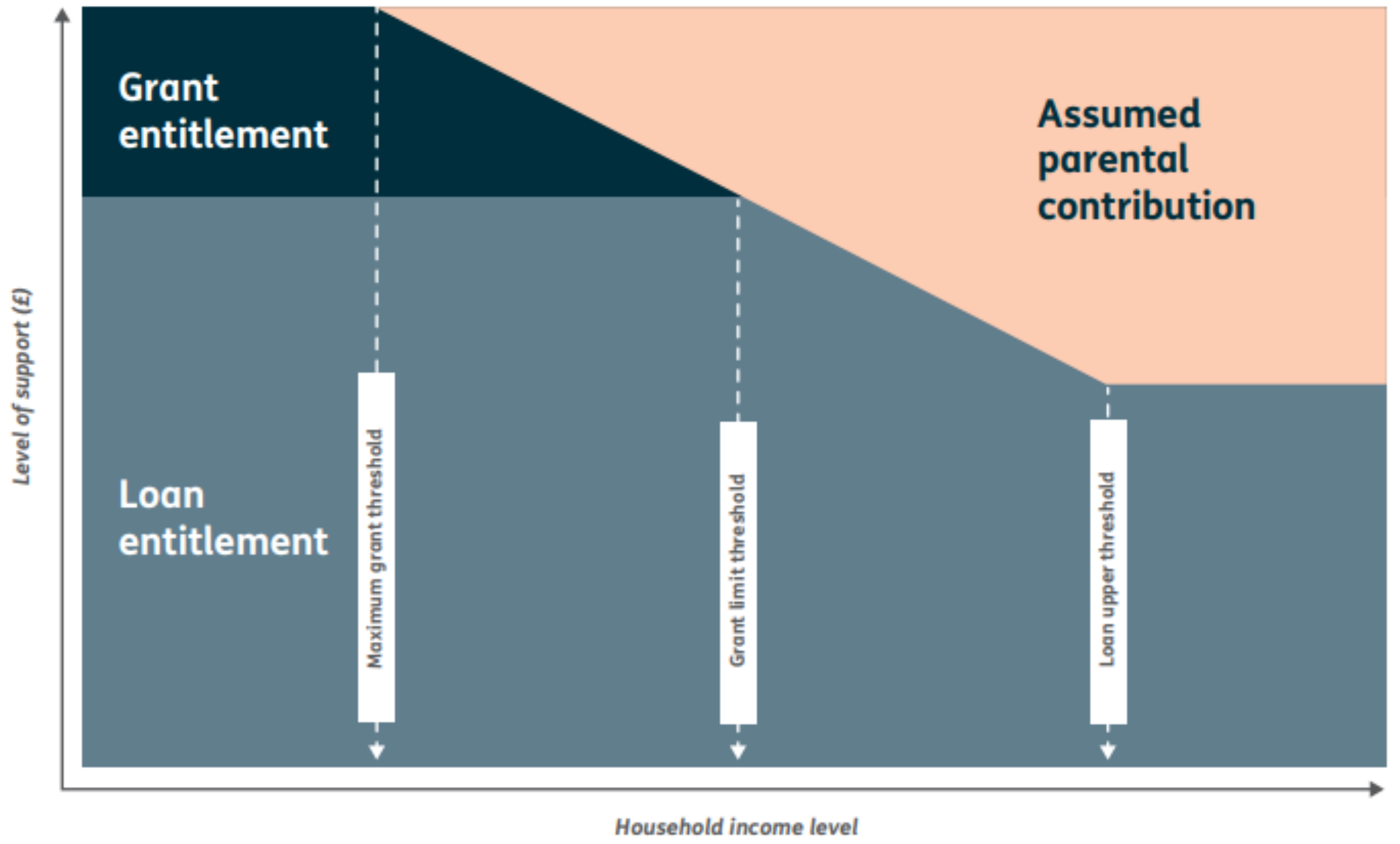
Figure 7.6: Illustrative post-18 maintenance package



We would expect the additional call on public funds from this proposed change to be fairly modest. The cost to the taxpayer of replacing loan funding with grant funding depends on the level of loan repayments that would have been made. As earnings tend to be lower for graduates with lower prior attainment and from disadvantaged backgrounds,[21] that level of foregone loan repayments from students from low-income households is likely to be low.

“

So as we look ahead to the spending review and beyond, I believe the Government will need to take very seriously the report’s proposals to boost Further Education spending and put right the errors of the past . . .

. . . To restore higher education maintenance grants, so students from the poorest backgrounds no longer leave university with a higher level of headline debt than the richest . . .

. . . And to cut tuition fees, so students pay a fairer price for their education.

THERESA MAY, LAUNCH OF AUGAR, MAY 2019

Debt framing

- Augar said £23,000 as the average non graduate salary (as per FT)
- But in 2019, Augar used 2018-19 prices
- "However, the panel would expect this change to be implemented… in academic year 2021/22. At this point – on current earnings forecasts – the recommended threshold would have risen to approximately £25,000, around the same nominal level as today…. Once introduced, that threshold should continue to increase with average earnings over time, as is currently the case."
- 2020 the median non-graduates earning figure was £25,500, the 2021 figure is projected to be £26,500 and the 2022 figure is projected to be £27,105 – almost exactly the same as where the threshold is now!
- Instead of taking the median non-graduate salary in general (£25,500), Willetts quotes the median non-graduate salary for people in their twenties (£21,500) and then as if by magic, £23,000 starts to look generous.

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2021 Political context

- Red wall, “Place”
- Somewhere rather than anywhere
- Austerity
- Levelling up by levelling down
- Universities, students, voting intentions, culture wars
- Significant pressure on the system is coming

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2021 Economic context

- Treasury keen on saving money post-pandemic
- Universities inside DfE these days – schools the priority
- Commitment to spend £££ on the “other” 50%
- Participation demand growing
- Inflation rising

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2022 Economic context

- All of that plus Ukraine and energy prices catastrophe
- Major cost of living crisis

9k fees

- When £9k fees came in, the loss on loans was projected to be in the region of 30p in the £. That is, 70p would be repaid.
- The average fee levied was projected to be £7.5k
- (Almost) everyone charges £9k
- Last year estimated non-repayment on new loans thought to be in the region of 55%. That is, for every £ loaned, the treasury expects the equivalent of c. 45p in return

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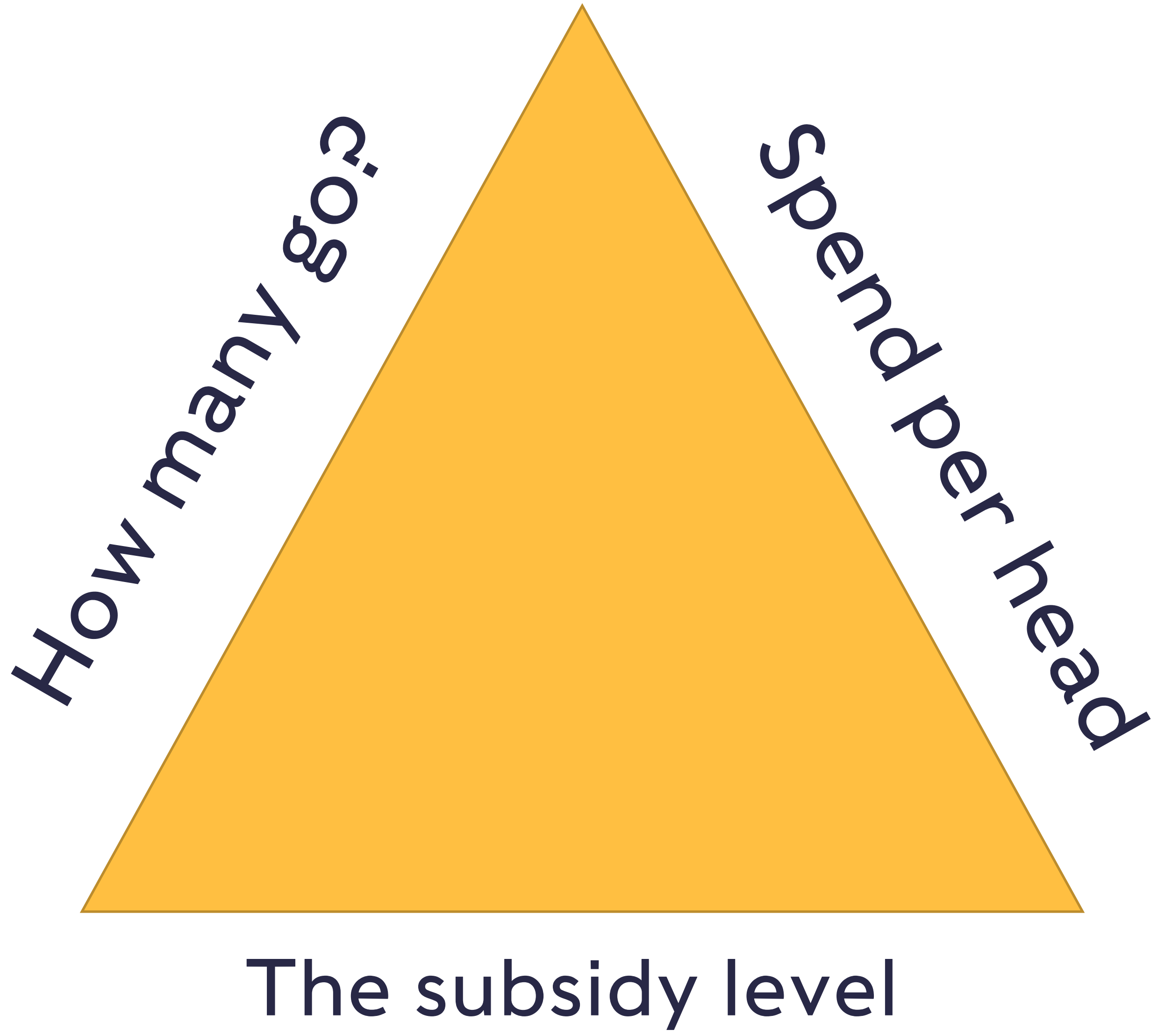
The Bermuda Triangle



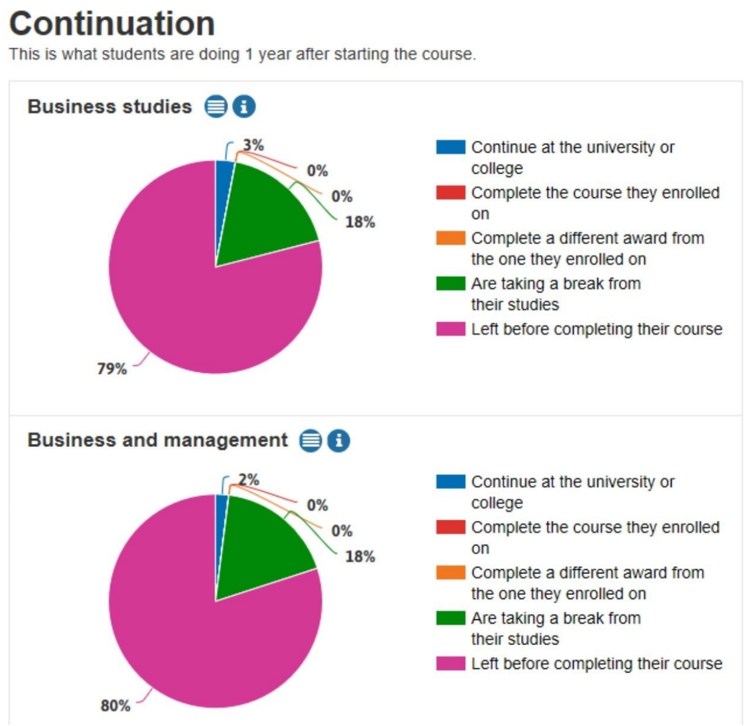
How many go?

- See FE 2000s framing about “best courses for them” (and the economy)
- Surely some provision is a problem?

Two big options:

- Restrict by entry criteria (Level 3 or even 2)- DfE
- Restrict by exit outcome – OfS (B3)

- Is everyone recruited benefitting?
- Are some students being mis-sold?



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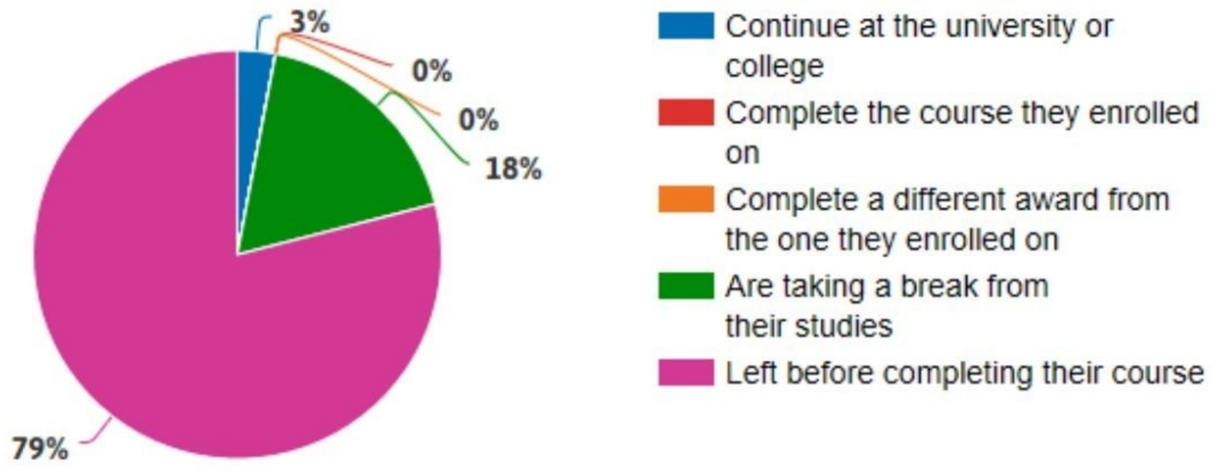
How many go?

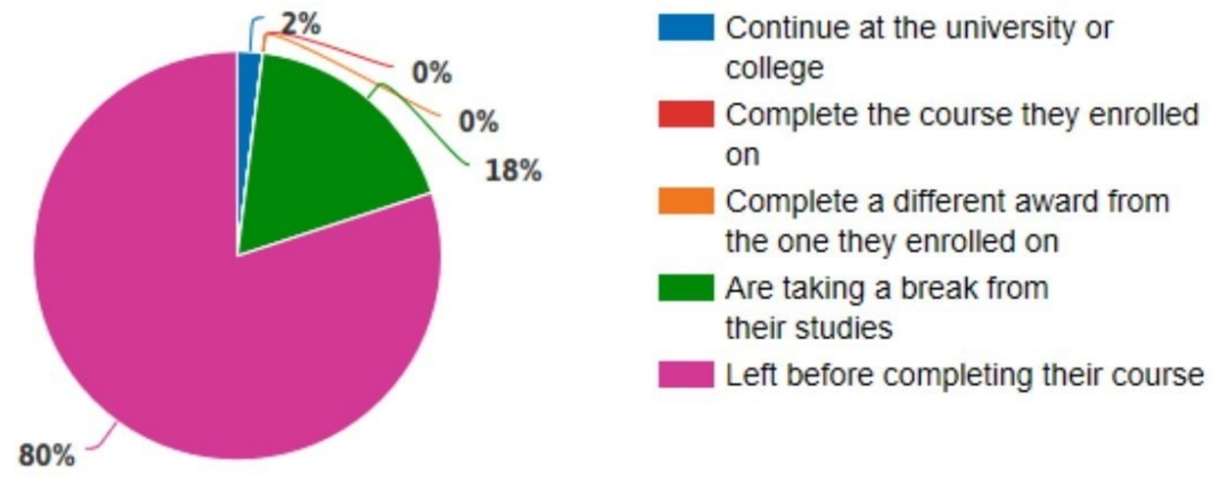
Continuation

This is what students are doing 1 year after starting the course.

Business studies



Business and management

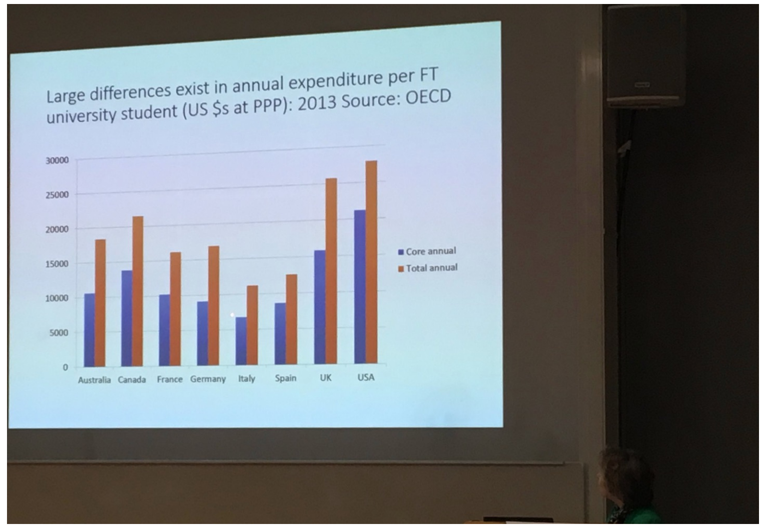


Spend per head

- We are more expensive
- What have the incentives done to supply?

Two (four) big options (not mutually exclusive):

- Across the board restrictions (freezes)
- Pricing and subsidy (although beware counterintuitive incentives)
  - You could charge more “realistic” fees
  - Or you could change value of voucher to uni
  - Or cut fees and squirt your subsidy where you want it to go



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Ways to save…

The available levers are:

- The principal (the amount loaned out)
- The interest rate
- The repayment threshold
- The repayment rate (ie 9%, 6%)
- The term (write off)

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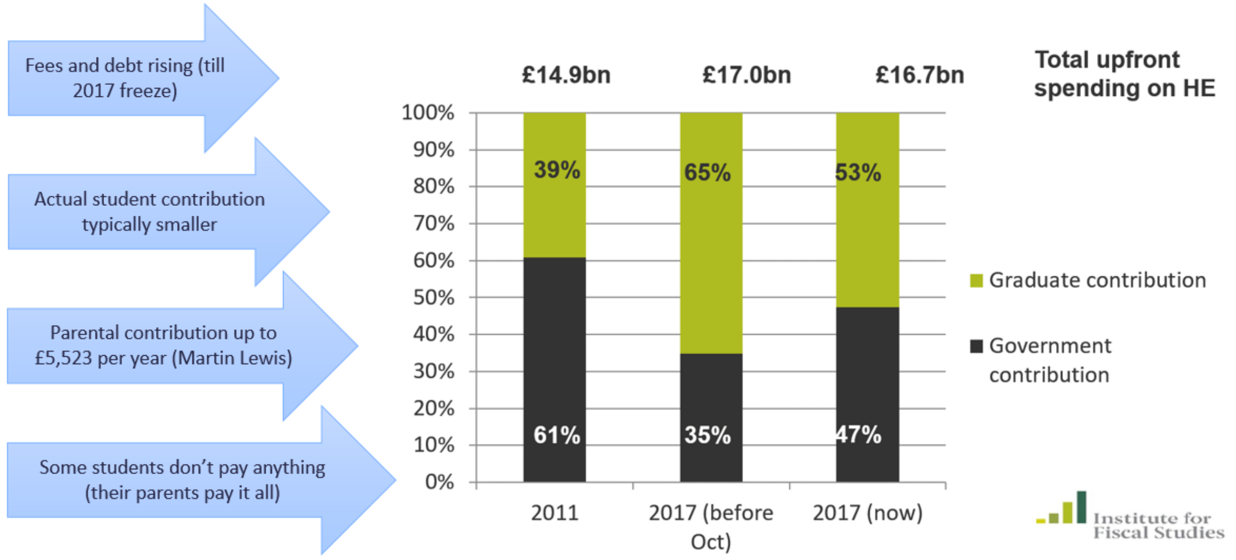
Grads pay more

- The scheme was supposed costs 33p in the pound but costs around 54p in the pound

Two big options (not mutually exclusive):

- Graduates pay more in their 50s (repayment term)
- Graduates pay more in their 20s (repayment threshold)
- Both regressive.



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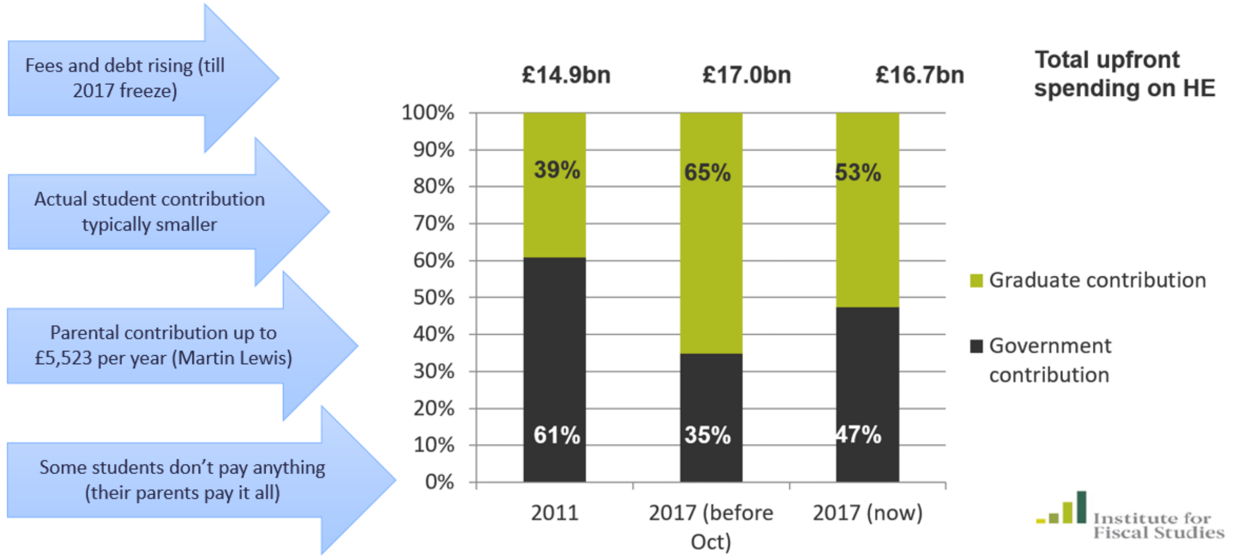
Grads pay more

- Freeze repayment threshold
- New borrowers – extend the term from 30 years to 40 years



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In other words…

- Current student loans mainly paid between late 20s and late 50s
- Proposal would "stretch" that so that more repaid in 20s and more repaid in 50s

- But graduate jobs and housing crises…
- Plus pensions and social care crises…
- And – the £10k whammy!
- "The more it becomes like a loan the less progressive it is. And what about those rich enough to escape it?"

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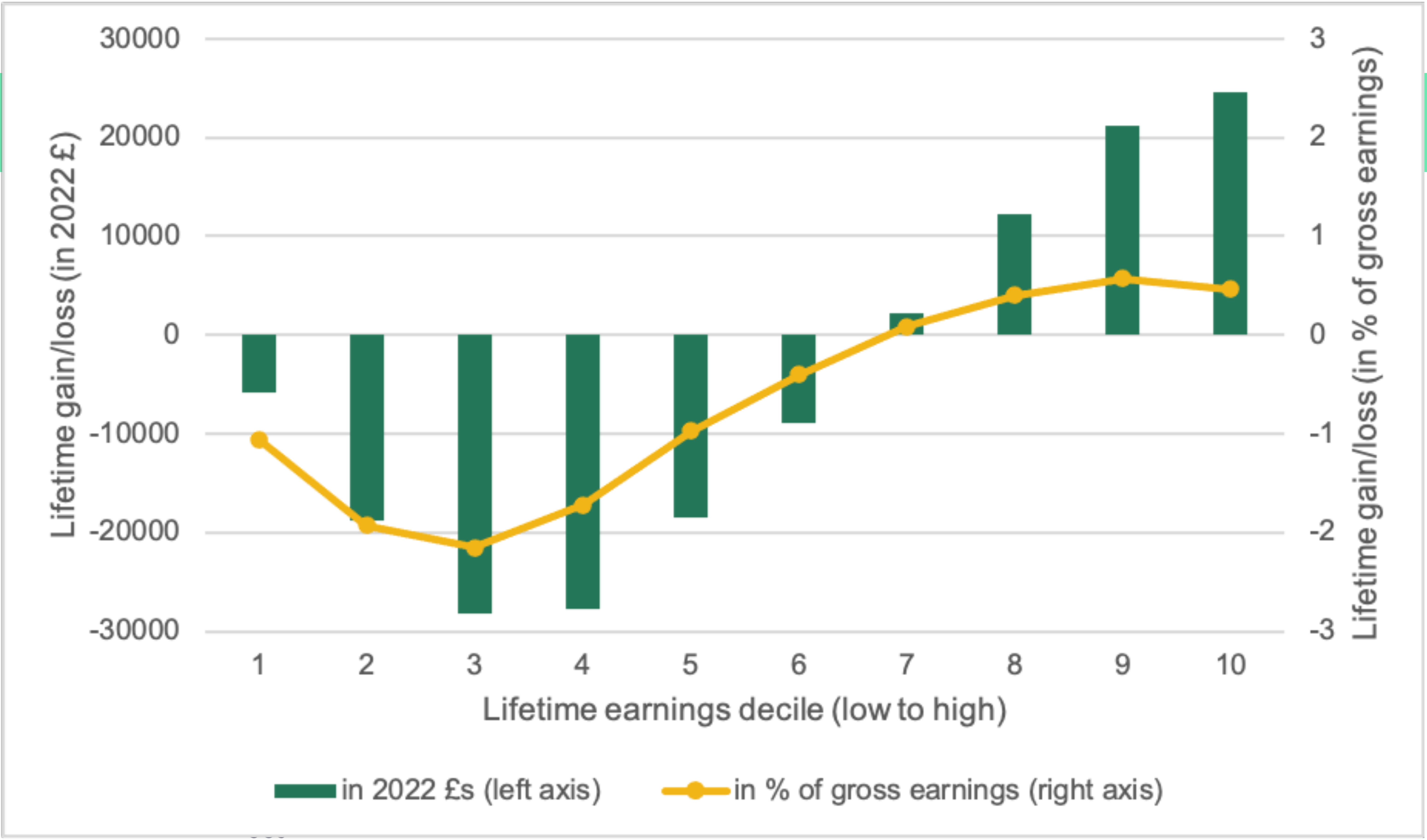

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10
Lifetime gain/loss (in 2022 £)
Lifetime gain/loss (in % of gross earnings)
Lifetime earnings decile (low to high)
in 2022 £s (left axis)
in % of gross earnings (right axis)

The frame game

- The system as a loan – people hate debt, look at the big figure, people want out of / to "escape" debt, people want to repay their debt. More of the debt should be repaid when people earn more than non grads.
- The system as a tax – we are a low tax party, look at the state of the tax system, marginal tax rates are high, tax burden on the young high

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Frames fun

Intergenerational fairness?

- Strikes
- Lack of F2F and "sacrifice", no refunds
- Cost of renting and housing ladder
- NI levy/hike
- More strikes!
- £xOO a year in your twenties
- Newly graduated student nurses

But which frames matter to Con MPs and voters?

A generation that sacrificed the most – who lost a year of face to face teaching, practical experiences, extra curricular activity and suffered mental health declines as a result – are now rewarded for it not with a tuition fee cut as they'd asked for in that petition they'd signed, but a marginal tax rate in their twenties of 42.25% for those with an undergraduate degree, and 48.25% for those with a PG loan too.

Graduate tax?

- Some pay upfront (assumed to be rich)
- Some overpay/pay early/avoid interest (are mainly v well off)
- Some pay it off
- If it was x% above a threshold for 30 years (with holidays...)
- Get rid of "principal" as figure, fund courses appropriately

- But levied on pay/income like NI?
- Would hypothecation survive?
- What about people who don't do full three years?
- Universities worried about break of the link between fee and their income
- What if you do sub degree, or fail, or take one module?

The nations…

University or student domicile?

- Wales – similar (with aligned repayment terms) but slightly lower fee and more generous maintenance
- Scotland – free fees for home domicile students, less generous maintenance loans
- Northern Ireland £4,630 (3k euros or £9,250 RUK)

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International students

In theory the immigration rules mean that no student should ever face hardship as they need "enough" money to pay fees and live on when they enter the country

- "No recourse to public funds"
- The published affordability level and IAG?
- International agents
- Currency fluctuation
- Unexpected circumstances

Maintenance

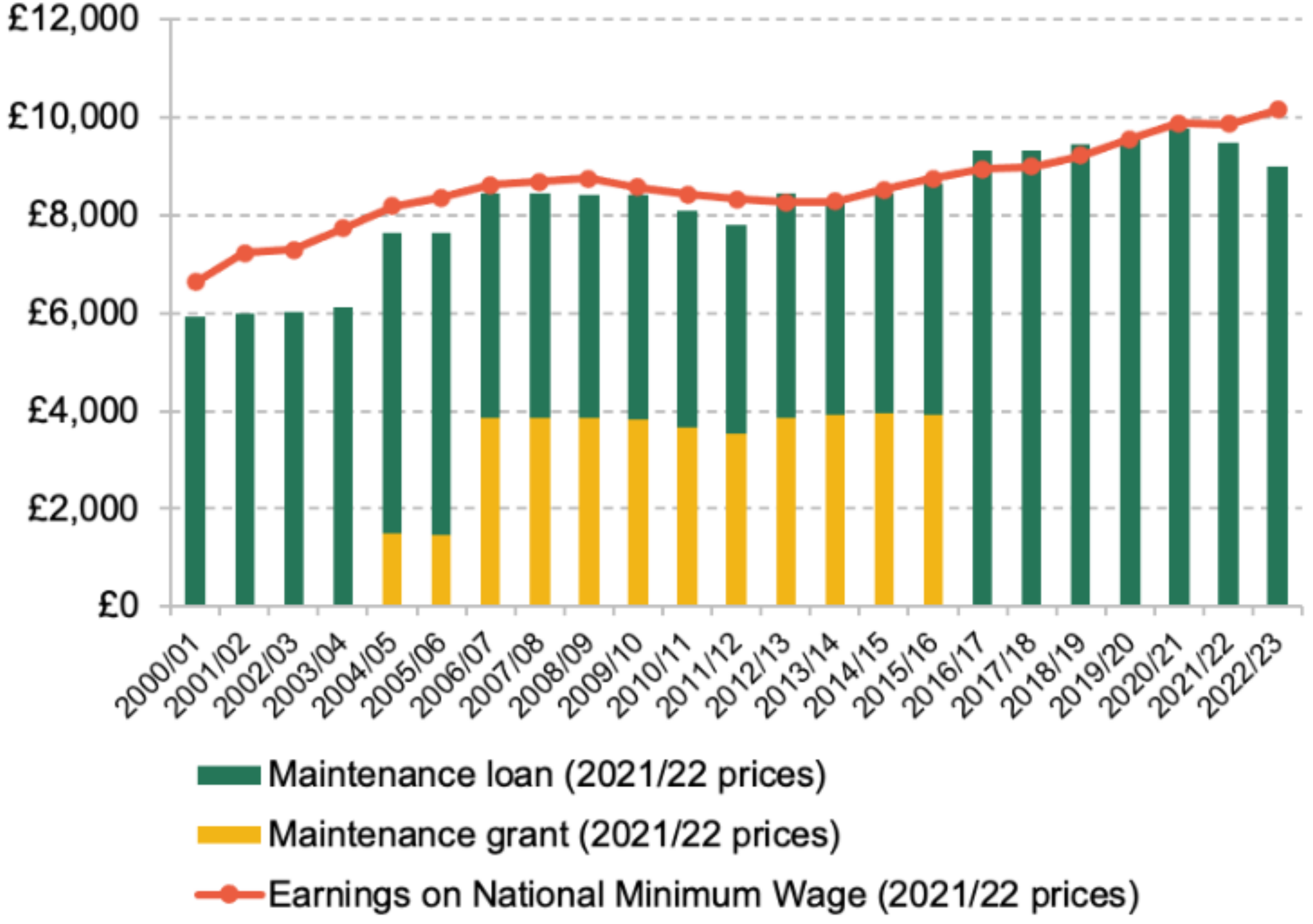
- Almost nobody can get Universal Credit
- Wales: Grant + Loan, value linked to NLW, London + 25% and at home - 15%. Not family means tested. PG Package £18.5k.
- England: Loan, value goes up by inflation, London and at home similar to Wales, family means tested – reduces above £25k. PG £11.5k
- Scotland: Bursary + Loan £8,100 max, family means tested. Masters support just £10k (5.5 fees 4.5k maintenance) and nothing for PGR

Maintenance

England

- Basic loan of £9,706 (+ London, -home)
- Family income threshold £25k
- Parental contribution
- Bursaries and scholarships from universities
- Part time work
- Relationship with costs – esp rent and housing

Figure 1. Maximum maintenance support (loans and grants) compared with earnings on the minimum wage (2021/22 prices)



What's going on?

- Freeze in the income threshold a problem
- Above average increases in rent – inflation type (SIES)
- Value ongoing up by predicted RPI (with an old prediction) (see also PG loans and Disabled Students)
- (Almost) none of the Rishi Sunak schemes include students as most linked to UC or Council Tax liability

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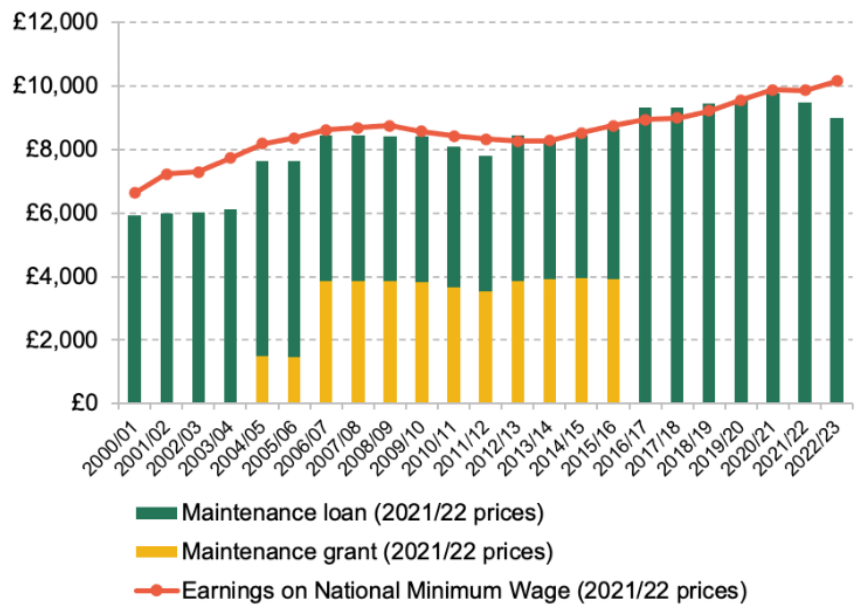

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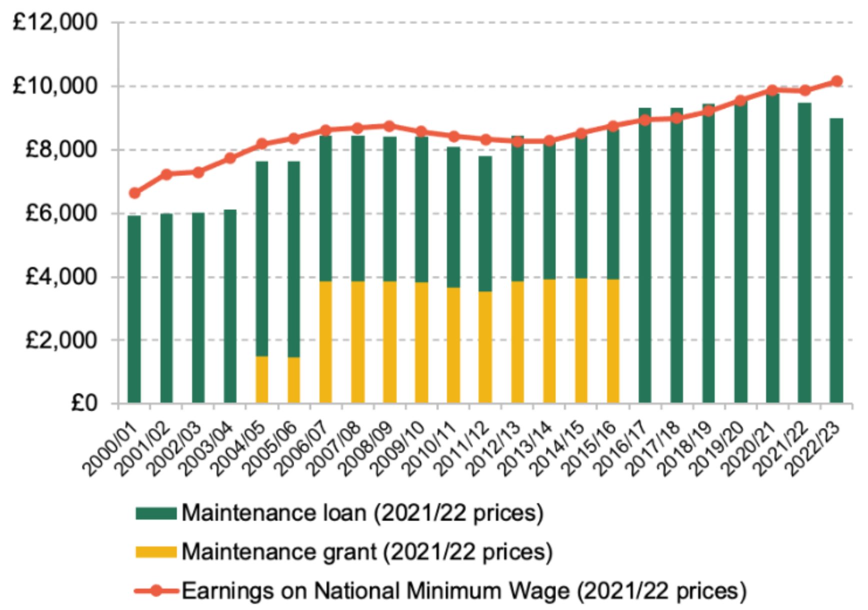

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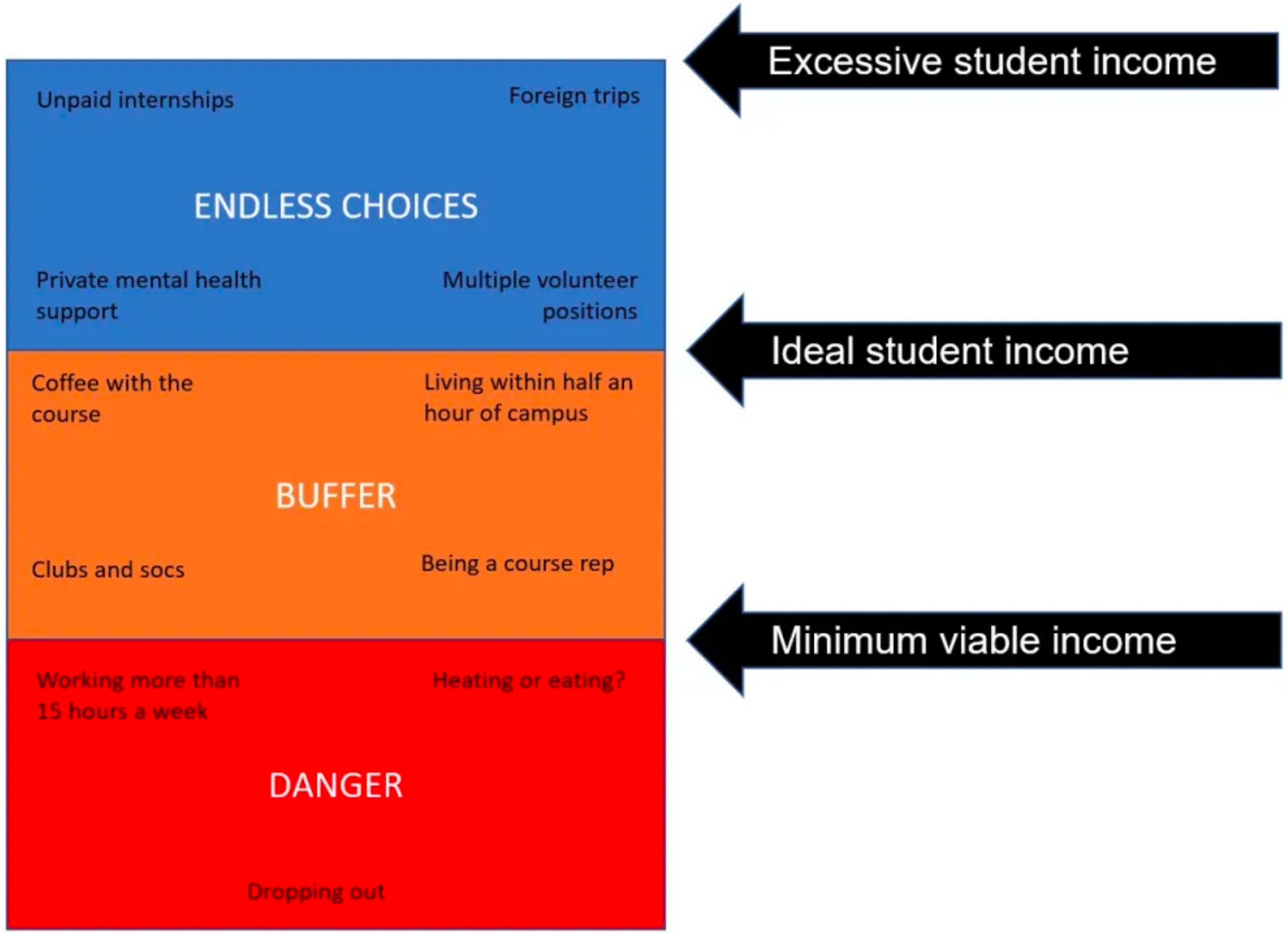
Unpaid internships
Foreign trips
ENDLESS CHOICES
Private mental health support
Multiple volunteer positions
Coffee with the course
Living within half an hour of campus
BUFFER
Clubs and socs
Being a course rep
Working more than 15 hours a week
Heating or eating?
DANGER
Dropping out
Excessive student income
Ideal student income
Minimum viable income

What can be done?

- Student financial support locally
- Student financial support nationally
- Student costs that can be influenced or controlled by university
- Helping students to save money

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Understanding fees, loans and student finance

What's happening with student finance and what's coming in the year ahead?

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Back at 4.30pm

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