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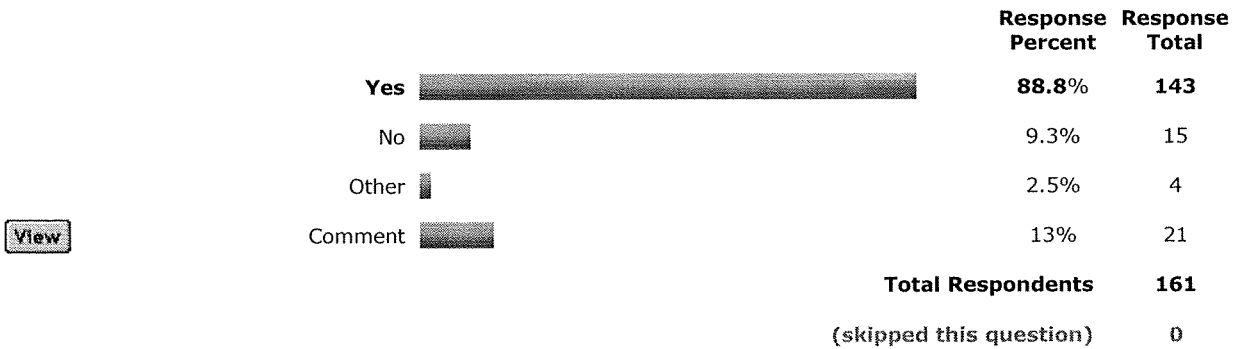
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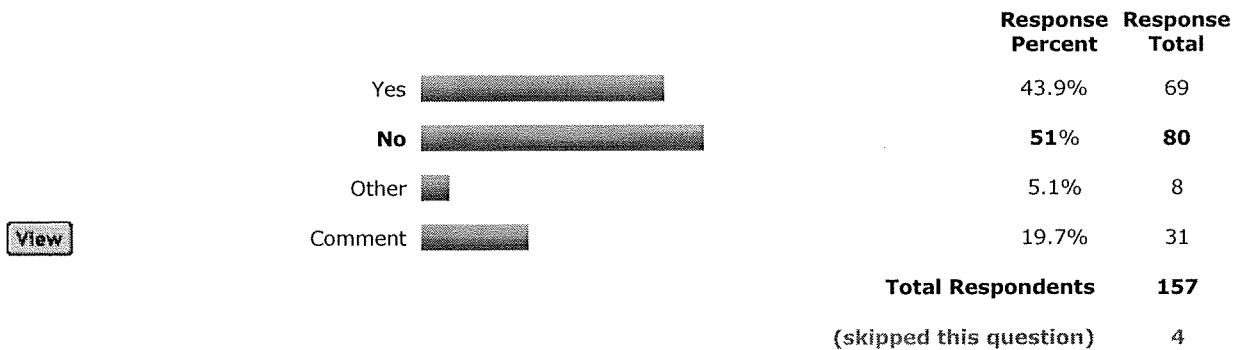
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1. Questionnaire

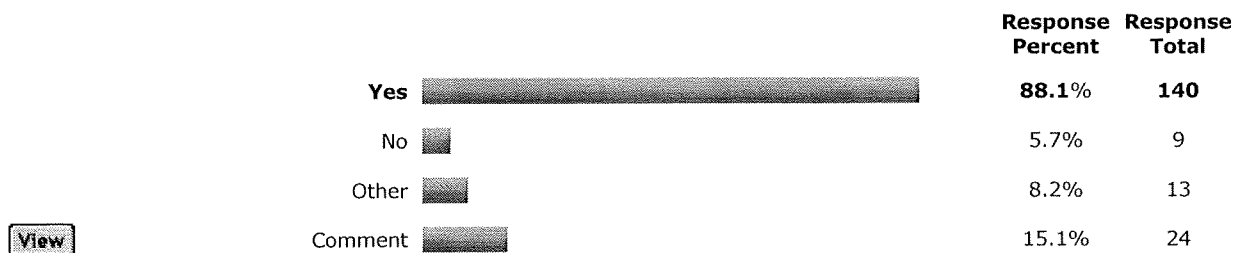
1. Should the current scheme of grant aid be maintained?



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?



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
Diversion of other States' funds?	61.6%	90
Increased GST?	8.9%	13
Increased general taxation?	23.3%	34
View Other (please specify)	15.8%	23
Total Respondents	146	
(skipped this question)		15

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
Yes	69.6%	110
No	24.1%	38
Other	3.8%	6
View Comments	22.2%	35
Total Respondents	158	
(skipped this question)		3

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
Yes	63.9%	101
No	25.3%	40
View Other (please specify)	10.8%	17
Total Respondents	158	
(skipped this question)		4

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 	55.6%	85
View	Other (please specify) 	13.7%	21
	Total Respondents		153
	(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
View	Other (please specify) 	3.1%	5
	Total Respondents		159
	(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
View	Other (please specify) 	5.6%	9
	Total Respondents		161
	(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
View	Other (please specify) 	5.7%	9
	Total Respondents		158
	(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

	Not applicable 	56.9%	74
View	Other (please specify) 	6.9%	9
	Total Respondents		130
	(skipped this question)		32




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

		Response Percent	Response Total
	Yes 	59.9%	94
	No 	40.1%	63
	Other 	0.6%	1
View	Comment 	14.6%	23
	Total Respondents		157
	(skipped this question)		4

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



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





		Response Percent	Response Total
	Yes 	69.9%	102
	No 	23.3%	34
View	Other (please specify) 	6.8%	10
	Total Respondents		146
	(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?





		Response Percent	Response Total
	Yes 	34.2%	51

	No		65.8%	98
View	Other (please specify)		5.4%	8
			Total Respondents	149
			(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?

		Response Percent	Response Total	
	A		27.1%	38
	B		39.3%	55
	C		18.6%	26
View	Other (please specify)		15%	21
			Total Respondents	140
			(skipped this question)	22




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

		Response Percent	Response Total	
	Yes		8.8%	14
	Yes but depends on choice offered		62.5%	100
	No		21.2%	34
View	Other (please specify)		7.5%	12
			Total Respondents	160
			(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?

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




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

		Response Percent	Response Total
View	Yes 	83.4%	131
	No 	11.5%	18
	Other (please specify) 	5.1%	8
Total Respondents			157
(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
View	Yes 	76.7%	112
	No 	19.2%	28
	Other (please specify) 	4.1%	6
Total Respondents			146
(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
View	A 	55%	82
	B 	43.6%	65
	Comments 	11.4%	17
Total Respondents			149
(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
View	Yes 	14%	21
	No 	15.3%	23
	Don't Know 	69.3%	104
	If yes, what level? 	16.7%	25
Total Respondents			150
(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
View	Other (please specify)		7.5%	12
			Total Respondents	159
			(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?

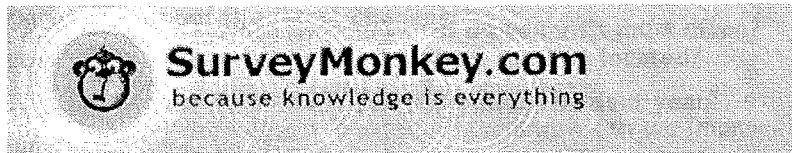
			Response Percent	Response Total
	Yes		86.2%	131
	No		9.2%	14
View	Comments		17.1%	26
			Total Respondents	152
			(skipped this question)	9

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

			Response Percent	Response Total
	Bursaries		71.9%	100
	Industry grants		79.9%	111
	Graduation tax - paid by employer		33.8%	47
View	Other (please specify)		10.8%	15
			Total Respondents	139
			(skipped this question)	22

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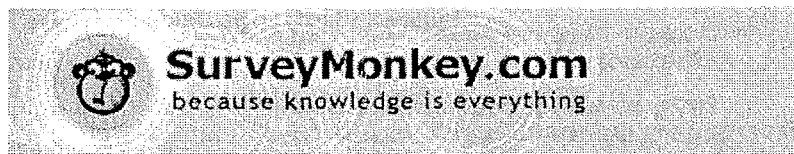
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Should the current scheme of grant aid be maintained?

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 improvement 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

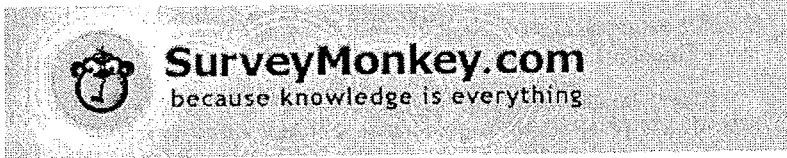

- 22.** Only as a last resort, otherwise no.
- 23.** A gentle increase in parental contribution, which can be budgetted for, and which is increased in line with inflation, and perhaps decreasing the current lower point at which parents contribute
- 24.** possibly if other options to contain/meet costs 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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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

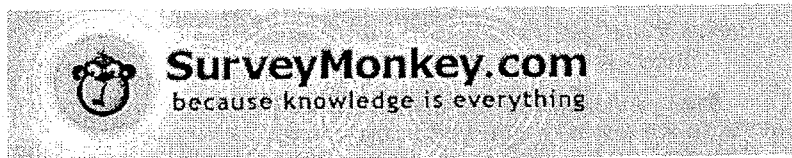
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The maximum parental contribution has been raised from £10,000 to £11,711 (17%). A further increase to £12,120 is proposed. Should this be index linked in the future?

1. Definately 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

- 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

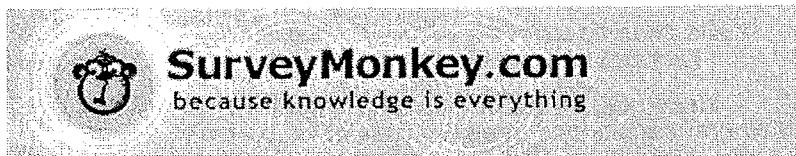
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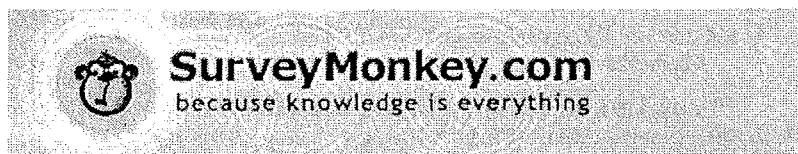


Are you in favour of containing cost through restricting student numbers?

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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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 porperly 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 liabilities.
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

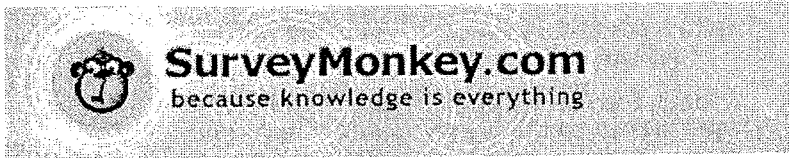
22. Some form of loan seems inevitable but saddling students with debt should not be seen as the only option

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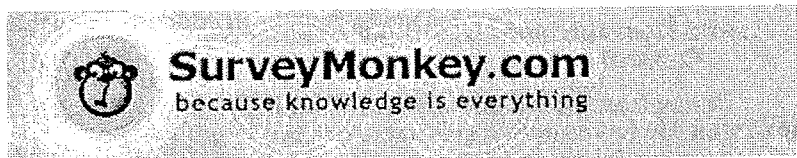
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If student loans are accepted as a way forward, should parental contributions be increased for higher earners where students follow more expensive courses?

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 (currentl £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 gettin in debt with our

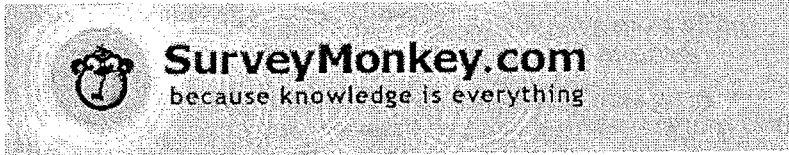
own island?

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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?

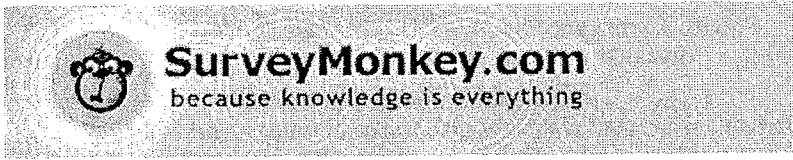
1. am very concerned that access to the best institutions would be curtailed because the lesser institution desperate for students would offer cheap deals
2. must include the very best universities, those in the Russell Group. no point sending our students to second rate institutions to get second rate 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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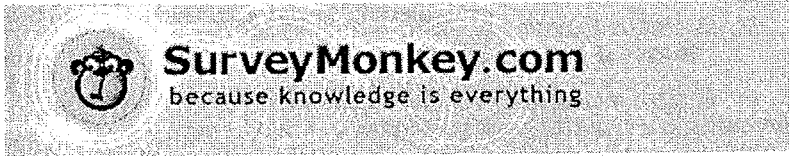
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If so, should the level of support be proportional to the cost of living in the country chosen?
(To avoid financial incentives to study away from the UK)

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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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

24. £2000000

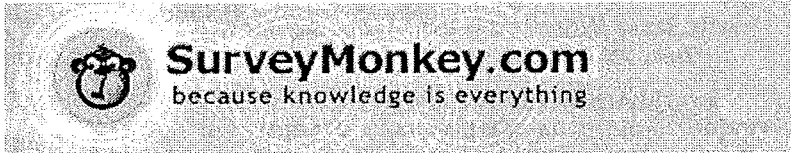
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Should the States continue to financially support students for the four years of a degree course in Scotland in instances where the same qualification can be obtained through three years of study elsewhere?

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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- 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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