

Education and Home Affairs Scrutiny Panel

Student Finance Proposals Review

Written Submission – Jersey Student Loans Support Group – 23 February 2018

Firstly we welcome the proposal, it will benefit 100's of islanders who wish to study and their families which can only therefore benefit the island in the long run. It has been a long time coming, a promise in October 2015 from our Chief Minister to the States Assembly for a solution by the first quarter of 2016, looks like it may finally come to fruition. We would like some further information, which members of our group have made comments on, this is mainly due to not having details of how the new funding will work with existing regulations and orders, and what the changes to those will be, and on various areas of the proposal including but not limited to;

- Multiple children within a family applying within the same year.
- The terms for reviewing the new scheme, in the proposal, it is every 5 years, maybe if this was associated to the MTFP cycle and reviewed every 3 years. This would better enable the scheme to keep pace with the rapidly changing landscape of higher education in the UK.
- Should this proposal not go through, has a provision been made to replace the Nat West Loan, as families will be even worse off than they are now.
- Delays to the scheme starting and the requirement to have full details in place by September.
- We have some concerns over the new system which requires parents to supply a copy of their notice of assessment/s to the education department where only taxable income is actually necessary for this process. We feel there maybe data protection implications in the recently introduced changes to the application process, please see the attached copy of the letter dated the 12th February
- In particular we have concerns about breaches of principles 3 that information gathered needs to be appropriate and proportionate. We feel this is disproportionate. Principle 4 that data needs to be kept current. So any subsequent dealing with the tax office needs to be reflected at education otherwise the information held will be out of date. Concerns too with the oath of office a tax officer takes is not done by education staff, they are not held accountable in the same way.

The current regulations state:

The details of relevant income and relevant assets referred to in paragraph (3)(b) shall be submitted in such form as the Minister may require by not later than 31st March of the academic year to which the application relates.

This may be difficult under this new system as it requires the tax office to have produced the notice, not as the system was, whereby they saw the application verified and stamped and returned it. Considering tax returns were very late last year, and now the tax office will not know someone has applied for a grant, there could also be difficulties in meeting a deadline by students.

- Whilst we are clearly delighted with the scheme which will be accessible to the majority of students, there remains the issue of students whose parents choose not to contribute or unable to for whatever reason. In certain cases this may mean that those students have

absolutely no means of accessing higher education. We would hope that there would be certain discretion to consider such cases.

- We welcome the new improved opportunities offered to undergraduates we feel strongly that where postgraduate study is necessary for professional development, the current provisions of the bursary scheme require clarification, increased funding and a more realistic timeframe to allow potential students to benefit from it.

We are heartened by the extensive consultation process and note that the outcomes echo the findings of the scrutiny panel review and groups such as our own, and we remain committed to supporting the department to provide best possible outcomes for Jersey students. In particular to ensuring timely and accurate information is available at all times which we see as paramount.