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I spoke to you last whilst you were campaigning for the election, and we discussed the problem of funding for university and the problems many families face trying to fund their children's university education. You mentioned to me that it was a topic that had come up on the doorstep quite often.

I am now one of the group of parents that emailed you recently enclosing our newsletter about this problem. I notice that you have not submitted any comments on that yet.

I am fortunate that I was left some money when my mother died recently and saved the money in case one of my children wanted to go to university.

I have a background in finance and longterm debt management, and for many years taught antenatal education, it is mainly with that connection that I discovered that university funding affects many parents; I had thought it was only a few, some to the point of selling homes and some have had to tell their children who have studied hard that their ambition to go on to study will not be financed.

I have spent a great deal of time researching what is available and discovered to my horror that the starting threshold level of £26750 was the same in 1999 ! It is no wonder that many parents find themselves in this predicament when that may have been the avg earning figure then, but now it is more around £40,000, even if this threshold number had been revised in line with inflation it would have helped some.

One of the group mentioned to me that he has staff working for him on £25,000 a year even at that level the current funding is insufficient and a family income of that level would not have any spare money left after housing and food to pay the shortfall.

Current costs are £9000 for fees and most accommodation is around £4200 plus living books and travel approx £18,000 to £20,000 a year even if a family received full funding from the States of £13,000 plus the student contribution of £1500 there is a shortfall of £3500 a figure which even a very low income family can't afford.

As you know nurses, teachers, social workers etc have a degree, and these are all skill areas that the island needs, I know Health has a scheme to train nurses, but there are still some people who would like to but were unable to get a place, and still want to pursue that career.

If we continue to import people with these skills they need places to live, they have families, they need schools to put them in.

This all costs the island money and makes it a more crowded place putting pressure on our green spaces.

Are new staff aware that they most likely will need to fund their children's university education when they apply for positions in Jersey?

If we take for an example a teacher and a nurse, their joint salary will often, depending on grade put them beyond the level for any help for fees.

I use these two professions because they are often cited as not being very well paid and frequently are the professions receiving pay rises that other civil service sectors do not. Yet bizarrely by the education depart that level of salary puts them outside of help seemingly very well paid.

Parents such as that would value a degree level education having received an education to that level themselves, yet it is unlikely they could afford to send their own child and if more than one even more so. this means a social mobility downward spiral not what you would expect from an island with an AA+ rating. Most countries aspire to upward social mobility.

When parents do manage, their spending drops as they either have a loan to payback, and or use all their savings sell homes and downsize or rent.

There are knock on effects to that:
They don't spend money on goods and services.
They have no savings for their old age.
They are more likely to need funds from SoJ when they are older for their care.

Last year there were 283 students that received no funding at all from SoJ that is only the students that applied there will be others who didn't bother because they knew they'd get nothing at all.

of the 1055 students at university outside of Jersey 772 got some help, but for 723 of them that help was insufficient to cover the cost of fees and maintenance.

In the states accounts I noticed that 2.4m of the grant budget was not used. I was angered at the comment that accompanied that congratulating themselves on the 'saving' meanwhile there are parents saying to hard working ambitious young people sorry we just can't afford it.

That 2.4m could have given the 723 students around £3300 better funding.

The group could have asked for a pure grant system but we didn't we looked at loans as we felt that at least a loan system would be fair to all, it is after all the students that will benefit, not the parents.

Not only that but at least after a few years most of the money would be coming back to be used again not like the current one which is dead money.

The Isle of Man has a good system, a loan to the student £2500 p.a., grants that are realistic for the lower income families that's takes account of children in the family tax soc sec unlike ours and cover the costs, and a parental contribution on a different scale to ours were parents only contribute after earnings reaching £100,000 and nothing at all before that. They are a good comparable.

It has also come to our attention that people think that the current grant system pays for HE in its entirety but discover far too late that it doesn't. We need to educate parents when children are in years 3/4 that they need to start saving!

All the education department could say to our ideas is a loan is too much for the student to pay, we would say its too much for the parents and they are not the beneficiary of the education.

The system is broken does not do what it should, and is putting students whose education the islands has paid for at a stop where it should be helping to encourage further and higher education to benefit the island.

How can parents encourage their children to work hard when our society does not value it, but instead only values people who we import to do the jobs our own children could and should be doing?

Education have so far failed for many years and continue to. They have not come up with any proposals at all so far.

We had a lecture on the shortfall from Tracey Vallois at our meeting last week but when we suggested a loan system that at least would bring back money into the pot to be reused it was dismissed with a flick of a hand.

They thought £200 a month was a manageable amount to save it would take 25 years to save the £60,000 needed at that rate, therefore parents need to start saving before their child is born to start paying at 18! If there are two children that £400 and so on.

A family with three children going in tandem to university will need to find 180,000 in costs. We have parents who have four children, and for some unbelievable reason the education department think that can be managed by parents who gross income is just over 90,000 without any allowances for mortgages, rents, living expenses, and feeding the family, its laughable to imagine any government thinking thats possible! No wonder the island is suffering growth problems in the economy!

We also suggested companies that bring in essential staff could pay a fee into a pot to be used for HE, that had a similar rebuke. We really need to look at something more than the current system, since zero 10 many companies have had huge tax breaks it's about time they paid their way, normal families have taken on the burden of higher taxation and yet systems like the student grant threshold do not reflect the extra burden.

I would also like to point out that in the education law the minister has a duty to provide, but further than that we have the Jersey Human Rights Law and that does cover higher education, the right of course belongs to the person not the parent, so students could ask that the States to stop discriminating against them, the States of Jersey are failing our young people and it makes nonsense of the education minister and chief officer wanting to improve education to primary and secondary and spend even more money if those children can't do anything with the results, should they want to of course.

Considering the States are supposed to be putting Health and Education as the main important areas for funding, so far as HE is concerned it's again a Cinderella. The last two ministers did nothing either.

Comments by education that students could look at EU options as it's cheaper in our meeting for some courses have failed to realise the importance of the EU referendum in the UK and just why it's important to many living in Jersey who have a grandparent or parent born in the UK which gives them the right to live study and work in the EU as they also have status as UK nationals and as EU citizens.

If we lose that right the access to study in the EU has also gone, this is just one reason why it is important we retain it and just why the States and COM should be campaigning on our behalf to have our democratic right to vote put in place.

I was extremely disappointed to hear the answer to Questions in the last sitting, it is so short sighted and I am beginning to wonder if any of our States member actually understand protocol 3 at all.

I sincerely hope that you will give my letter some consideration and if and when these topics are discussed you will raise some of the problems that families have in educating their children and to value our island as one that genuinely cares, not one that is shortsighted and can't see outside of the box and the benefits that brings all of us.

As you will have noticed I am extremely passionate about all of this, the injustice the unfairness and the inequality of it all makes me very angry. When I taught some of these parents during their pregnancies and we looked at what a child needs most, very often the top of their list was love, and they do, because of that they find the current system so very difficult because as a parent we try so hard to improve the lives of our children and give our children the best we can, but in this situation we need the state to give a helping hand.