

Access can be affordable: Ensuring a sustainable tuition loans system in England, 30 June 2021



00:47:02 Mike Ratcliffe: I'd be interested whether Nick thinks the arrival of the Lifelong Learning Entitlement complicates this so much that the UK Government won't have much scope for action in the Spending Review. While we wait for the detail on how they see this working, won't it set a new framework for FT tuition fees? As a subsidiary, would cross-party support for stopping restrictions on loans for LLE on the following basis also complicating plans to restrict access to FT tuition loans for some students:

- (a) prior qualification,
- (b) subject being studied,
- (c) intensity of study, or
- (d) restrictions on student numbers (excluding for medicine, dentistry, veterinary science, and undergraduate teacher training).

00:48:55 Edward Hicks: Going back to Nick's table about the different ways of measuring quality - why does he think teaching intensity has never taken off as a favoured metric despite its ability to balance contact hours with avoiding excessively large classes and lectures?

01:02:33 Simon Marginson: Time to consider your questions colleagues - only 20 minutes left

01:02:55 Edward Hicks: On Lorraine's point about interest rate - how would you avoid somebody simply not taking out a loan at all to avoid the loan charge?

01:05:30 Tugay Durak: Regarding the interest, what about the Muslim students who avoid interest? Can there be a fair reconciliation?

01:09:21 Nick Hillman: I agree with Mike, who put some important points very well.

01:12:57 Mike Ratcliffe: Teaching intensity measures will be gamed. Cheap demonstrators/PGTs padding out teaching hours...

01:13:47 Nick Hillman: Yes, that is true but it is true of every metric and I don't think anyone thinks it should be the be all and end all. But it is better than just contact hours or just class size etc.

01:13:57 claire callender: But graduates don't understand what there repayment are - and nor do students

01:14:11 Edward Hicks: Thank you to both for those answers.

01:14:39 Mike Ratcliffe: Free at the point of access is a key principle we need to retain in the UK. It might help if we stopped people thinking they need to have £9250 ready to hand over in England.

01:14:48 claire callender: Interest rates are very unpopular with graduates who are making repayments

01:16:09 Gordon Mckenzie: The Augar proposal of lower fee and more grant is - in my view - sensible policy and it's interesting that what makes so many of us reject it is the belief that Treasury would mess up the sensible policy by refusing to fund the extra grant.

01:17:04 Kerris Cooper: We also have some qualitative evidence to Lorraine's point earlier that for those with the means to, the interest rates does incentivise early repayments

01:17:06 CGHE Webinars: Thank you for joining us today. A recording of this session will be on the CGHE site tomorrow: <https://www.researchcghe.org/events/cghe-seminar/access-can-be-affordable-ensuring-a-sustainable-tuition-loans-system-in-england/>

01:17:56 CGHE Webinars: Our next webinar will be tomorrow: "This could be the turning point": rethinking times and spaces of academic work as a result of Covid-19. You can register here: <https://www.researchcghe.org/events/cghe-seminar/this-could-be-the-turning-point-rethinking-times-and-spaces-of-academic-work-as-a-result-of-covid-19/>

01:22:29 Nick Hillman: Important points, Gordon, but I guess HMT positioning partly reflects the wider economic backdrop.

01:23:41 Cristina Carvalho: Thanks all for this wonderful webinar!

01:29:35 Trif Victorița: Thank you!

01:29:54 Samuel Roseveare: Thanks all