

EMERGENCY MOTION

Postgraduate Loans

Passed 11 December 2014

Proposer: L McCafferty (Postgraduate Education Officer)

Seconder: H Staynor (Welfare, Community and Diversity Officer)

Union Notes:

- 1) In the chancellor's Autumn Statement, a new loan system for postgraduate taught programmes was announced. George Osborne stated that this will "revolutionise" access to postgraduate university courses.
- 2) The National Union of Students (NUS) has been lobbying for a loan scheme for postgraduate programmes since the publishing of its funding proposals in 2012, and hailed the announced as a 'major step in the right direction.'
- 3) The loans would cover fees up to £10,000, and available to students enrolling between the ages of 18-30.
- 4) The details of the loan repayments are yet to be finalised, with the expectation rates will be higher than undergraduate loan payments on earnings over £21,000.
- 5) That the union has policy in support of a Free Education funding model.

Union Believes:

- 1) Access to education is a fundamental right at all levels.
- 2) It should be available to all based on ability and not ability to pay.
- 3) That whilst loans are a step in the right direction, they will fundamentally be unable to settle the long-term problem of access to postgraduate-level study.
- 4) Since the rise in undergraduate fees, many graduates already find themselves saddled with debt. It is not clear how adding an extra layer of debt will incentivise students to consider postgraduate study.
- 5) Combined levels of debt means that students could pay up to 20% of earnings over £21,000. This is a significant portion of income for new graduates, and could be considered to mitigate the potential benefits for completing a postgraduate taught programme.
- 6) The proposed loans only cover tuition fees, meaning only those students who can fund living costs for the duration of their course will be able to access postgraduate level study.
- 7) That a £10,000 fixed loan amount may lead to Higher Education Institutes such as UEA considering a substantial rise in fees, with the £10,000 being considered an 'unofficial cap'.
- 8) That government should consider a more radical approach, such as the one suggested by the University College Lecturers Union (UCU) – writing off part of the undergraduate debt or restoring grants for postgraduates.

Union Resolves:

- 1) To campaign for a fairing funding model for both PGT and PGR level programmes – and to ensure that postgraduate demands form an integral of our Free Education campaign.

- 2) To mandate the Student Officer Committee to write a letter to the Vice-Chancellor expressing concerns over any drastic increase in the cost of postgraduate course fees, and request that a cap be set for a negotiated period.