

Ten Good Reasons Why University Tuition Fees Are A Bad Idea:

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Tuition fees at public universities in England are now, on average, the highest in the world. The reform has already been judged by monitoring authorities to be a bankrupt idea. It is without question a rushed and ill-considered experiment, out of line with the policies of other Western democratic nations. The arguments against this high fees regime are many and various. This blog looks at the new system from different angles in order to show the impact it will have on individuals and on society as a whole, on universities and on the national economy, offering ten good reasons why university tuition fees are a bad idea.

Background

Ironically, it was a Conservative government, under Harold MacMillan, that first introduced student maintenance grants and free higher education in 1962. It also commissioned the Robbins Report of 1963, which recommended a massive expansion of the university sector. Following World War II, universities were seen as a public good, and it was recognised that Britain was lagging behind when it came to investing in higher education as an engine of economic growth and the route to a more equal, skilled, creative and cohesive society.

Under the Labour government of the mid-60s, this vision was implemented by the founding of new universities and a doubling of student numbers. Those who had benefited financially from university education were largely responsible for the initial expansion through payment of higher rates of taxation, and they continued to contribute in this way. The 1962 Education Act established a funding model of long-term benefits passed from generation to generation. It is this model that was shattered when the House of Commons voted to lift the cap on tuition fees in December 2010. Money that could have supported the next generation into higher education has been diverted to short-term objectives: bailing out the financial sector, cutting higher rate income tax, inheritance tax, and corporation tax to win votes, and the debateable priority of rapidly reducing the Budget deficit.

Tuition fees of £1000 per year were introduced in 1998, and maintenance grants for all but the most under-privileged were abolished, to be replaced by loans and means-tested grants (both limited to significantly less than the full living costs). Fees increased to £3000 in 2004. In 2010, without an electoral mandate, the new coalition government of Conservatives and Liberal Democrats proposed to slash the direct teaching grant to universities and allow tuition fees to increase up to £9000 per year. After graduation, individuals must repay the loan at a rate of 9 per cent above the new earnings threshold of £21,000. The Conservatives had made no mention of such a radical measure in their manifesto, and the Liberal Democrats had run on an explicit anti-fees pledge, attracting many young people to their cause. In spite of widespread protest, the policy was implemented in 2012.

The government that introduced the measure claimed that it puts students 'at the heart of the system'. And so it does: as consumers and debtors. But it does not put students at the

heart of the higher education system as people, with intellectual gifts to develop, lives to lead, and a contribution to make to wider society.

The high fees regime can still be resisted and reversed, and in the meantime pressure can be brought to bear on potential future changes which will make the system even more damaging. Elite universities are arguing that the cap on fees should be lifted altogether, creating a level of personal debt unthinkable for students from economically deprived backgrounds. Already, the system is being adjusted in a way that will increase the financial pressure on graduates. The government has announced that the earnings threshold at which repayment begins will not rise with inflation, meaning more of the loan will need to be repaid sooner by a greater number of low to middle-earners. At the same time, the means-tested maintenance grant, the last vestige of public support for disadvantaged students, will be abolished in 2016 and replaced by larger loans and consequently greater debt.

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Reason 1: High Tuition Fees Increase Inequality

Public provision for access to higher and further education is now dead. Disadvantaged students must help themselves, whether by choosing to attend less expensive institutions (Further Education College fees remain at £6000) or ones close to the family home in order to minimise living costs: a choice made according to means, not ability. Or else they can take out larger loans, up to £8,200 per year for maintenance alone. The government has had the audacity to suggest that because the superseded maintenance grants had been inadequate to meet living costs the new loans will mean 'more money in your pocket.' But it is borrowed money, and will add an estimated £12,500 to the cost of a university education. The government argue that some or all of the loan may never be repaid. But this outcome would represent a signal failure to achieve social mobility through gaining a degree: a graduate from a disadvantaged background locked into a lifetime of low pay. Higher income families are on the whole able to shield students and graduates from exorbitant levels of debt. For students from poorer families, their individual exposure to debt is greater and potentially more damaging, continuing to disadvantage them as they attempt to establish themselves.

Those defending the fees policy claim that because the fees are not paid at point of access, they won't have a deterrent effect on students from disadvantaged backgrounds. All have equal access to loans, and they will begin repayments only when their income reaches a certain threshold.

Supporters of the policy have been able to point to the fact that the level of applications in the first three years of the new regime has not been reduced substantially. Recruitment has, of course, been encouraged by official assurances that the loan system is 'fair' and 'risk free.' High fees have also raised the stakes; school-leavers have been made to feel that the inflated price-tag attached to a degree is a measure of its enhanced value, and that it represents an essential personal investment.

Behind the headline figures, however, a different picture emerges. The Independent Commission on Fees, established with the introduction of the scheme in 2012, reported in 2013 that working-class boys were being deterred by the rise in fees. Different parts of country are differently affected. A recent government report showed that young people from the most disadvantaged areas are now seven times less likely to participate in higher education than their counterparts in advantaged areas. 'Access providers', universities that were previously polytechnics or FE colleges, have suffered some quite dramatic falls in intake. Numbers of part-time and mature students have plummeted. A huge gap remains in participation between privileged and less privileged sectors of society, and this looks likely to worsen.

One barrier to access apparent in the entry system has been the government's manipulation of numbers entering higher education through the mechanism of A level results. In the first two years of the new regime, universities could expand recruitment of students gaining triple A or AAB results, favouring those with educational and social advantages at school. In 2015 the recruitment cap has been lifted altogether, but this has coincided with the

introduction of a new barrier. A survey shows 20% of school-leavers are now reconsidering their plans to go to University after the government announced the scrapping of maintenance grants.

Back in 2011 two teenagers mounted a legal challenge to the coalition government on the basis that ministers had failed in their duty to consider the disproportionate effect of the rise in fees on vulnerable groups. The Supreme Court ruled that there had been sufficient consultation in the Browne Report of 2010, which underpinned the fee rise, and that there 'were various measures which are directed specifically at increasing university access to poorer students'. These spurs to access included means-tested maintenance grants up to maximum £3,387 per year, and a new National Scholarship Programme for students eligible for full maintenance grant, when it was announced that the funding provided for the programme 'will be £50m in financial year 2012-13, £100m in 2013-14 and £150m from 2014-15.' NSP scholarships provided an additional £2,500 for the first year of study.

Now both the maintenance grants and the National Scholarship Programme have been scrapped; £50m has been diverted from the latter to deal with the crisis in postgraduate recruitment. There are also plans to cut the Disabled Students' Allowance and require universities to take over provision, without safeguards or consistency. The Browne Report recommended 'targeted help for low income families'. What remains of this? Is there potential for a new legal challenge?

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Reason 2: High Tuition Fees Have Created Unfair Anomalies

English students pay far more than those elsewhere in the UK. England has gone it alone, without an electoral mandate, while the governments of Scotland, Wales and Northern Ireland have attempted to keep to the European model of publically-funded university education in spite of severe economic pressure. Only in England will students from low-income families face the double blow of high tuition fees and the abolition of maintenance grants.

Scottish students attend Scottish universities without paying fees. There have been threats of a legal challenge to Scotland over the fact that English students must pay £9000 fees to attend Scottish universities while those from other EU countries can study there for free. But the cause of the problem self-evidently lies with the Westminster government: it is England that has broken with all EU precedent. There is a cap of £3,575 for Welsh students studying anywhere in the UK; and in Northern Ireland, a cap of £3,575 for students from the province studying at local institutions. EU students are entitled to attend at any EU university under the same conditions as nationals, but the rule doesn't apply to students from different parts of the same EU state.

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Reason 3: Middle Income Graduates Pay More Than the Rich

University Tuition Fees are a regressive government levy, forcing the less well-off to pay a disproportionate part of their income. Contrary to the propaganda of the current government, the high fees regime is unfair and it is certainly not risk free.

It is not a requisite to take out a loan to pay for the tuition fee. Although they don't publicise it, most universities offer a discount of 2% to 5% for fees paid upfront, £1300 or more. Similarly with the maintenance loans. If family finances permit, students can be cushioned against debt and get their degree at a cut-price rate. For parents who can afford to send their children to private schools, the high fees regime will appear very affordable. If they don't wish to pay upfront, they can bank the loan, earn interest on it, and wait to pay it off when their child starts earning above the repayment level. The government dropped plans to levy a charge for early repayment.

But all but the wealthiest will have to borrow, and the ones who will be hit hardest financially will be those from middle-earning families, who themselves gain middle-earning jobs after graduation. Interest on the loan is set at above an above inflation rate, in order to pay for the running of the scheme, and this leads to some startling calculations. According to one calculation, those with a starting salary of £30,000 will repay a whopping £98,000 on a loan of £34,500 while those on who start at £50,000, will pay £64,000; a £34,000 differential dramatically favouring the rich over the middle earner. According to another, the real cost of a three-year degree course, repaid over 30 years including interest, could be as much as £166,150 for a graduate with a starting salary of £26,000.

Even those in respected middle-earning roles such as teachers, managers, and health professionals may not be able to pay back their loans with the 30-year repayment period.. The level of net repayment as a percentage of income will be significant and affect the affordability criteria for buying a house. The Higher Education Commission foresees that a teacher at 35 would have difficulty securing a mortgage, as a result of the repayment commitments. The so-called 'graduate premium' that has been used to justify the high fees regime has been exposed by recent research to be a myth.

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Reason 4: Graduate Debt Damages Life Chances

17 year olds are being required to sign up to a potential lifetime of debt, with the accompanying anxieties and pressures. Few can understand the likelihood that new economic conditions and new government policies could increase their debt out of all expectations. On the one hand, they and their parents are persuaded that the failure to obtain a degree could have devastating economic consequences. On the other, they are reassured by the 'buy now, pay later' promise, backed by the full weight of government authority.

But the loan system is volatile for individuals as well as for the economy at large. Terms and conditions can change, repayment rules can become tougher. Already the earning threshold for repayment has been lowered by freezing it at £21,000, while wages and the cost of living rise. These adjustments are built into the contract, which states 'You must agree to repay your loan in line with the regulations that apply at the time the repayments are due *and as they are amended*. The regulations may be replaced by later regulations.' It is claimed that the graduate repayment system is not commercial, that there will be no threatening debt collectors; but there is no guarantee that this won't change. It is crucial to understand that the student loan is unique, in that *borrowers are not protected by the terms and conditions that existed when they took it out*.

Martin Lewis, the financial pundit responsible for the influential website *MoneySavingExpert.com* who was enlisted by the government to explain the loan system and reassure potential students and their parents, has pledged to run a campaign to oppose this freeze, on the grounds that it would amount to a betrayal and a mis-selling of university education. As Lewis has pointed out David Willetts, the minister responsible for the introduction of the high fees regime, gave repeated assurances that the terms of the loans would not change. He is now one of those arguing that they should change, due to the catastrophic miscalculation about the cost of the scheme discussed which will be discussed in the next posting.

In addition, the Conservatives have been actively seeking to sell off the student loan book to a private company. The Liberal Democrat minister Vince Cable blocked a Conservative attempt to sell off £12bn of student debt in 2014. It was said in justification at the time that the proceeds would fund further expansion of student numbers and reduce the government's exposure to unpaid debt. It's only a matter of time before a majority Conservative government begins to consider this option again.

Supporters of the high fees regime claim that it is progressive, on the basis that those earning little could pay back nothing. In other words, they envisage generations of graduates living on or near the breadline. For those whose income is in the low-middle range, the regime creates a perverse incentive to earn less than the threshold of £21,000. Although student loans don't appear on an individual's credit files, they are taken into

account when calculating the affordability of mortgages, and will be a continuing pressure on personal budgets, particularly for those starting a family and faced with the childcare and other educational costs into their 40s.

High levels of debt have a known psychological impact. The Higher Education Statistics Agency records revealed that around 18,000 students declared a mental health problem in 2012-13, compared with less than 8000 in 2008-9, a 132% increase. In 2015 the University of South Carolina published new evidence of the toll of student debt, mentally and physically. Record numbers of undergraduates are forced to work part-time and even full-time to make ends meet while studying for a degree. This affects grades as well as general health, and in turn damages life chances. One of the chief aims of higher education, to prepare and encourage independent-minded and forward-thinking individuals who can help to shape a better future, is fundamentally undermined by a system that will enslave many of them to the money-lender for a large part of their adult lives.

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Reason 5: The Repayment Scheme is an Economic Timebomb

Perhaps the most shocking aspect of the high fees regime is that it potentially burdens graduates with a lifetime of debt, while saving taxpayers little or nothing. A growing body of evidence has shown that the loan system is unsustainable. Already by 2014 it was apparent that the level of fee repayment won't meet government estimates of long-term income, and already there is a shortfall in Business Department estimates. In 2010 the level of default, failure to repay, was estimated at 28%. The Institute for Fiscal Studies now predicts that 73% will not repay in full, compared to 23% under the previous fee regime. About £90bn of the overall £200bn in student loans will remain unpaid by 2042, according to the latest projections. Accordingly, the policy consultancy London Economics finds that 'the economic cost of the 2012-13 higher education reforms will exceed the 2010-11 system that it replaced.' A report by the Higher Education Commission in 2014 is damning: 'The current system fails to meet our test of financial sustainability and further work needs to be undertaken to arrive at a better higher education funding model.' It is unsatisfactory for students, universities and the state: 'the worst of both worlds'.

The Conservative Party lays claim to good housekeeping, but this policy represents pure, ideologically-driven profligacy. They aim to make short-term political capital out of long-term disaster. The level of public debt related to student loans increases exponentially. They replace direct grants with more loans; they extend loans to students at private profit-making universities; they roll-out further loans for postgraduate students already indebted to the hilt. The judiciary forces the government to offer loans to students with refugee status.

David Willetts, the minister responsible for introducing the high fees regime, has himself admitted that the total of unpaid student debt in 2046-47 will reach £1000 billion; £330 billion in today's money. By this reckoning English student debt will be more than 2.5 times as large, relative to the UK economy, as the 1 trillion dollars in unpaid American student debt that exists today. Who will have to deal with this future crisis? Today's graduates, many of whom will have to pay three times over: in the form of loan repayments, as higher bracket tax-payers, and as those who will have to deal with the fall-out of the economic black hole which the loan system threatens to become.

The high fees regime is a betrayal of the contract between generations, on which social democracy is based. Society as a whole and as it endures through time benefits from the financial investment carried from one generation to the next. Progressive taxation is the key. Those who can best afford it, including notably those who have received the biggest financial benefit from a university education, should contribute most. The Higher Education Commission sees 'intergenerational discontent' as the inevitable outcome of the opportunistic loan system.

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Reason 6: Damage to University Finance

High tuition fees represent a false solution to the problem of funding an expanding university sector. Successive governments have shown little inclination to invest in universities in order to allow them recruit more widely and to compete globally. British universities are under-funded by international standards. The introduction of the revised loan system seemed to offer a more reliable and independent revenue stream and it is unsurprising that it has been welcomed by the majority of university Vice-Chancellors. But it is a historic injustice to address the shortfall in public funding by burdening the graduates of this and future generations with crippling levels of private debt, increasing stratification of the higher education institutions, and damage to social mobility.

Short-term gain for certain privileged institutions will be undermined for the sector as a whole by the unsustainable loan repayment mechanism and the competitive market model that accompanies it. The success of the British university system has been built on high levels of cooperation and collaboration. Public funding allows higher education to be treated holistically according to long-term objectives, rather than reducing universities to rival corporations. The market model according to which universities are forced to compete for student 'consumers' who cash in the 'vouchers' based on loans – is by contrast wasteful and chaotic. Universities are experiencing a huge diversion of effort and income into the provision of ever-more demanding standards of audit and information to service the 'consumer'. They must establish their 'brand' in the marketplace, or suffer the consequences. PR costs rose by 25% from 2009 to 2013. Opportunistic private providers stand to profit, as their students can now apply for government loans. Universities providing access to those from disadvantaged backgrounds, part-time students, and non-STEM (Science, Technology, Engineering and Maths) subjects stand to lose most.

The theory is that the market model will force down prices while raising quality. In this respect it has failed already; tuition fees are virtually identical across the board. To charge less than the £9000 maximum would be in effect to suggest that a university is offering a substandard product. Meanwhile, the government has imposed or lifted the 'recruitment cap' from year to year, creating shock waves in the system, forcing universities into rapid reaction mode rather than careful planning, and encouraging the expansion of student numbers without the infrastructure to support them in terms of staff and housing. Elite universities bid for students with top grades, offering fee waivers and bursaries, expending precious resources on those who may need them least.

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Reason 7: Damage to University Culture

The market model of higher education, which situates students as 'consumers', creates false expectations for students and their families and does damage to the fabric of university life. Students are treated by the government as 'rational consumers,' buying a product on the basis of objective information with their £9000 p.a. tuition fees. Aside from the immorality of being asked to commit themselves to a lifetime of debt, school-leavers are being encouraged to believe that education is an economic exchange: they will receive a secure future with a 'graduate premium' (increased earnings) in return for cash payment. But education is not a commodity. Educational quality cannot be measured with perfect accuracy for statistics and league tables. Teaching and learning are a two-way process, and nowhere more so than at university, where students begin to acquire intellectual independence.

The application of consumerism to education distorts the student-teacher relationship. It elevates instrumental thinking and downgrades intellectual imperatives. Vocational programmes gain preference over a so-called 'liberal' education, without specific employment prospects. The government continues to provide direct grants for teaching in STEM subjects (science, technology, engineering and maths), and sends out directives to schools to steer sixth form pupils down this path, while the social sciences, humanities and arts are represented as relatively worthless spheres of interest, for the individual or for the state.

More broadly, 'student satisfaction' becomes a policy directive in addition to a marketing tool. This crude and superficial method of evaluation, usually based on questionnaires returned by a small percentage of the student body, can lead to decisions on the running of courses, the promotion of staff (or otherwise), and the distribution of resources within the institution. Peer review, by experts in the discipline becomes less influential. Increasing reliance on income which is determined by student choice means that research as well as teaching is damaged by the commodification of education.

The negative impact of the high fees regime on access and widening participation also has consequences for university culture. The system favours those with an economic advantage, which often translates into high scores at 'A' level. The fixation on 'A' level results leads to a lack of diversity, both in institutions and student intake. It is a skewed method of determining access, based on a restricted vision of the possibilities of university education.

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Reason 8: The Future of Universities in Question

The incentives for continuing to postgraduate study, in order to qualify for teaching in higher education, are rapidly diminishing. Increased levels of debt will be a major disincentive. Once, a first class degree would almost guarantee a grant to obtain Masters and PhD qualifications. Now government funding for postgraduates has almost disappeared. As a rule, only the rich can afford to do postgraduate study, not the best. Fees, which are rising to undergraduate levels, must be paid upfront and there has been no provision for maintenance loans. Postgraduate programmes have become increasingly dependent for their viability on overseas rather than home students.

The Browne report in 2010 was complacent about the problem. No plan was offered for financing postgraduate study, which was seen primarily as a private rather than a public benefit. This irresponsible approach led the British Academy early in 2011 to announce its concern over this 'timebomb for British research' and commission an inquiry into the effects of student debt on future postgraduate participation. By 2013 the coalition government had woken up to the consequences of falling numbers, and diverted funds from the National Scholarship Programme designed to support undergraduate access to create a postgraduate loan system. But how appealing will a doubling or tripling of their debt burden be to aspiring university professors?

Debt and the lack of funding are not the only disincentives. Once a PhD has been completed, those contemplating a career in higher education face, in many cases, years of struggle in a job market increasingly marked by the casualisation of work conditions, short-term contracts or teaching on hourly pay, while they seek a permanent post. It is generally only those with substantial family support who can wait it out.

Meanwhile, even among permanent academic staff there has been a gradual worsening of work conditions over the past ten years, coinciding with the raising of tuition fees in 2004, and involving a sharp increase in the demands of audits and marketing on top of the core duties of teaching and research. The University and College Union reported following a survey of work-related stress in 2014 that 'satisfaction with the quality of workplace relationships has reduced dramatically' since its previous survey in 2012. The profession is experiencing the crushing burden of managerialism, made more acute by the market model of higher education.

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Reason 9: Against the National Interest.

The high fees regime will have consequences not only for individual graduates and their families and for universities, but for the nation as a whole. Aside from the long-term economic risks, the treatment of higher education as a private investment by undergraduates rather than as a public good will have profound consequences.

The connection between 'free' education and public service will be severed. Over 40% of graduates currently work in public administration, education and the NHS. The new pressure is to seek higher salaries in the private sector. Students are also being discouraged from choosing degrees in humanities and the creative arts, and the nation will lose incalculably in its quality of life.

To justify the value of universities on the basis of their contribution to the economy alone ignores other important measures of value. Stefan Collini, among others, has rightly spoken out against defending the arts and humanities on the grounds of utility. Humanities disciplines are a vital space for comprehending the past, debating the present and imagining the future. Yet funding for humanities research has been slashed. From 2013-14 there were reductions of 47% and 20% in funding of humanities masters degrees and doctoral research respectively. This cannot fail to have a huge impact both on access, and on the texture and quality of life in this country. As Sophie Coulombeau, graduate of an MA in Eighteenth-Century Studies and now a novelist, has argued, learning in the humanities 'fortifies our society like a subliminal layer of muscle and tendon. We seldom see it but by god, we will miss it when it's gone.' Like the NHS and the BBC, the universities of this country are a national treasure, not merely mechanisms for economic growth.

Yet even in terms of the economic arguments the government prefers, it is clear that the new regime is failing when it comes to the national interest. School-leavers have been told by the government that attendance at a university will bring a significant 'graduate earnings premium,' with a degree ensuring a higher salary. A 2014 study shows that instead this margin is diminishing. Starting salaries for graduates have declined by an average of 11% since 2007, even in well-paid jobs in medicine and dentistry. In 2015 the majority of graduates were found to be working in 'non-graduate jobs,' for which a degree was not required.

In the context, it would be no surprise if many graduates decided to emigrate. The government has no provision for recouping loans from abroad. Graduates who move abroad will simply fall out of repayment system. The numbers doing so currently stand at around 2%, already representing loans worth £400m, and this can only rise given the shortage of skilled jobs in the UK, and the far higher levels of personal debt.

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Reason 10: Out of Line with All Other Developed Countries

Nothing on the scale of the high fee regime in England has ever been attempted before. The shift in costs from the state to students is unprecedented and the consequences are incalculable. From a global perspective, there is nothing fair about this radical reform.

English students now pay on average the highest fees in the world. Even in the USA the national average is lower. Fees in England are nearly four times higher than in Ireland and seven times higher than the next most expensive country in the European Union, the Netherlands (at £1,200 per annum). In other EU countries students pay less than £1000 a year, or nothing at all. The world's other expensive public universities systems – Australia, Canada, Chile, Japan, Korea, and New Zealand – all charge fees lower than £2,200.

English graduates are now the most heavily indebted in the world, with over three times more student debt than the average American student. Meanwhile, the proportion of public spending on higher education in the United Kingdom, one of the wealthiest nations in the world, remains small compared to that of other social democracies with market economies: 1.2% compared to OECD average of 1.6%.

In Germany tuition fees were tried, then rejected. The conservative government in Lower Saxony scrapped fees for university in October 2014, making the entire country again fee-free. Change was brought about by continuous pressure from the Alliance Against Tuition Fees founded in 1999 – students unions, trade unions and opposition parties – which organised protest when eight German states introduced fees. A similar experiment was implemented then dropped in Scandinavia.

Under international law, higher education is recognised as a public good and states are expected to provide free higher education if their means allow. The UK is isolated and unique in disregarding this principle, and attempting to redefine advanced education solely as an individual benefit. As Diana Reay has observed, the UK 'combines the lowest spending on higher education of any comparable OECD country with the highest tuition fees for study at a public university.'

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Conclusion

‘Our society benefited from having a better system in the past; we owe it to future generations not to saddle them with a worse system for the future.’ (Stefan Collini).

Progressive taxation is the answer, and an end to the spurious arguments on deficit reduction as an excuse for cuts to the public sector and the marketising and privatising of public assets.

It would cost an estimated £7.1bn to reinstate free Higher Education and £3bn to restore maintenance grants. The labour leadership contender Jeremy Corbyn has proposed that this could be funded by a 7% national insurance rise on incomes over £50,000 and 2.5% higher corporation tax, or else by a slowdown in reducing the deficit.

The ‘fairness’ of the high fees regime is the lie that must be overturned. Higher education is a right which should be accessible to all those who qualify, without involving crippling levels of personal debt. To abolish fees is not to make university education ‘free’. That is a misleading term. Higher education has previously been paid for by previous generations of working people, and predominantly by people who were graduates themselves. Since 1962, every eligible student has had this benefit. The payment for higher education is a precious legacy passed on from one generation to the next. The tripling of tuition fees in 2012 shattered this social bond.

How do you deal with the high fees regime, if you are planning to go to university?

There is the option of studying for far less in other EU countries, at prestigious universities where many programmes are run in English. Highflyers could apply to study at top universities in the US with an array of scholarships and bursaries. At the very least, it would be worth waiting two or even three years before committing, in order to make a thoroughly informed and mature decision about the choice of subject and the place of study, ideally earning some money in the meantime to offset future living costs and reduce subsequent debt.

Continue to protest. Opposition is organised by the National Union of Students, the National Campaign Against Cuts and Fees, the Campaign for the Public University and the Council for the Defence of British Universities. Join marches and sign petitions. Write to your MP whenever there is a key vote. Increase public pressure to expand properly funded further and higher education sectors. The core idea of education as a public good must be reclaimed and reaffirmed, as the basis for a fairer, more dynamic and unified society.

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