

Debunking Student Debt

Why do we lie to the most disadvantaged in society about tuition fees?

By [Ciarán Morrissey](#), Comment Editor (2015/16)
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Image: Michael James

Being a student isn't all it's cracked up to be. Endless deadlines, monotonous modules, petty campus politics, and the ominously looming spectre of tuition debt.

Except that last one simply isn't true. Don't get me wrong, I'm not saying that the last government should have changed its tuition fees policy. It shouldn't have, and it's perfectly consistent to agree with this article while at the same time thinking that education should be fully publicly funded and fees abolished. But education is still free at the point of contact, and the debt is a largely arbitrary figure.

When you go to university for a full-time undergraduate course, the government will pay the institution £9,000 per year on your behalf. When you graduate and begin earning over £21,000 per annum, you will start paying back a higher rate of tax to the government until you've paid off the debt from your fees, or until 30 years after you've graduated. That's how the process works. The more you earn, the more you pay, and the vast majority will never pay back the full cost of their fees anyway.

The principle here is that those who take out three years of their lives to delay entering the workforce, and massively increase their lifetime earning potential, should have to pay the bulk of those costs themselves.

It is difficult to see how anyone could deny that this is pretty progressive, especially as your funding is guaranteed by the government, and so nobody's going to be left in the lurch trying to find a private creditor who'll lend them 27 grand without collateral at the age of 18. But again, I'm not defending the current model; for what it's worth, I think we should scrap the pretence, scrap fees altogether, and bring in a full-blown grad tax. Again, that's neither here nor there.

What I do take issue with is the £27,000 figure being trotted out as a political point, because it is dishonest and it is damaging to those unfamiliar with the fee repayment system. Telling people from disadvantaged backgrounds that going to university is going to tie a £27,000 weight around their neck is a fantastic way of convincing them that they probably shouldn't go. This just discourages those from disadvantaged backgrounds who are told lies about their student debt.

There are lots of improvements we can make to our higher education system. The scrapping of maintenance grants and the steady upward march of campus rents nationwide are financial issues that are causing real harm to students. These are all issues that need to be tackled in order to ensure that access to higher education is determined by merit rather than one's social or economic background.

Yet such things are overlooked or sidelined in favour of fruitless marches and politically motivated smear campaigns by the NUS, such as last year's 'Liar, Liar' campaign, which targeted the Liberal Democrats, mainly in marginal, Tory-facing seats.

We've seen larger numbers of students from disadvantaged backgrounds going to university in the last five years. Why isn't this something we are celebrating and encouraging? Why are we instead telling people from poor backgrounds that they'll find themselves buried under piles upon piles of unfathomable debt?

You'd have to be extremely politically motivated – as well as breathtakingly dishonest – to point at this system, fiddle around with the numbers, and lie to the poorest in our society about the risks they'll take on from trying to improve their lot in life. You don't have to agree with my views on a grad tax or education reform. But it is an outright lie to claim our system benefits only the rich and condemns the poor to debt slavery.

We have a progressive system of university funding in which education is free at the source and where those who pay the most towards its funding are those who have already benefitted the most from it. Isn't that something we should cherish?



One comment

Bob

2 Apr '16 at 5:33 pm

but you've failed to address the point that we cannot afford to take out loans pay back debt

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