

Policy area	Possible proposals	Arguments (Things I largely agree with)	Counter-arguments (Things I largely disagree with)
<i>Total living cost support</i>	To index the value of total support, annually or at least over life of this parliament	The value of funding erodes over time.	Inflation is low. Other things are more of a priority for spending.
	To improve what's available, esp below the maximum and esp for those away from home	Support falls sharply when family income reaches £19,000, then again at £24,000 and once more at £34,000. Between £34,000 and around £45,000 Scotland provides the least upfront support for living costs for students living away from home of any UK nation, and much less than either Wales or England.	Lower-income students can live at home or take on more paid work to top up government support if they need to. Other things are more of a priority for spending.
	To improve recognition of special circumstances	Those with experience of care, estranged students and others face particular financial pressures. Scots going to London get no longer get any additional "London weighting" and so receive much less than other UK students studying there.	Extra help in some special cases might create perverse incentives, be hard to target effectively and makes system more complicated. No-one from Scotland needs to study in London. Other things are more of a priority for spending.
<i>Grant/bursary</i>	To increase the amount of support given as non-repayable grant/bursary rather than loan	Low grant means students from low-income homes face the choice either of leaving HE more indebted than those from better-off homes, or trying to get by on much less support. Students from low-income backgrounds borrow more on average each year than those from better off homes and are more likely to take out a loan.	It doesn't matter that poorer students end up with a disproportionate share of the nation's student debt. Low-income students can live at home or take on term-time work to reduce debt. Other things are more of a priority for spending.

<i>Mature students</i>	To end the situation where mature students get lower grant and more debt than young ones	Students entering HE later are often from more disadvantaged backgrounds than those entering before 21, and have less access to formal or informal family support, yet they currently receive even less grant, and end up with the most debt of any group.	<p>[Not sure – never seen a defence of present position. But it would be expensive to fix.]</p> <p>Other things are more of a priority for spending.</p>
<i>Fee support for students leaving Scotland to study</i>	To provide some portable non-repayable fee support for those leaving Scotland to study	<p>There is a substantial financial penalty involved in leaving Scotland to study.</p> <p>Not all students do this by choice – the pressure on places here (see below) or interest in a particular area means for some there is no alternative.</p> <p>For several years, the Welsh Government has given its students a portable fee grant they can use anywhere in the UK: the SG could choose to do the same.</p>	<p>No-one needs to leave Scotland to study. Students who choose to do this should be willing to incur the extra debt.</p> <p>Because it was the UK government's decision to raise fees, the Scottish Government should not be expected to take any action in response.</p> <p>HEIs outside Scotland shouldn't get any cash funding from the Scottish budget, including for educating Scottish students. Scottish funding for HE teaching is for spending <i>in Scotland</i> rather than <i>on students from Scotland</i>.</p> <p>Perhaps the Welsh system is not legal under EU law?</p> <p>Other things are more of a priority for spending.</p>
<i>Loan repayment</i>	To increase the threshold for loan repayment.	Scotland and NI have a much lower repayment threshold (£17,495) than Wales or England (£21,000). This provides substantially less good protection for lower earners.	[Not sure – never seen a defence of present position. Could be affordability, but SG appears to have headroom in the loan subsidy it receives under Barnett formula to afford a higher repayment threshold. The decision is devolved.]
	To reduce the write-off period from 35 to 30	Scotland has the longest period before write-off of any UK nation (35 vs 30 years). This again has the	See above.

	years	largest negative impact on people with lower life time earnings.	
<i>Student/graduate contributions</i>	To introduce some form of loan-based contribution towards costs that are not living costs, for some or all students or graduates.	<p>This is not about <i>whether</i> there should be a system of student/graduate contributions, but <i>what sort</i>.</p> <p>We now issue £0.5bn of student loans each year. So Scotland <i>already</i> has a substantial system of student contributions, due to its heavy reliance on loan for living costs. This means that the cost of post-graduation repayment is borne most heavily by those most dependent on state for living cost support.</p> <p>The burden of <i>existing</i> levels of loan repayments would be more evenly spread by family background if some of the cash used to subsidise fees at higher incomes was diverted into living cost grants, and replaced with loan.</p> <p>Increased contributions need not increase borrowing needed at low incomes: this would in fact reduce if some or all of the proceeds were used to improve existing grants. Contributions could be required only from those above certain family incomes, or off-set at low to middle incomes by fee grants, or additional increases in living cost grant.</p> <p>The SG budget is finite and under pressure. In choosing to pay the entire fee cost of all full-time students in HE in cash, the SG reduces what it has available to spend on the education and training of those not taking part in HE.</p>	<p>100% support for full-time undergraduate fees for students who stay in Scotland symbolises something important about Scotland's attitude to education.</p> <p>Being able to do an undergraduate qualification without paying any charge, regardless of family income, as long as you are able to study full-time and can get a place in Scotland, means that we can describe education in Scotland as being free.</p> <p>If all, or even only some, people had to take out a loan either to pay part of their fees or to make some contribution after graduation, it would put people off going into HE, especially those from more disadvantaged backgrounds, even if they weren't directly affected or wouldn't be worse off than now (or even if they would be better off overall, after increases in grants).</p> <p>Making 100% support available for HE fees without means-testing makes higher earners more willing to pay tax.</p> <p>This is an absolute priority for spending.</p>

<i>Part-timers</i>	To put them on the same basis for fee treatment as full-time students	Part-time students receive no assistance (cash or loan) with their fees if they earn over £25,000 , even if they are doing a degree for the first time. Again, the people affected are more likely to have started from more disadvantaged backgrounds.	[Not sure – never seen a defence of the present position. Could be affordability, though SG should have scope at least to offer loans – however that might infringe position on no debt for fees for undergraduates in Scotland.]
<i>Post-graduates</i>	To provide more support for postgraduates either as loan or grant	<p>The system of PG support is restricted to certain courses and was recently moved wholly on to loans, meaning among those who do qualify for help, those from poorer backgrounds are often adding to pre-existing larger levels of debt.</p> <p>Access to certain professions is funded differently (eg medicine and teaching vs law), making entry to professions with an unfunded element of training difficult for those without access to substantial private resources.</p> <p>SG's MacGregor report in December 2015 argued that entitlement to postgraduate taught course support should be the same as for undergraduate (in effect, for any course rather than just for a restricted list of courses) with loans provided for fees and living costs.</p>	[Not sure. No response yet to McGregor Report. Many of the arguments in the report for universal loans for fees for postgrads could be applied to undergrads, if accepted? More use of loans would lead to those from poorer backgrounds adding to pre-existing larger levels of debt?]
<i>FE</i>	To end the situation where FE students' support is cash-limited	Unlike HE, FE student support is provided all in cash, from a cash-limited budget. FE students can fail to get support because the pot is empty.	<p>Entitlement-based system in FE would be more expensive.</p> <p>Students' circumstances more various, harder to have a uniform system?</p> <p>Other things are more of a priority for spending.</p>
	To provide levels of	FE students who apply while there are still funds	Very expensive to do in cash. Using loans for FE

	support for f/t FE students which are closer to those for HE students	are entitled to more in cash, but less overall, than those in HE. Students in FECs therefore receive different amount of help, depending on their course.	would add mean disadvantaged parts of Scottish population carrying an even larger share of all student debt. Other things are more of a priority for spending.
<i>Places in HEIs</i>	To increase the number of university places	There is growing evidence that competition for places in HEIs in Scotland is increasing (success rates for applicants are falling and required entry requirements are now typically higher than in rUK). More people aspire, and are being encouraged to aspire, to university. In circumstances of tighter competition, it will tend to be those from more disadvantaged backgrounds who are most likely to lose the chance to take part. Some people describe HE as “a right not a privilege”, but that is difficult to sustain in these circumstances.	Many people are applying to university who shouldn’t be. Rising levels of rejections simply means more people are applying who shouldn’t have been encouraged to do so, and/or who aren’t getting good enough grades to go there. Other things are more of a priority for spending.
<i>Course length</i>	To reduce the number of students for whom starting in an FE college means a 5 or 6 year degree – all those who do not get full credit for their HN-level qualification(1+4, 2+3, 2+4 models); or to recognise the additional costs involved for those individuals.	Students from more disadvantaged backgrounds are more likely to find themselves taking 5 or 6 years to achieve a qualification which would have taken 4 had they entered university directly. Although they will get student funding for extra years, their living cost support will come mainly as extra loan, and they will be later entering the labour market.	Full credit is not realistic in all cases, repeat years give students more choice. We should assume students experiencing longer periods of study needed that extra time and have not been subjected to spending longer in HE than they really needed. Extra student funding for repeat years would reduce pressure on institutions to reduce unnecessary repeats. Other things are more of a priority for spending than more extra support for those on longer

			course models.
	To make available more opportunities for honours in three years	<p>With living cost support largely loan-based, every year of study carries a cost to students, especially those more dependent on state funding.</p> <p>With places capped, the more quickly students can achieve a degree, the more people can be offered the opportunity to study.</p>	<p>The four year degree is a particular strength of Scottish HE and the most important thing is to make sure there is no threat to it.</p> <p>Moves to some 3 year honours risk creating a two-tier system.</p>
<i>Widening access/COWA proposals</i>	Special arrangements for entry for certain students meeting the “access threshold”	Competition for places and the low likelihood of improving school level qualifications for many from disadvantaged backgrounds at any speed means that without special arrangements able students from these backgrounds will miss out on going direct to university.	Fairness means everyone having to meet the same entry standards.
	Commissioner on Widening Access	Widening access is a complex task and it should be somebody’s job to lead/oversee/ monitor/sound alarms to government about how things are going.	One new office holder won’t make any real difference.
	Targets	Targets help focus attention and provide something against which to measure whether things are improving as fast as we would like.	<p>Targets can drive systems to behave in unwanted ways.</p> <p>They can be a substitute for thinking properly about what needs doing.</p> <p>They are no use unless they are accompanied by specific plans for how they will be achieved.</p>
	Other COWA recs	Multiple other issues are involved in widening access on which COWA has commented.	Will vary by issue.