CEHA Scrutiny Panel Submission

Official Submission to the Children, Education and Home Affairs Scrutiny Panel

Review of the Proposed Budget 2027–2030 (P.73/2026 & R.159/2026)

Submitted by: The Jersey Student Loan Support Group

To: The Children, Education and Home Affairs Scrutiny Panel (via Committee and Panel Officer, Kaya Camara)

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Executive Summary

The Jersey Student Loan Support Group values the opportunity to respond to the Scrutiny Panel on the Proposed Budget 2027–2030. This submission outlines the clear gaps, mixed-up rules, and hidden figures within the current Student Finance system, backed up by real findings from our Higher Education Funding Survey 2026 and newly disclosed figures from FOI 875630203.

Instead of offering a fair start for everyone, the current rules create unfair barriers for middle-income families, postgraduate students, professional candidates, placement-track learners, and students with disabilities. At the same time, the actual cost of student grants is completely hidden from public view. By linking our evidence directly to the Panel's questions, the core aims of the proposed amendment P.75/2026 Amd (4), and the transparency concerns driving the proposed amendment P.75/2026 Amd (15), we show that simple, transparent budget changes and a genuine way for students to speak to government are urgently needed to keep university affordable and fair for all Jersey residents.

1. Clearing Up the System: The Grant-Only Legal Setup

Addresses Scrutiny Question 3: Affordability and Sustainability of Student Finance Arrangements.

*First, we need to clear up a major misunderstanding: **Jersey does not have a state student loan system**.*

- The Reality of University Funding: Higher education funding on the Island is run entirely under the **Education (Grants and Allowances) (Jersey) Order 2018.** This system only offers means-tested grants for tuition fees and living costs that do not have to be paid back.
- **The Funding Gap**: Because Jersey has no public student loan system (like the UK Student Loans Company model), students cannot independently borrow money to cover shortfalls. A tiny commercial bank loan scheme through NatWest was stopped in 2018. While the government has previously said that setting up a public loan scheme is too risky, with concerns that enforcing repayment would be problematic, the complete lack of a safety net leaves families stranded.
- **The Burden on Parents**: This means any gap between the official grant and the actual cost of university life must be paid directly out-of-pocket by families of dependent students. For parents forced to remortgage their homes or take out expensive private loans, where that is possible as that is not the case for all parents who do not have property, or who are unable to borrow, the current system is completely unsustainable.

The failure to update all parts of the grant and allowances annually with inflation since 2018 with some parts that have not been updated since pre-2018, has had the greatest impact on affordability. We are pleased to see the current Education Minister has recognised the importance of annual adjustment though

it does not address the shortfall caused by the many years where this did not happen or that she intends to apply this annual adjustment to just the grant as has been announced or will include all the allowances.

2. Disabled Students Allowance (DSA): Strict Limits and Unfair Barriers

Addresses Scrutiny Question 1 (Equal Access) & Question 4 (Barriers for Particular Groups).

The way the Disabled Students Allowance (DSA) is run under Article 23 leaves a massive gap that penalises chronically ill, deaf, and neurodivergent learners. In our 2026 survey, 11.3% of households pointed to the Disabled Student Allowance as a critical problem area that needs fixing.

- **The UK Support vs. Jersey Caps**: In the UK, the DSA provides up to £25,000+ a year in support based entirely on a student's medical needs, paying for vital tools like specialist software, note-takers, and ergonomic equipment. Jersey, however, blocks families with strict income limits.
- **Unfair Income Caps for Equipment:** Under Article 23(6), a strict household income limit—set to reach what we expect from information in press releases by the minister £98,561 for the 2027/28 academic year—applies to getting specialist equipment. A middle-income family labelled "too well-off" is completely cut off from help, forced to pay thousands out- of-pocket for basic learning tools their child needs.
- T**he Living Cost Cap**: For those who do qualify, the absolute maximum support is capped at a rigid £5,151 a year. This does not offer the flexibility needed to cover high-cost tools over a full degree. Relying on individual appeals to the Minister creates a stressful bureaucratic hurdle for vulnerable students instead of offering a reliable baseline of care.
- **The 1-Hour Weekly Limit for Help**: The most damaging rule restricts vital physical help—such as British Sign Language (BSL) interpreters or one-on-one dyslexia support—to just one hour per week, per course. Expecting a profoundly deaf student to get through a full-time university lecture schedule on one hour of interpretation a week is impossible.
- **No Help with Travel Costs**: Furthermore, Article 23(3)(c) completely ignores off-island medical travel costs. Students with physical disabilities are left stranded, facing full transport and commercial flight costs entirely alone.

3. Postgraduate Funding: The Discretionary Scheme and Unfair Gaps

Addresses Scrutiny Question 7: Prioritisation of Education and Lifelong Learning Budget.

The Island's approach to master's degrees and postgraduate funding under the 2018 Order reveals an unequal setup between subjects. Our live survey results show that 20.3% of student households believe postgraduate funding should be under the same clear rules as undergraduate grants, while 9.0% explicitly report that their student cannot continue their education because they cannot afford it.

- **The Professional Exam Safety Net**: To be completely clear, certain tracks—including the Graduate Diploma in Law (GDL), Bar Course (BPTC), Legal Practice Course (LPC), and PGCE teacher training—are funded under Article 9 of the 2018 Order. However, official figures from FOI 875630203 reveal a collapse in participation. Funded professional student numbers plummeted from 87 in 2024/25 down to just 45 in 2025/26 (a 48.3% drop). Furthermore, for those who did secure funding in 2025/26, 33.3% were limited strictly to fees-only grants, completely shutting them out from state living cost support.
- **The Gap for Humanities, Arts, and Sciences:** The real barrier hits students pursuing master's degrees in the humanities, arts, social sciences, and general sciences. These students are completely

locked out of the standard grant system. Instead, they must compete for a tiny number of spaces in the discretionary Jersey Bursary scheme.

- **The Real-World Job Requirement:** The department's funding rules rely on the flawed idea that only fields with "professional examinations" need postgraduate support. In reality, a massive range of modern careers—such as public policy, environmental sciences, data analytics, economics, and international relations as examples, require or are expected to have a master's degree or other higher-level degree by employers. Local applicants without these qualifications are forced to compete in the job market against candidates who do, putting our local talent at a heavy disadvantage.
- **The Risk of the Jersey Bursary:** Unlike standard undergraduate courses protected by law, the Jersey Bursary has absolutely no underpinning legislation. Because it exists only as a discretionary policy, it can be reduced or removed by the department at any time.
- **No Right to Appeal**: Crucially, if an undergraduate grant application is turned down, families have a clear legal right to appeal. The Jersey Bursary offers no right of appeal whatsoever. A student rejected under this system is left with no legal backup, making the process volatile and unfair.

4. Channel Islands Comparison: Jersey Lagging Behind Guernsey

Addresses Scrutiny Question 6 (Graduate Retention) & Question 7 (Budget Prioritisation)

When looking at the sustainability of Jersey's university budget, the Panel should look at how our framework compares to our nearest neighbour, Guernsey. This comparison shows how far Jersey is falling behind in supporting its young people.

- **Guernsey's Secure Postgraduate System**: Unlike Jersey's unstable lottery bursary, the States of Guernsey runs a formal, reliable postgraduate funding system. Guernsey provides statutory tuition and maintenance grant support to eligible students pursuing a wide variety of master's degrees, protecting the funding from sudden policy changes.
- **The Government Graduate Job Guarantee**: Crucially, Guernsey protects its educational investment through a structured Graduate Pathway for jobs in government. This setup gives returning graduates a clear career path, mentoring, and secure employment within the public sector and civil service.
- **The Unfair Contrast**: Jersey offers no equivalent graduate security net or joined-up government career paths. Local students returning to Jersey face a fragmented job market where advanced qualifications are heavily undervalued by the public sector unless tied to a corporate company sponsorship. By not matching Guernsey's proactive approach, Jersey effectively pays to educate young islanders only to lose them to jurisdictions with better career support.

5. Off-Island Realities: Transition Barriers, Placement Overheads, and Private Guarantors

Addresses Scrutiny Question 2 (Financial Challenges) & Question 5 (Off-Island Hardship Support)

The official living cost figures used in the Budget assumptions completely fail to address the actual financial challenges families face. This is heavily backed up by our interim 2026 funding survey report, where an overwhelming 78.6% of respondents explicitly stated that the recent 3.4% grant increase is not enough to survive off island.

- **The Stagnant University Interview Allowance:** The structural failure to update the scheme is very exposed at the beginning of the university track. Under the current rules, a student can apply for an initial interview allowance to visit an off-island university. However, this lifeline is completely locked

behind an outdated, strict income threshold. Furthermore, it is restricted by covering the student alone —leaving parents to pay full travel costs out-of-pocket to support their child during an intensive transition. Most telling of all is that this allowance has received only a single increase of £5 in many years. This complete stagnation proves that auxiliary allowances are frozen in time, reinforcing our core message that every single allowance baseline under the 2018 Order requires an urgent, independent review.

- **The Care Leavers System Contrast**: A striking policy contradiction exists when compared to the Government Local Offer for Care Leavers. Under that specific policy, the service provides extensive transition help—including a one- off campus visit worth up to £1,600 to see up to 3 UK institutions, including full flight and accommodation costs for an approved adult to travel alongside the student. This framework proves that the government perfectly understands the massive hidden travel barriers of choosing a university off island. Yet, for ordinary applicants near the threshold, the student finance model flatly ignores these travel overheads, forcing families to absorb the costs.
- **The Placement Expense Squeeze (NHS, Social Work, Teaching)**: A major, unaddressed financial strain falls on students enrolled in key island skill pathways. For courses that do not qualify for a clinical component grant, for example, Social Work, Teaching, and Allied Health Professions, where mandatory off-site work rotations are a core degree requirement. These placements routinely force students to secure dual accommodation—paying rent on a second property near a distant clinic or school while maintaining their base university room or private rental. In the UK, domestic students can access specialised funding like the NHS Bursary, Learning Support Fund, which include travel and temporary accommodation allowances, or Social Work Placement Allowances to offset travel and double-housing costs. Because these auxiliary safety nets are strictly tied to UK student loan eligibility, Jersey students are completely barred from them. Their standard local maintenance grant remains fixed and dependent flatly on parental income, meaning families face massive, unbudgeted placement shortfalls out-of-pocket just to let their children complete basic, compulsory training milestones. Most students who have a placement requirement find it even more difficult to find the time to work to cover those costs.
- **The UK Renters' Rights Act (RRA) Trap: ENGLAND ONLY** - Landlords are now banned from accepting large upfront rent payments from tenants who fail standard credit checks. This has triggered an immediate crisis for Jersey students. Because private UK landlords almost universally refuse to accept Jersey-based parents as legal rent guarantors, families used to pay 6 to 12 months of rent in advance to secure a property. With that option legally blocked, students are forced onto the open market completely exposed.
- **The Rise of Commercial Guarantor Insurance:** To secure a tenancy, Jersey students must now buy commercial "guarantor insurance" from private UK companies. This creates a massive, ongoing cost of hundreds of pounds a year that is completely ignored and unsupported by Jersey Student Finance. Our 2026 survey data shows that 13.3% of families have already seen their landlord flatly refuse their guarantor records, and 4.7% report being in severe difficulty because they cannot afford guarantor insurance upfront costs.
- **Locked Out of UK University Hardship Funds**: A severe, hidden barrier for Jersey students in the UK is their total exclusion from university emergency hardship funds. UK universities almost always mandate that emergency help is strictly tied to a student receiving a UK public student loan (Student Loans Company). Because Jersey students do not qualify for UK loans, they are completely barred from accessing these vital safety nets during a housing or financial crisis.
- **Hidden Travel Costs**: Jersey students face severe seasonal travel costs. Our 2026 survey data shows that 48.9% of households find current travel allowances problematic. The baseline cost of commercial ferry vehicle returns, luggage charges, and emergency peak-season flights adds thousands in hidden costs that the official allowance completely ignores.

6. Hard Data Analysis: Sibling Gaps, Income Realities, and Hidden Figures

Addresses Scrutiny Question 2 (Principal Financial Challenges) & Question 5 (Hardship Support)

An analysis of local educational support structures reveals an alarming lack of alignment across government departments, compounding the financial pressures faced by working families. Live evidence from our survey shows the extreme measures families must take to bridge the gap: 46.7% have been forced to take on extra work, 32.7% have had to borrow money or remortgage their homes, and 26.2% are draining their pensions to fund shortfalls.

- **The 50% Maintenance Squeeze (FOI Data Baseline)**: Hard data released by the department under FOI 875630203 mathematically confirms the scale of the student finance crisis. Out of 1,010 total undergraduate student applications funded in the 2024/25 academic year, exactly 509 applicants (50.4%) were restricted to fees-only grants, completely locked out of maintenance assistance. This bottleneck directly continued into the 2025/26 academic year, where out of 1,025 funded students, 496 applicants (48.4%) were wealth-tested entirely out of state living support. This means nearly half of all local students at university must fund their day-to-day food, rent, and survival completely out-of-pocket or through private family debt.
- T**he Budget Illusion and Hidden Figures:** The Proposed Budget 2027–2030 and accompanying Annex (R.159/2026) hide the long-term student finance strategy behind a structural calendar mismatch. Just as P.75/2026 Amd (15) calls out the government for advancing uncosted capital commitments without identifying structural funding realities, the executive projects a nominal spend lift from £13,000,000 in 2026 to £16,130,000 in 2027 to absorb the upfront costs of the September 2027 grant adjustments. However, because government budgets run January to December while academic years split from 1st September to 31st August, the true multi-year cost of these changes in later years is unclear. The allocation crawls to £16,559,000 in 2028 (+2.66%), ticks up to £16,699,000 in 2029 (+0.85%), before hitting an absolute cash freeze of 0.00% (£16,699,000) in 2030. This flatline path hides a long-term funding gap behind short-term text adjustments. UCAS data over several years shows the number of our students has remained fairly stable.
- **The Bricks, Mortar, and Off-Island Rental Deficit**: While we fully support the urgent rebuilding of the Highlands College campus due to years of structural disrepair, the funding framework features a severe mathematical flaw regarding off-island accommodation overheads.

  For the 2027/28 academic year, a student remaining **on island** receives a proposed maximum maintenance grant of £9,140 and a minimum baseline of £1,830. This lower rate properly recognises that a local family does not face the heavy commercial cost of private student accommodation, and that the parents' fixed household expenses—such as rent or mortgage payments—remain entirely unchanged when a child stays at home.

  However, for students **studying away,** the proposed 2027/28 grant ceiling is set at a maximum of £9,780 and a minimum of £1,958. This minor variance of just £640 between studying locally and studying away is at odds with the difference in costs. t is completely impossible for an off-island student to fund an entire year of UK private student rent and university utility bills and travel costs on an extra £640. This structural deficit forces an intense, hidden parental contribution shortfall on off-island families, proving that the off-island grant baseline is completely decoupled from real housing data.
- T**he £98,561 Hard Cliff-Edge and Real Income Impact**: This structural flaw is intensely worsened by a rigid means- testing ceiling that applies across both pathways. The moment parental income reaches £98,561 or more, the maintenance grant drops to absolute zero, completely locking middle-to-higher-

income households out of day-to- day living subsidies regardless of whether their child faces massive off-island commercial rent barriers.

- **Real-World Income Examples (2026 Earnings for 2027/28 Applications)**: Mapping real Jersey household configurations against these boundaries exposes how intensely the sliding scale penalises working-class and vital public sector households:

  The Minimum Wage Household (£56,534.40 Joint Income): Two parents working full-time (40 hours per week) on the statutory April 2026 minimum wage of £13.59 earn a combined gross income of £56,534.40.

  Because this basic wage floor clears the proposed entry threshold of £54,756, their student's off-island grant is instantly clawed back from £9,780 down to £9,462.55.

  T**he Living Wage Household (£62,816.00 Joint Income)**: Two parents earning the Caritas Jersey Living Wage of £15.10 per hour bring home a combined gross income of £62,816.00, the bare legal baseline required to live with basic dignity on the Island. Yet, because they sit above the threshold, their student's off-island grant is slashed down to £8,340.89, forcing a private out-of-pocket funding gap of £1,439.11 per year onto a family with zero surplus capital.

  The Frontline Public Service Household (£88,220.50 Joint Income): A household consisting of one parent working a full-time Living Wage role and one parent working as a mid-range Police Constable (earning a base salary of £50,500.00 plus a standard 12.5% shift allowance) brings home a combined gross income of £88,220.50. Under the proposed parameters, their student's maintenance lifeline reduces down to a negligible £3,804.59. This leaves these vital workers facing an immediate, mandatory out-of-pocket contribution of £5,975.41 per year just to reach the baseline grant ceiling—long before meeting the uncosted UK rental gaps.

  The Essential Worker Household (£111,812.50 Joint Income): A dual-income household consisting of a mid-grade Teacher (earning a standard main-scale salary of £55,000.00) and a mid-range Police Constable (earning £56,812.50 with shift allowances) brings home a joint income of £111,812.50. Because they cross the upper ceiling threshold, this public sector family is completely disqualified from receiving any maintenance grant support (receiving absolute zero).

- **The On-Island Study Pressure and Systemic Disparities:** The severe funding gaps outlined in these family examples reveal an alarming social reality: minimum wage, living wage, and compressed public sector households are much more likely to be steered into on-island study entirely due to financial constraints.

  Because the £640 grant variance falls so far short of real UK rental costs, studying away becomes a financial risk. While these students can technically still choose an off-island university, doing so relies on stressful measures from elsewhere, such as families taking high- interest private debt, remortgaging homes, draining pension pots, or relying on help from supportive grandparents.

  For the students who try to bridge this massive gap by working heavy hours alongside a full-time degree, their academic results and mental health are much more likely to suffer under the strain.

  This setup creates deep institutional disparities against less affluent students based entirely on their parents' finances. While wealthy families can easily fund UK housing shortfalls out-of-pocket, working-class and frontline service students are disproportionately funneled toward local tracks, cutting them off

from specialised degree fields, such as aerospace engineering, specialised sciences, marine biology, or fine arts, that do not exist in Jersey. It turns a state support mechanism into an unfair tier system, where a student's career options and lifelong horizons are dictated by their family's balance sheet rather than their academic talent and hard work.

- **The Distance Learning Anomaly**: This rental logic is completely overturned by a massive policy contradiction regarding distance learning. Under recent ad-hoc changes, full-time distance learning students living on-island qualify for a full maintenance grant. In stark contrast, UK Student Finance completely blocks distance learners from living cost support, restricting them to tuition fees unless a severe disability prevents campus attendance.

  Jersey's upside- down system results in an online student sitting at home receiving a full living grant lifeline without facing any student housing or utility bills, while off-island campus tracks must absorb thousands of pounds in commercial UK rent shortfalls because their grant extension is capped at a negligible £640.

- **The Overlapping Sibling Blind Spot**: A major structural flaw within the Education (Grants and Allowances) (Jersey) Order 2018 is the total lack of any relief or income adjustment for parents supporting more than one student at university at the same time. The application system treats each child as a completely isolated applicant. Parents must supply identical household income records for each child, and the grant is calculated flatly for that individual student. This setup operates on the assumption that parental disposable income is infinite.

  Our 2026 survey data confirm that 33.1% of all respondents label this omission as a structural barrier. If two siblings attend university concurrently, these out-of- pocket gaps instantly double annually before true living costs are met.

- **The Fairness Dilemma for Sequential Families**: This creates a policy challenge. While families with overlapping university paths face an immediate doubling of costs, implementing a blunt, unadjusted blanket multiplier for siblings can easily be seen as unfair to parents whose children go to university years apart or who only support a single student, yet face the exact same cost-of-living constraints on identical household incomes. To avoid unfair friction, the framework requires a sophisticated, sliding-scale income break based on concurrent enrollment rather than detached, static calculations.

- **The Incoherent Income Limits**: Our survey shows that 71.4% of respondents state that the current income threshold of £52,600 (2026/27) where the grant starts to decrease is far too low.

  For younger school children, the government's **Back to School Bonus scheme** features a strict household income limit capped at £80,000. Crucially, because this bonus is run by a completely separate department under a different Minister, it highlights a profound lack of agreement within the Council of Ministers regarding what constitutes a low-to-middle income in Jersey.

  Parents are recognised as requiring local help by one Minister yet face an intense financial penalty from another when their child transitions to university.

- **The Administrative Deficit of Interview Allowances:** A final, deeply concerning administrative defect shown in FOI 875630203 is that student applications and funding decisions for the initial interview allowance are completely unrecorded. The department explicitly admits that these critical transition records are not held in a recordable format, refusing to track data on the basis of excessive administrative costs. Shielding these applicant paths from accountability makes it impossible for the public to monitor the fairness or efficiency of early university access support.

7. Postgraduate Disparity, Employment Strategy, and Graduate Retention

Addresses Scrutiny Question 6: Impact on Graduate Retention and Returning to Jersey

The exclusion of non-professional postgraduate degrees from standard means-tested funding directly damages graduate retention and the long-term ability of young professionals to return or build diverse careers in Jersey.

Live data from our 2026 survey expose a severe workforce retention crisis:

- *13.5% of graduates state they do not intend to return to Jersey under a five-year horizon,*
- *8.3% state they will not return for the foreseeable future,*
- *14.3% report that their choice of career simply does not exist on the Island.*

This gap reflects the naturally smaller variation of local industries compared to a large country like the UK, meaning our talent pool is structurally pushed away due to a lack of local job options.

- **The Competitive Job Market Inequity**: By forcing careers that rely implicitly on postgraduate credentials (but lack formal exams) out of statutory funding, the system actively entrenches an elitist market gap. Jersey students from less affluent backgrounds must compete against heavily credentialed external applicants without the state support needed to obtain those identical qualifications.
- **The Total Absence of Student Representation:** A deep institutional defect within Jersey's educational ecosystem is the complete absence of a formalised, independent Jersey Student Union. Unlike the UK where student unions hold statutory consulting roles, Jersey students are completely isolated once they leave the Island. They have no structural body to collectively articulate their challenges, raise direct questions with Student Finance, or highlight real-world anomalies to the executive. There are other bodies, such as the Youth Parliament, but it does not cover the age demographic of university students.

- **The Accountability Disconnect:** This lack of a unified body prevents students from directly outlining what they expect and require from local career paths.

  49.6% of responding graduates are entirely unaware of government internships

  28.6% state they have never been sent a single job opportunity by the government whilst studying their degree.

  Without an institutional union to anchor them back to the Island, graduate retention targets remain generic words on paper. To move from empty words to genuine deed, the government requires a structured, student-led union that forces direct contact with public sector leaders, making our young academics feel valued, heard, and structurally important to the future of the Island.
- **The Visibility and Promotion Failure**: As the single largest employer on the Island with the widest variety of career choices, the Government of Jersey fails to actively promote career and training opportunities to its own student demographic. While the government occasionally funds internal postgraduate and PhD costs in-house for existing civil servants, these opportunities are completely hidden from external applicants, graduates, and the wider public.

8. Clear Recommendations for Budget Changes

Addresses Scrutiny Question 8: Specific Proposals and Funding Reallocations to Be Amended

To align the Proposed Budget 2027–2030 with the Common Strategic Policy (CSP) goals of delivering value for money and supporting lifelong learning, the Jersey Student Loan Support Group recommends the following urgent amendments to Proposition P.73/2026:

1. Enforce Clear Line-Item Budget Tracking (Amends Q7): We ask that Higher Education Funding and Student Grant allocations be fully separated from the general departmental block and published as a distinct entry in all future budgets, ensuring full public financial accountability.

2. Dismantle the DSA Equipment Income Cap (Amends Q1 & Q4): We ask that the means-tested income ceiling (£98,561) for the Education (Grants and Allowances) (Jersey) Order 2018 equipment provision be removed. Access to critical learning technology must be based entirely on medical and physical need, not household balance sheets.

3. Standardise Extended Support Allowances (Amends Q1 & Q4): We ask that clear, accessible pathways be codified to expand standard maintenance caps and weekly service hours for disabled students, removing the administrative hurdle of individual ministerial case appeals.

4. Harmonise Cross-Ministerial Educational Income Thresholds (Amends Q2 & Q3): We ask that an inflationary correction be applied to Student Finance means-testing parameters to align the core grant threshold baseline directly with the £80,000 Back to School Bonus ceiling, establishing an integrated, cross-departmental definition of low-to- middle income household support.

5. Legislate a Fair Sibling Assessment Relief Framework (Amends Q2 & Q3):

We ask that the Education (Grants and Allowances) (Jersey) Order 2018 be amended to introduce a sliding-scale household income break specifically for families supporting more than one dependent child in higher education concurrently. To guarantee absolute fairness across all local taxpayers and prevent perceived unfairness to families supporting single or non-overlapping student tracks, this relief must work dynamically based on verifiable concurrent off-island tuition enrollment rather than a flat, un-means-tested multiplier.

6. Statutorily Establish and Fund a Dedicated Jersey Student Union (Amends Q1, Q4 & Q6):

We ask that an independent, student-led Jersey Student Union be formally legislated and resourced to anchor the collective student voice. This body must possess a statutory mandate to interface directly with the Council of Ministers, allowing off-island and local learners a direct, unhindered channel to raise specific hardship difficulties, challenge broken policy parameters, outline explicit career path expectations, and visually confirm that the government's commitment to retaining its youth is executed in concrete deed rather than empty rhetoric.

7. Launch a Statutory Government Rental Guarantor Scheme (Amends Q2 & Q5):

We ask that a States of Jersey Institutional Guarantor Scheme be created where the government acts as a valid UK rent guarantor for a nominal administration fee. Our survey shows that 32.4% of families strongly support this measure. This intervention will end the private guarantor insurance barrier, ensuring local students are protected from the structural impacts of the UK Renters' Rights Act.

8. Establish a Placement Travel and Sickness Hardship Fund (Amends Q5):

We ask that a dedicated off-island auxiliary fund be created under the Student Finance framework specifically designed to cover double accommodation costs and placement travel expenses for healthcare, social work, teaching, and allied medicine students on mandatory rotations, directly matching the specific safety nets blocked by UK host-country funding criteria.

9. Mandate a Full Review and Overhaul of Auxiliary Allowances (Amends Q3 & Q5):

We ask that the department launch a comprehensive review of all entry-level and transition allowances—specifically including the initial university interview allowance. This review must eliminate restrictive threshold blocks, expand funding to fully include accompanying parents or guardians, and implement automatic annual inflationary indexing to permanently replace static, unadjusted multi-year cash limits.

10. Overhaul Off-Island Rental Allowances and Review Distance Learning Parameters (Amends Q1, Q3 & Q7):

We ask that the department completely re-engineer the off- island maintenance grant ceiling to reflect the actual market cost of UK private student rent and utility bills, recognising that the proposed £640 variance over on-island tracks fail to cover independent housing overheads. Furthermore, we ask that distance learning maintenance parameters are reviewed to ensure finite state funds are prioritised logically for students facing physical campus and placement expenses.

11. Mandate Digital Accounting for Transition and Interview Allowances (Amends Q3 & Q8):

We ask that the department immediately end the unrecorded tracking of initial interview allowance applications highlighted in FOI disclosures. The processing of transition lifelines must be formalised within a modern digital registry to ensure transparency, statutory reporting compliance, and audit tracking for vulnerable entry-level applicants.

12. Statutorily Underpin Postgraduate Funding and Align with Pan-Island Standards (Amends Q6 & Q7):

We ask that Article 9 of the 2018 Order be amended to include humanities, creative arts, and non-clinical science postgraduate courses under the standard, statutory means- tested grant framework—effectively eliminating the volatile Jersey Bursary scheme. Simultaneously, we recommend the creation of a dedicated States of Jersey Graduate Pathway to match Guernsey's public sector talent pipeline and protect public educational spending.

13. Mandate an External Career Promotion and Training Sponsorship Framework under P.75/2026 Amd (4) Principles (Amends Q6):

We ask that the States of Jersey— as the Island's largest employer—be formally directed to launch an open, publicly promoted campaign detailing all government career options, vocational paths, and advanced training allowances. This must include widening the funding framework to fully cover postgraduate and PhD costs for external local applicants rather than restricting professional development to inside the civil service organisation, visually proving to graduates that the Island actively wants them to return.

14. Mandate an Independent Scrutiny Review Panel (Amends Q8):

We ask that the Children, Education and Home Affairs Scrutiny Panel formally launch and lead an independent review of higher education funding parameters with the consultation of students and parents – community stakeholders to create a fair funding model.

Budget Reprioritisation Evaluation Summary

To ensure this evidence matches the core goals of Jersey families, the following summary shows how the problems raised by the Higher Education Funding Survey 2026 and P.73/2026 Amendment 15 directly link to our clear, common-sense solutions.

- **The On-Island Study Pressure Trap**: Under the proposed 2027/28 rules, the flat £640 off-island grant variance falls so far short of UK private rental realities that minimum wage, living wage, and frontline service households are much more likely to study locally due to financial constraints.

- **Systemic Socioeconomic Disparities:** Restricting lower-to- middle-income students to on-island tracks based entirely on parental finances—while affluent peers freely study away — arbitrarily locks them out of specialised degrees and global career opportunities.
- **The £98,561 Squeeze Ceiling:** Both on-island and off-island maintenance tracks flatline into a hard cliff-edge where any parental income at or above £98,561 drops the living grant to absolute zero, locking working families completely out of state support.
- **The Placement Cost Squeeze**: The lack of support for mandatory work rotations hits multiple key skill areas including Social Work, Teaching, and Allied Health Professions. Students are locked out of UK travel and dual- housing bursaries through ineligibility criteria, while Jersey's system relies heavily on parental income to cover these heavy extra costs with local cost of living pressures only continue to rise.