

Sujet n° 4 : les droits d'inscription à l'université

e3a – 2012

Vous rédigerez en anglais et en 400 mots une synthèse des documents proposés. Vous indiquerez avec précision à la fin de votre synthèse le nombre de mots qu'elle comporte. Un écart de 10% en plus ou en moins sera accepté. Votre synthèse comportera un titre comptabilisé dans le nombre de mots.

Document 1 : University admissions could create two-tier system, committee warns

MPs warn new proposals could channel some students into “low-cost-model of higher education”

Universities risk fostering two levels of student experience with their admissions policy, MPs say. Government plans to transform the way universities recruit students risk creating a two-tier system that could hit social mobility, a committee of MPs warns on Thursday. Currently, English universities have a fixed yearly allocation of student places, but the coalition proposes to let institutions take on unlimited numbers of the best-performing students. But the government has also announced that 20,000 places will be set aside for universities charging fees of £7,500 or less. The business, innovation and skills select committee warns that the proposals will channel more students – particularly those with low grades – into “a low-cost model of higher education”. The higher education sector could be polarised into “traditional” universities versus a “low-cost” alternative. “This could have undesirable consequences for social mobility if able candidates from lower socio-economic backgrounds felt constrained to choose lower-cost provision,” the MPs say. “Further education colleges (and other providers) are capable of offering excellent low-cost and high-quality provision, but they may not offer the same experience as a student might receive in a traditional university.”

The report urges ministers to monitor the social mix at universities and take swift action if a two-tier sector emerges. The select committee's inquiry heard evidence that “mid-ranking” universities faced the greatest difficulties because they are likely to lose high-performing students to more prestigious institutions and cannot bid for extra places under the £7,500 margin.

In response to the proposals, 24 universities and three further education (FE) colleges have applied to

lower fees to an average of £7,500 or less, the Office for Fair Access says. The MPs call for a “student premium” like the pupil premium for schools. Nick Clegg, the deputy prime minister, announced a student premium last October. It became a national scholarship scheme aimed at 50,000 students a year, which will provide a package which may include “fee waivers”, discounted accommodation or cash.

The MPs' report says that financial support should be focused on providing money for living costs rather than fee waivers which reduce a student's future debt. The MPs said the government had faced difficulties in communicating the changes, and should have handled this better.

“A key aspect of the debate on the increase in tuition fees was disagreements over how much a student would expect to be charged for a university course,” the MPs noted.

The committee concluded that most new undergraduates next year will be charged a tuition fee of £9,000. Figures published by the OFFA, which vets proposals to widen the social mix at universities, show the average fee across the sector will be £8,393 next year. However, the MPs say that the use of this average is “less helpful and relevant” to students than the most commonly charged fee.

The report urges the government to use the latter figure when publicising the reforms. The report warns that “an unprecedented level of uncertainty” had been introduced into university finances. A wide range of factors affect how likely it is that student loans will be repaid, including the initial size of loans, the proportion of men and women – as male graduates tend to earn more than female graduates – and the future performance of the economy, the MPs said. “Regardless of the arguments both for and against a higher level of student contribution, the financial sustainability of the new system is untested. As a result, an unprecedented level of uncertainty has

been introduced into higher education finances with success dependent on a large number of variables over which the government has little control.” Adrian Bailey MP, chair of the committee said: “The government’s reforms of higher education are wide-ranging and comprehensive. While we welcome the aim to put students at the heart of the system, that ambition will only be realised if the government deliver the reforms on time and as a package.

“The start of the new academic year is less than a year away and many key aspects of the reforms – including vital support for students – are currently out for consultation. The government will have to work overtime to deliver these reforms so that next years’ intake of students have the information and support they were promised in exchange for their increased contributions to their education.”

The Guardian, Thursday 10 November 2011.

Document 2 : Higher education: Families may “move from England to avoid tuition fee hike”

The rising cost of a university degree in England could create “fee refugees” as parents move to Scotland and Wales to escape huge debts, it was claimed today.

An analysis by the Government’s Higher Education Funding Council for England said families may flee over the border to avoid tuition fees of up to £9,000 in 2012.

Parents living “close to the borders” are among those most likely to relocate to another country, it was claimed, potentially creating “distortive effects on local economies and housing markets”.

A move from England to Scotland could save students as much as £36,000 for a four year degree because of sharp differences in fees policies operated by devolved governments across the UK.

The comments came as it emerged that the Scottish Executive could carry out checks on applicants to ensure they are legitimate residents and not attempting to exploit the generous funding system north of the border.

From next year, English students will be forced to pay up to £9,000 wherever they study but Scottish undergraduates will be given free tuition.

Fees for Welsh students will be fixed at £3,465 and those in Northern Ireland will pay a similar amount, but only if they stay in their own region.

The system has already caused outrage in England, with several students pursuing legal action against the Scottish government amid claims that the fee rises will breach their human rights.

The Scottish Conservatives have branded the

plans “vindictive” and warned that it would “stir up resentment in the rest of the UK against Scotland”.

A paper presented to a HEFCE board meeting warns that there “may be issues with families, particularly those close to the borders, seeking to domicile themselves in Wales or Scotland in order to benefit from favourable fee arrangements”.

The report adds: “This could have distortive effects on local economies and housing markets if it occurred with significant numbers.”

Bob Osborne, emeritus professor of public policy at Ulster University, told *Times Higher Education* magazine that if a family “was living 15 miles from the Scottish border then you can see how they might try to wangle it”.

But he doubted there was going to be a “mass exodus of people from Surrey to Glasgow”.

The Scottish Executive has already said children whose parents move to Scotland for their careers will be eligible for a free university education.

But families who seek to exploit the system by buying a home north of the Border will not. A spokesman said the Student Awards Agency for Scotland will decide on a case-by-case basis, with people not living north of the border for long likely to be scrutinised.

The HEFCE paper also warned that there is a “question of affordability” attached to the reforms for devolved administrations. Most countries are committed to subsidising students’ tuition even if they study outside their home country and budgets may stretched if universities in England put up their tuition fees, it was claimed.

The Daily Telegraph, 24 Nov 2011.

Document 3 : University fees do not deter school leavers

School leavers have not been deterred from applying to university by the introduction of higher tuition fees this year, although older students do appear to have been put off by the extra costs, interim figures from the University and College Admissions Service suggest.

From October, English universities will be able to charge up to £9,000 a year to undergraduates from the UK and European Union, up from £3,375. The rise has sparked widespread concern that poor students in particular will be discouraged from applying.

The number of British 18-year-olds who have applied to university for 2012 so far is 2.4 per cent lower than last year, the Ucas figures show. According to official population projections, this fall is broadly in line with a demographic decline in the number of people in that age bracket.

However the interim Ucas figures account for the number of applications received by mid-December and may improve by January 15, the deadline for most courses. Mary Curnock Cook, Ucas chief executive, said: "Evidence of a late surge ... is now emerging."

"Applicants are taking longer to research their choices but the applications flow has speeded up, as these statistics show. It remains too early to make predictions about the final year on year figures but we will be able to get a clearer picture after the deadline has passed."

Previous increases in fees did not have a sustained impact on application rates, with would-be students continuing to apply in rising numbers.

The decision to raise fees was a stern test of coalition unity: in opposition, the Liberal Democrats had pledged to oppose any fee increases. Demonstrations against the fee rises culminated in an attack by angry protesters on the Conservative party's headquarters in Westminster.

While the rate for younger students appears to be holding steady, the number of older applicants from the UK and abroad fell 13 per cent. This decline reduced the total volume of applications by 6.4 per cent. The number of non-EU applicants, who are not affected directly by the fee cap changes, is up 13.3 per cent.

Looking only at larger subject groups, the largest declines in applications were for the social sciences and social studies, which registered a 12 per cent fall. Applications for medicine, medical and veterinary sciences and the physical sciences were broadly flat.

Les Ebdon, chair of the Million+ universities think-tank and vice-chancellor of Bedfordshire university, said: "Ministers need to launch a campaign to ensure that older students understand the [student] loan system and the opportunities available."

He added: "A failure to do so will overshadow the success the government has had in persuading younger applicants that university remains one of the best career moves that they can make."

The Financial Times, January 4, 2012.

Travail préparatoire

Comprendre et reformuler

1. Vocabulaire des textes

Texte n° 1 : “University admissions could create two-tier system, committee warns”

<i>a two-tier system</i>	un système à deux vitesses
<i>to hit social mobility</i>	freiner la mobilité sociale
<i>an MP = a member of parliament</i>	un député
<i>currently</i>	actuellement
<i>yearly (adj.)</i>	annuel
<i>allocation</i>	attribution
<i>best-performing students</i>	étudiants qui ont les meilleurs résultats
<i>to set aside</i>	réserver
<i>fees</i>	(ici) frais d'inscription universitaires
<i>to channel</i>	diriger
<i>a grade</i>	une note
<i>versus</i>	contre
<i>a background</i>	un milieu
<i>to provide/provision</i>	fournir/offre
<i>to urge</i>	recommander avec insistance
<i>swift (adj.)</i>	rapide
<i>to hear evidence</i>	(ici) consulter des documents/informations
<i>mid-ranking universities</i>	universités de rang moyen
<i>to bid for</i>	(ici) tenter d'obtenir (dans un contexte de compétition)
<i>to apply for sth/to do sth</i>	faire une demande de
<i>a premium</i>	une prime
<i>the deputy prime minister</i>	le vice-premier ministre
<i>scholarship</i>	bourse d'études
<i>waiver/fee waiver</i>	dérogation/dispense de frais d'études
<i>discounted accommodation</i>	des logements à prix réduit
<i>to handle sth</i>	gérer qch
<i>an undergraduate</i>	un étudiant de premier cycle
<i>to be charged</i>	avoir à payer
<i>to vet</i>	vérifier, contrôler
<i>to widen</i>	élargir
<i>a loan</i>	un prêt

<i>regardless (adj.)</i>	sans tenir compte de
<i>sustainability</i>	durabilité
<i>wide-ranging (adj.)</i>	de grande envergure
<i>comprehensive (adj.)</i>	complet/ète
<i>on time</i>	à temps
<i>academic (adj.)</i>	universitaire
<i>less than a year away</i>	dans moins d'une année
<i>to work overtime</i>	faire des heures supplémentaires

Texte n° 2 : “Higher education : Families may move from England to avoid tuition fee hike”

<i>to flee</i>	fuir
<i>a fee refugee</i>	un réfugié économique lié aux frais universitaires
<i>over the border</i>	de l'autre côté de la frontière
<i>to relocate</i>	s'installer ailleurs
<i>devolved governments</i>	gouvernements autonomes/ décentralisés
<i>devolution</i>	décentralisation, autonomie
<i>the Welsh</i>	les gallois
<i>to breach human rights</i>	violier les droits de l'homme
<i>to brand</i>	cataloguer comme, qualifier de
<i>vindictive (adj.)</i>	malveillant
<i>to stir up</i>	susciter, réveiller
<i>resentment</i>	ressentiment
<i>a board meeting</i>	une réunion du conseil d'administration
<i>to benefit from</i>	profiter de
<i>housing market</i>	le marché de l'immobilier
<i>to wangle it*</i>	se débrouiller, s'arranger pour goupiller* qch
<i>to be eligible for</i>	pouvoir faire valoir ses droits à
<i>budgets may be stretched</i>	il se pourrait que cela pèse sur le budget

Texte n° 3 : “University fees do not deter school leavers”

<i>to deter sb from doing sth</i>	dissuader qn de faire qch
<i>school leavers</i>	jeunes qui ont terminé leurs études secondaires
<i>to be put off</i>	être découragé
<i>to spark</i>	provoquer
<i>to be broadly in line</i>	correspondre dans les grandes lignes
<i>age bracket</i>	tranche d'âge

<i>to speed up</i>	s'accélérer
<i>a surge</i>	une montée , une augmentation
<i>a deadline</i>	une date butoir
<i>would-be students</i>	les candidats aux études supérieures
<i>stern (adj.)</i>	sévère
<i>to pledge</i>	promettre
<i>to be holding steady</i>	se maintenir
<i>a fee cap</i>	un plafonnement des frais d'études
<i>a think-tank</i>	un groupe de réflexion
<i>to overshadow</i>	(ici) faire oublier

2. Reformulation des idées-clés :

Texte n° 1 :

Government plans to transform the way universities recruit students risk creating a two-tier system that could hit social mobility, a committee of MPs warns.[...]. Currently, English universities have a fixed yearly allocation of student places, but the coalition proposes to let institutions take on unlimited numbers of the best-performing students. But the government has also announced that 20,000 places will be set aside for universities charging fees of £7,500 or less. The business, innovation and skills select committee warns that the proposals will channel more students – particularly those with low grades – into “a low-cost model of higher education”. The higher education sector could be polarised into “traditional” universities versus a “low-cost” alternative. “This could have undesirable consequences for social mobility if able candidates from lower socio-economic backgrounds felt constrained to choose lower-cost provision,” the MPs say. “Further education colleges (and other providers) are capable of offering excellent low-cost and high-quality provision, but they may not offer the same experience as a student might receive in a traditional university.”

The report urges ministers to monitor the social mix at universities and take swift action if a two-tier sector emerges. The select committee's inquiry heard evidence that “mid-ranking” universities faced the greatest difficulties because they are likely to lose high-performing students to more prestigious institutions and cannot bid for extra places under the £7,500 margin.

The new Higher Education reform by the Government is a source of concern as it may create inequality between rich and poor students.

Universities will no longer be limited in the number of best-performing students they recruit.

In order to encourage universities to charge less than the maximum, the government has reserved 20,000 places for universities charging less than £7,500.

MPs fear it may restrict social mobility as poor but excellent students prefer less expensive, less prestigious universities rather than top institutions.

Universities squeezed between prestigious ones and “low-cost” ones might be the great losers.

In response to the proposals, 24 universities and three further education (FE) colleges have applied to lower fees to an average of £7,500 or less, the Office for Fair Access says. The MPs call for a “student premium” like the pupil premium for schools. Nick Clegg, the deputy prime minister, announced a student premium last October. It became a national scholarship scheme aimed at 50,000 students a year, which will provide a package which may include “fee waivers”, discounted accommodation or cash.

Some MPs suggested introducing a “student premium”: universities would have received a fixed sum for every underprivileged student they accepted, encouraging them to improve the social mix and opportunities for the less well-off.

The idea of a “student premium” turned into a government-backed scheme based mainly on free tuition for the less well-off.

The MPs' report says that financial support should be focused on providing money for living costs rather than fee waivers which reduce a student's future debt. The MPs said the government had faced difficulties in communicating the changes, and should have handled this better.

The MPs accuse the government of having failed to explain these reforms.

“A key aspect of the debate on the increase in tuition fees was disagreements over how much a student would expect to be charged for a university course,” the MPs noted.

The committee concluded that most new undergraduates next year will be charged a tuition fee of £9,000. Figures published by the OFFA, which vets proposals to widen the social mix at universities, show the average fee across the sector will be £8,393 next year. However, the MPs say that the use of this average is “less helpful and relevant” to students than the most commonly charged fee.

The fees have been capped at £9,000 but lots of students do not know how much they will be charged exactly as only the amount of the average fee has been made public.

The report urges the government to use the latter figure when publicising the reforms.[...] A wide range of factors affect how likely it is that student loans will be repaid, including the initial size of loans, the proportion of men and women – as male graduates tend to earn more than female graduates – and the future performance of the economy, the MPs said. “Regardless of the arguments both for and against a higher level of student contribution, the financial sustainability of the new system is untested. As a result, an unprecedented level of uncertainty has been introduced into higher education finances with success dependent on a large number of variables over which the government has little control.” Adrian Bailey MP, chair of the committee said: “The government's reforms of higher education are wide-ranging and comprehensive. While we welcome the aim to put students at the heart of the system, that ambition will only be realised if the government deliver the reforms on time and as a package.”

Because of numerous unknown factors, there is no assurance, for the government, of a balanced education budget in the future.

“The start of the new academic year is less than a year away and many key aspects of the reforms – including vital support for students – are currently out for consultation. The government will have to work overtime to deliver these reforms so that next years' intake of students have the information and support they were promised in exchange for their increased contributions to their education.”

The government will have to make huge communication efforts to reassure future students who might otherwise end up being less well guided and paying more.

Texte n° 2 :

The rising cost of a university degree in England could create “fee refugees” as parents move to Scotland and Wales to escape huge debts

Students living near Scotland and Wales may cross the borders to avoid higher fees, fixed by the British government at a maximum of £9,000 for English Universities.

An analysis by the Government's Higher Education Funding Council for England said families may flee over the border to avoid tuition fees of up to £9,000 in 2012. Parents living “close to the borders” are among those most likely to relocate to another country, it was claimed.[...]

A move from England to Scotland could save students as much as £36,000 for a four year degree because of sharp differences in fees policies operated by devolved governments across the UK.

Because education in Britain is now decided on a regional basis, there are huge differences in tuition fees between England and Wales (students will pay up to £9,000) and Scotland (tuition is free).

The comments came as it emerged that the Scottish Executive could carry out checks on applicants to ensure they are legitimate residents and not attempting to exploit the generous funding system north of the border. From next year, English students will be forced to pay up to £9,000 wherever they study but Scottish undergraduates will be given free tuition. Fees for Welsh students will be fixed at £3,465 and those in Northern Ireland will pay a similar amount, but only if they stay in their own region.

The Scottish government intends to make sure that recent “relocations” are justified; otherwise its education budget might be strained.

The system has already caused outrage in England, with several students pursuing legal action against the Scottish government amid claims that the fee rises will breach their human rights. The Scottish Conservatives have branded the plans “vindictive” and warned that it would “stir up resentment in the rest of the UK against Scotland”. A paper presented to a HEFCE board meeting warns that there “may be issues with families, particularly those close to the borders, seeking to domicile themselves in Wales or Scotland in order to benefit from favourable fee arrangements”. The report adds: “This could have distortive effects on local economies and housing markets if it occurred with significant numbers.”

These checks on whether students' moves are justified are highly unpopular though.

Bob Osborne, emeritus professor of public policy at Ulster University, told Times Higher Education magazine that if a family “was living 15 miles from the Scottish border then you can see how they might try to wangle it”. But he doubted there was going to be a “mass exodus of people from Surrey to Glasgow”. The Scottish Executive has already said children whose parents move to Scotland for their careers will be eligible for a free university education. But families who seek to exploit the system by buying a home north of the Border will not. A spokesman said the Student Awards Agency for Scotland will decide on a case-by-case basis, with people not living north of the border for long likely to be scrutinised.

The HEFCE paper also warned that there is a “question of affordability” attached to the reforms for devolved administrations. Most countries are committed to subsidising students’ tuition even if they study outside their home country and budgets may be stretched if universities in England put up their tuition fees, it was claimed.

Texte n° 3 :

School leavers have not been deterred from applying to university by the introduction of higher tuition fees this year, although older students do appear to have been put off by the extra costs, interim figures from the University and College Admissions Service suggest.

From October, English universities will be able to charge up to £9,000 a year to undergraduates from the UK and European Union, up from £3,375. *The rise has sparked widespread concern that poor students in particular will be discouraged from applying.*

The number of British 18-year-olds who have applied to university for 2012 so far is 2.4 per cent lower than last year, the UCAS figures show. According to official population projections, this fall is broadly in line with a demographic decline in the number of people in that age bracket.

However the interim UCAS figures account for the number of applications received by mid-December *and may improve by January 15, the deadline for most courses.* Mary Curnock Cook, UCAS chief executive, said: “Evidence of a late surge ... is now emerging.”

“Applicants are taking longer to research their choices but the applications flow has speeded up, as these statistics show. It remains too early to make predictions about the final year on year figures but we will be able to get a clearer picture after the *deadline has passed.*”

To appease angry students the Scottish government will study applications case by case.

Autonomy as regards education budgets obliges the Scottish and Welsh governments to be prudent in the financial help given to students.

Despite the rise in tuition fees there has not been a decrease in student applications.

The tripling of the amount charged was feared to discourage poorer students.

There has been a slight drop in enrollment, but it corresponds to a drop in the number of potential students (linked to demographic reasons), not in the number of students applying for a place at university.

Previous increases in fees did not have a sustained impact on application rates, with would-be students continuing to apply in rising numbers.

The decision to raise fees was a stern test of coalition unity: in opposition, the Liberal Democrats had pledged to oppose any fee increases. Demonstrations against the fee rises culminated in an attack by angry protesters on the Conservative party's headquarters in Westminster.

While the rate for younger students appears to be holding steady, the number of older applicants from the UK and abroad fell 13 per cent. This decline reduced the total volume of applications by 6.4 per cent. The number of non-EU applicants, who are not affected directly by the fee cap changes, is up 13.3 per cent.

Looking only at larger subject groups, the largest declines in applications were for the social sciences and social studies, which registered a 12 per cent fall. Applications for medicine, medical and veterinary sciences and the physical sciences were broadly flat.

Les Ebdon, chair of the Million+ universities think-tank and vice-chancellor of Bedfordshire university, said: "Ministers need to launch a campaign to ensure that older students understand the [student] loan system and the opportunities available."

He added: "A failure to do so will overshadow the success the government has had in persuading younger applicants that university remains one of the best career moves that they can make."

The Financial Times, January 4, 2012

3. Recherche du fil conducteur

- Tuition fees have tripled for students enrolling in English universities. The rise has sparked protest from many sides: a group of MPs is worried about increasing inequality among students; some universities are concerned that they will get fewer students and that funding will decrease; students themselves, especially older ones, have protested against the reform.
- Some students have found ways to beat the hike in fees by moving across the border to Scotland or Wales, where the devolved governments have not adopted similar measures.
- Under the pressure of some committees or groups the government has launched subsidy schemes to help poorer students.
- Despite such programmes there is a lot of uncertainty as to the sustainability of the reform.

The rise in tuition fees has triggered divisions within the coalition in power.

Students violently opposed the rise in tuition fees.

Older students seem particularly worried about the increase in tuition fees.

Some subjects have been more affected by the rise in tuition fees than others.

PROPOSITION DE CORRIGÉ

Government reforms to triple tuition fees spark widespread doubt and discontent

Students are the future and good education is the key to economic competitiveness. But higher education is increasingly costly and difficult to fund.

Consequently, the Conservative-Liberal Democrat coalition in power in Great Britain has produced a package of measures, including a much debated rise in tuition fees – which have tripled to reach a maximum of £9,000 per year.

Yet the articles presented suggest the reform is ill received: a group of MPs has argued – that the reform could create a two-tier system, with students from privileged backgrounds who can afford high fees accessing the best universities, and less privileged students constrained to accept “low-cost” institutions providing lower-quality education (article 1); students themselves have responded either by trying to find loopholes and moving to bordering countries such as Scotland and Wales where tuition is free or more affordable (article 2), or by reconsidering what subjects to read, perhaps preferring more financially-rewarding studies (science and medicine) to more uncertain fields like sociology, as article 3 could imply. Lastly a group of mid-ranking universities has voiced its concern as it risks losing students both to more prestigious universities which will benefit from new plans to allocate an unlimited number of places to the best-performing students, and to low-cost institutions which will get an extra 20,000 places if they charge less than £7,500 (article 1).

What adds to the general discontent is that the government’s plan leaves a lot of questions unanswered: it is still unclear how much students can expect to pay, even if the OFFA has estimated the average fee at £8,393 for next year; in turn, this means that the government is unable to predict the size of the student loans it will have to pay out, or students’ capacity to repay them. In other words, the education budget has become impossible to assess, creating a lot of uncertainty around the future system and casting doubts on its financial viability.

Thus, if the government wants its reform to be successful it will have to reassure students – especially older students who seem to be the most worried about the cost of studying – both by providing additional financial support and explaining the loan system’s complexities; it will also have to restore fairness geographically and address the glaring disparity between fees in England and fees in Scotland or Wales - amounting to as much as £36,000 for a four-year degree (article 2). Lastly if it wants the system to remain socially progressive and guarantee social mobility, as is argued in article 1, the government will have to promote a better social mix within universities.

(440 words)

The cost of higher education in Britain

- **How much does university cost since the reform?** As of September 2012, tuition fees (= *les frais d'inscription*) stand at a maximum of **£9,000 a year**, following legislation voted by the coalition government in December 2010. This is three times the previous cap¹ (= *plafond, montant maximum*) of just over £3,000 and most universities are effectively charging the top rate, ie £9,000.
- **How do students finance these fees?** The government pays for the fees in the form of a **loan**, and then recovers its money once students have graduated. To avoid putting too much financial stress on graduates, payments only start if graduates are earning over **£21,000** a year, and payments cannot exceed 10% of earnings above £21,000. As the government cancels loans if they have not been repaid after 30 years, only 10% of students fully pay back their loan.
- **What are the consequences of this rise in tuition fees?** Even though the government loans students the money, students have a big burden to shoulder, as most students have an average of £40,000 in debt once they graduate. That is a huge **responsibility** and weighs on their first salaries, meaning that many have to delay getting on the property ladder² as they cannot afford a mortgage³ on top of their student loan repayments.
- **How have students reacted to the increase in tuition fees?** Initially, the announcement of the reform was met with massive protests in the winter of 2010-2011, some demonstrations sparking violence and vandalism. Nevertheless, application rates have remained stable, as higher education remains the best insurance against unemployment and secondary-school leavers are keen to continue their studies.
- **Note:** this only applies for **England**, since education is a devolved field in **Scotland**, and the SNP (the Scottish Nationalist Party in power in Scotland) has decided to make higher education completely free in Scotland. However, this has created a new problem, as English and Welsh students flock to free Scottish universities and Scotland has to deal with these “fee refugees”. In **Wales and Northern Ireland**, fees have been capped at about £3,000, making those countries nearly as attractive as Scotland.
- **Maintenance fees/ Living costs:** on top of tuition fees, students must often take out loans to finance their maintenance fees, or living costs. These include rent, food, transport and so on, and they can heavily push up the cost of higher education.

1. The government decides on a cap, i.e. a maximum fee. This means that universities can charge less than the maximum if they wish to, but cannot charge more than the limit.

2. To get on the property ladder : to buy one's first house.

3. A mortgage → un prêt immobilier.