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MONEY BOX LIVE

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DUGGLEBY: Good afternoon. As the new academic year gets underway, this Money Box Live is for students and their parents concerned about the cost, what help is available in the form of grants and loans, and how many hoops you have to jump through to get it. The student package is made up of loans for tuition fees and living expenses and/or a maintenance grant for living costs, which is means tested, and most of this has to be repaid once you finish the course - again means tested against future earnings. I'm afraid it really isn't possible to generalise about student finance in the UK as a whole, and even if you qualify for the maximum package of loans and grants it's unlikely to cover all your expenses. You'll probably take advantage of an interest free bank loan, which means that you could easily run up a debt of £15,000 or £20,000 by the end of the course, which could take several years to clear. Obviously financial help from parents and grandparents can make a difference, but it's no wonder many students look for jobs in the summer holidays and take part-time work during the term to get by. So in the next half hour there's advice on offer on what you're entitled to, where to find it. And I should mention, incidentally, that the application system for England is about to change and will be done through Student Finance England, which will offer a range of online services through which you can manage your account. And you'll be aware, of course, that in Scotland things are run very differently. To that end, I have among my guests Carolyn Wilson, Operational Policy Manager for the Student Awards Agency for Scotland. She's in our Edinburgh studio. And with me in London, David Malcolm, Research and Policy Officer at the National Union of Students; and Keith Houghton, Deputy Head of the Student Funding Service at Kingston University. 03700 100 444 is the number to call. First on the line, Jacqui in Finchley, London.

JACQUI: Hello.

DUGGLEBY: Hello Jacqui.

JACQUI: Hello. My daughter wants to go to university next year to study nursing, which is a degree course now. We're very low income, we receive benefits, and despite having her tuition fees paid by the NHS she wouldn't be able to do extra work in the holidays or during term-time because of the commitment of the course. Is it viable for her to be able to go to university?

DUGGLEBY: Has she set aside one particular university?

JACQUI: Cardiff University.

DUGGLEBY: Cardiff, okay. I don't know whether Cardiff is any different to anybody else, but some general advice here from you, David.

MALCOLM: Okay. I'm just trying to think whether she would apply through the NHS in England or the NHS in Wales.

HOUGHTON: No, it would be the NHS Wales Student Bursaries Unit that would deal with that.

MALCOLM: Although broadly the support's the same in either country, so that shouldn't make too much of a difference.

JACQUI: Right.

MALCOLM: But as a degree student, she'll get a means tested bursary - which if, as it sounds, as you say you're not earning a great deal at the moment, then she'll get the full bursary, I would imagine, depending on your exact income - and then she'll be able to apply for a reduced rate student loan, so she would be able to apply for the full student loan that

students elsewhere in the system would be able to; would still be able to get that money and then maybe entitled to extra allowances depending on her particular situation. If that's not enough for her to make all the expenses that she's got in terms of rent and food and so on, then the next place would be to go to something called the Financial Contingency Fund, which is the hardship fund that the Welsh universities will operate, and she can apply to them for extra help.

JACQUI: Okay.

DUGGLEBY: This case of course is slightly different because of the NHS input at the outset.

HOUGHTON: That's correct, yeah.

DUGGLEBY: Because most people wouldn't have that.

HOUGHTON: No.

DUGGLEBY: They'd just have to go through the straightforward application process.

HOUGHTON: That's right. And with NHS funding, it's important to realise that that is completely different to the main application. With NHS funding, you apply in the country of the UK where you're going to be studying, so because Jacqui's daughter is going to be going to study in Wales she needs to apply to the Welsh NHS authority rather than the English one.

JACQUI: Right. I mean has she made a mistake by wanting ... I mean Cardiff University just happens to be very good for nursing and the fact it's Wales or not doesn't make any difference. I mean is that going to make it more difficult for her going out of England?

MALCOLM: It shouldn't do because she should get a broadly similar package of support to any nursing degree course anywhere in the UK.

DUGGLEBY: I'll throw a spanner in the works by asking Carolyn whether it would make

any difference if it was a Scottish university studying nursing?

WILSON: Yeah, if she studied in Scotland she would actually get a nursing and midwifery student bursary, which is a non income assessed support payment.

DUGGLEBY: Do you provide more funding then - more funding than England or Wales?

WILSON: Well I have been out of student support for a while, so I'm not entirely sure ...

DUGGLEBY: Well I'll let you form the book on that.

WILSON: ... what happens with the rest of the UK. But I did think it was comparable across the piece. The nursing courses, whether they're degree level or not, they've all been brought under the bursary scheme, so there's not tuition fees and loan and Young Students' Bursary; it's actually a non-repayable bursary that she would have applied for through the Student Awards Agency for Scotland.

DUGGLEBY: Okay, we must move on now to Lynne in Manchester. Lynne?

LYNNE: Hello. Our son when he went to university 4 years ago to start a 5 year sandwich course, when we were means tested and so on, my husband and I earned too much to get any assistance but not enough for it not to hurt us. And he's now in year 4 of this 5 year course and this year and next year my daughter will be at university as well as she's starting a 3 year course this September. And my question is, is there any financial help for parents who have two students at university at the same time? And if there isn't, why isn't there?

DUGGLEBY: Well the answer to the first question is, yes, there is a differential between the first and the second student depending of course on where they are in their degree course, Keith.

HOUGHTON: Absolutely. Lynne, did your son start his course in 2005? I just want to make sure my rudimentary maths has worked correctly.

LYNNE: He's just going into year 4 now, so he's done 3 years.

HOUGHTON: So yeah.

LYNNE: Yes.

HOUGHTON: So he'll actually be under a completely different funding system to your daughter ...

LYNNE: Right.

HOUGHTON: ... in that he actually probably won't be being charged higher tuition fees; whereas your daughter will enter under the new system that's coming in where her fees will be up to £3,145. But on the other side of that there is an increase in the maintenance support, so if your household income is less than £60,000 now, she can actually qualify for some non-repayable grant support that your son wouldn't have done because he was under a different funding package.

LYNNE: Yes, I see. So there is help available for us then? It doesn't seem to have come through with all the form filling in, which totally swamped us.

HOUGHTON:*(laughs)* The forms can be quite confusing.

DUGGLEBY: Is that it? *(laughs)*

HOUGHTON: Yes, it sounds like there probably should be some help available. But again the advice that we would always give, if you don't understand the advice that's been given or the figures that are on the form, just speak to the student services department of the university where your daughter will be going and they'll be able to explain what all the different things mean and check that perhaps it's been done correctly.

LYNNE: Okay.

DUGGLEBY: Let's pick up some emails because there's quite a lot of concern in the emails about the way the system is changing. And, David, perhaps you can explain in answer to Dennis of York, who's raised this point about the means testing of parental income, the thresholds - £17,525 - which he says is creating anomalies within the system as between one child going at one stage and another child going at another?

MALCOLM: Yes, I think the important thing to think is that although we refer to it often as a means test, it's actually an income assessment so it doesn't look at the outgoings of parents; it just looks at income. And what the Government has done is increase the income for new students from this year, the threshold, so that you'll get the full grant if your family income is £25,000 or less and there's a much longer point at which you'll get a partial grant. But what they haven't done is extended that to people who entered into the system either in 2006 or in 2007, so it's basically going to be a lower amount that people on middle incomes will get if they entered in the last few years rather than if they enter in this year. And they've done that basically for financial reasons, to phase it in so that their budgets would work.

DUGGLEBY: So that really is the explanation say for example for Jill in Wallington who's got a daughter in her third year at Leeds and a son about to start his first year in Reading. And they're trying to fill in these forms and they're trying to reconcile their expenditure and their income and it just doesn't seem to be right to them, it doesn't seem to be fair having these two different systems operating.

MALCOLM: And I can see why that is the case. I think people entering in 2006 and 2007 will think they've kind of got the wrong end of both deals and that they haven't got the higher thresholds and they're still paying the higher fees.

DUGGLEBY: And the point's been raised that actually it affects poorer people to a greater extent.

MALCOLM: The poorest students won't see any great difference because they would have got the full grant either way. It's people who are on incomes, lower middle incomes - so anything between £18,000 and say sort of £40,000 or so - would probably see it.

DUGGLEBY: While we're still on the subject, I want to just - because we've got a lot of emails on this issue. Concern about where the child actually lives and the way the test applies to (in the case of this example) a child living with her grandparents whose parents are separated but they were both on benefits. Where does the test apply to? Who does it apply to?

HOUGHTON: Well broadly speaking the way that it will work for a student in England is that it will be defined on which parent has the parental responsibility for the particular student, and in some cases a local authority or student financing will want to look and see who's receiving child benefit for them and use that as a sort of trigger to determine whose income they're going to take into account.

DUGGLEBY: So in the case of Stephen of Woking, for example, he's a godparent but he says: 'My godchild stays with us. We pay for all her expenses, but her parents retain responsibility.' It's the parents who've retained responsibility and the definition is which one are they going to go for in terms of ...

MALCOLM: The only difference would be if someone like the godparent or the grandparent formally adopted the child would be the only time that that would make a difference. If they haven't done so and it's just that the child's living with a different carer, if you like, then it would still be under the regulations, the parents' responsibility in terms of providing the income.

DUGGLEBY: Carolyn, is that broadly the same position in Scotland?

WILSON: It is broadly the same, but we do look at each case sort of individually. You know there can be certain circumstances where we would take the grandparents as the legal guardians and then take their income into account because the Scottish law is slightly different from English law around guardianship and things like that. But broadly speaking, it's very similar to that. It's the parent with parental responsibility, we would look to take their income into account.

DUGGLEBY: And Chris in East Peckham raises a question which we've had before on

Money Box Live when we're talking about students: 'how long would my daughter have to have left our house in order to be kind of free of the parental bid and be assessed on her own means?'

HOUGHTON: In England, they will usually say it's up to the age of 25 they'll still be regarded as dependent on parents unless the student has a child of their own or they can prove at least 3 years before starting the course they've been supporting themselves through work or benefits.

DUGGLEBY: Okay. Right, change of subject now and we will talk to Kate in Bury St. Edmonds.

KATE: Hello. It's not so much a question, it's more of a statement, and it's something that having discussed this with other parents we're all very much confused by. We thought that when our daughter graduated last June and managed to get a job that her student loan, the amount that she would be paying back would be at the point at whatever it was she owed at that time, but in fact as of April this year she's been having to ... well it's been totting up because she has to pay £50 interest per month on that loan and that's something that we hadn't kind of put into all the sums. She's not earning the £15,000 threshold.

DUGGLEBY: So they're taking this money off her? Is that right?

KATE: They're not actually asking for the money, as far as I know, but the loan is building up. It's being tagged onto the loan, if you like.

DUGGLEBY: Right. Okay, well I'll combine that with an email which has asked 'at what point does the interest on the loan start to accrue?' And perhaps David you could deal with this one?

MALCOLM: Well I'll answer the second question first. The interest starts to accrue from the moment the loan is paid to the student, so the first payment will be paid at the beginning of the first year and interest will start to accrue.

DUGGLEBY: Right through the course?

MALCOLM: Right through the course and beyond. And, as Kate's found out, what's happened is that that continues to accrue even if you're not paying that off. The reason being is the Government says that the loan needs to maintain its value whilst it's being paid off, so it applies an interest rate based on the Retail Price Index, which at the moment is 3.8%. So it's to make sure that the loan maintains its value and that you only pay off what you've borrowed but "in real terms" is the phrase they normally use.

DUGGLEBY: So the interest is rolling up here, Kate ...

KATE: Yes.

DUGGLEBY: ... because the loan is still in existence. As the loan reduces, then of course the interest will reduce.

KATE: Will reduce in accordance.

DUGGLEBY: But of course it may not necessarily reduce if interest rates go up. And the interest rate is set in the spring, is it?

MALCOLM: A year to March.

DUGGLEBY: Yeah. Because ironically you might think that interest rates have been quite high, but actually it's lower this year than it was the previous year.

MALCOLM: Unusually.

HOUGHTON: That's right.

DUGGLEBY: It's sort of gone down when rates have gone up generally. But again, bringing in Karen's email from Rosythe, she says, 'Does your student loan get written off at any point,

or does it have to be paid off no matter what?’

MALCOLM: It does get written off in certain circumstances: if you die - happily; also if you’re permanently incapacitated from work due to disability; and after a certain period of time, but the exact period of time will depend on where you studied, when you studied and other things like that. So it’s something to check out with the Student Loans Company.

DUGGLEBY: But you can’t do a bunk - go and work in Costa Rica or something?

MALCOLM: No.

WILSON: No.

HOUGHTON: No, not legally anyway.

DUGGLEBY: Because they will catch up with you, or so they say. Right and now we have Paul in Banbury. Paul?

PAUL: Hello. Could you please confirm the situation our daughter finds herself in? She qualified 6 years ago and has been paying back her loan. Now her circumstances are such that she could pay it off. Is it advantageous to pay it off just in March because paying it back by PAYE, we’re told she would continue paying it if she let it go beyond April?

DUGGLEBY: Well March is the end of the assessment year, so I suppose there could be an advantage in doing that?

HOUGHTON: There definitely could. The way that the system works is that the Revenue only tell the Student Loans Company the annual repayments in about November and that’s why there’s the lag between the end of the tax year and then the student loan records being updated. But certainly it is possible when you’re getting into the final stages of paying back a student loan to contact the Student Loans Company, come out of the PAYE repayments and make individual direct debit payments to the loans company on a monthly, weekly, however

often basis.

MALCOLM: And it should be said of course if you do end up making overpayments, they will give you the money back. They won't keep it.

DUGGLEBY: Okay. And now we have Jenny in Cardiganshire. Jenny?

JENNY: Hello. Yes, I have a question about a Career Development Loan, which I took out a couple of years ago when I was starting an MA course. And of course you know it's completely different for people doing postgraduate courses. There are no student loans from the Government available, so you know if you haven't got the funds you have to take out a Career Development Loan and the interest on those are rather high. I started paying mine back for the first 6 months at the minimum amount they'd allow me to, which was £60 a month which was just about affordable, and then after 6 months it went up to £145 a month and I'm still part-time and I'm finding this rather difficult. The other thing is that they won't allow you to pay a lump sum of it off, so you know at one point I could have paid quite a big chunk of it off, but they won't allow you to do that so you're kind of forced into sticking with it, if you like, for the next 5 years.

DUGGLEBY: I don't know whether you heard the feature on Money Box on Saturday, but well worth listening in again if you can because we did do a feature on the problems of post grads.

JENNY: Oh right ... oh no, I didn't hear that.

DUGGLEBY: No, well worth listening to it because it is a problem, isn't it?

JENNY: Yeah it is, yeah.

DUGGLEBY: David, have you got a comment on this?

MALCOLM: Just to say that unfortunately the only way I'm aware that you can defer Career

Development Loan payments is if you're registered unemployed, and so you're in the unfortunate situation of working part-time and therefore not being able to do so. And the problem with Career Development Loans is there isn't sort of the ways you can defer it that undergraduate student loans it's possible for, but possibly to go and see someone at the Citizens Advice Bureau if you are having problems with repayments about helping them negotiate with the bank.

DUGGLEBY: Right. Now, Carolyn, here's your big one. I bet you've been waiting for this. It's John in Paisley and he says, 'Will you please explain the rules for Scottish universities: 1) for English students; 2) for Scottish students and what defines one as being resident in Scotland; and, thirdly, for EU students. Let's start with English students.

WILSON: Okay. Well maybe if I talk about UK students as a whole, you know UK nationals.

DUGGLEBY: Right.

WILSON: Basically the rules around residents are that you have to be "ordinarily resident" in the UK for 3 years and "ordinarily resident" in the country that you're applying to for student support before the start of the academic year.

DUGGLEBY: That covers living in Scotland?

WILSON: Yes and other members, other students from elsewhere in the UK coming up to Scotland. You know they could actually establish themselves as being "ordinarily resident" in Scotland by living and working there and kind of proving that they weren't just up there purely for the purposes of going to university - you know that they've actually made a home there and that they are you know obviously contributing to Scotland. I mean that's the sort of general rules around it. There are a number of issues about you know cross border funding and students from Scotland studying in England and students from England studying in Scotland and how they're treated, but generally they have to be classed as "ordinarily resident".

DUGGLEBY: One or two people believe - rightly or wrongly - that students from the European Union such as France and Germany get preferential treatment to English students. Is that possible?

WILSON: It's difficult to say that it's preferential treatment. The EU students, whether they come from the UK and study in a European country or whether they're Europeans coming across to the UK, all have to be treated in the same way. And for European students, there's a number of different support packages available depending on the nature of their reasons for coming to the UK. If they're purely just coming to the UK to study, then they are entitled to tuition fee support.

DUGGLEBY: David?

MALCOLM: I think where the belief arises that EU students get preferential treatment is although EU law says that you can't treat an EU student differently to a student from another EU country in terms of the fee support and fee charging, they have deemed it possible - at least the interpretation of law that the UK governments have taken - is that you can treat UK students within the UK differently, so English students going to Scotland have to pay fees and Scottish students going to England indeed have to pay fees. But EU students going to Scotland *don't* have to pay fees because Scottish students don't and similarly EU students coming to study in England *do* have to pay fees because English students do. So I think that's where the confusion arises; that, in other words, an English student going to Scotland would pay fees, whereas an EU student from France, Germany, wherever wouldn't.

DUGGLEBY: We've got an email ... Actually I think it's probably directed at you, Keith. 'My son's been studying at Kent University for the last 3 years, but unfortunately has to redo his final year owing to a medical problem. I'm a single parent with three other children to support.' Is there any help available for him to help finance this extra year?

HOUGHTON: The short answer is yes. The funding system works that the students get funding for the length of their course plus one year if they need to do a repeat year for any reason. So the fact that he's got medical reasons for repeating, that's an additional year on top

of that because they'll allow that for what they call 'severe mitigating circumstances' or 'compelling personal reasons'. So it sounds like he should just put in an application to the local authority, enclose a copy of the evidence, and should receive the support.

DUGGLEBY: Okay, another call now. This one from Langport in Somerset from Jane.

JANE: Hello.

DUGGLEBY: Hello Jane.

JANE: I'm 64 and I have just got into a course, a year's course doing drama therapy. I'm an old age pensioner obviously and I haven't got any money and the course costs £1,500. I'm just looking for ways to pay it. It has to be paid in the next 2 weeks.

DUGGLEBY: Ooh, my goodness!

JANE: I know. (*laughs*)

DUGGLEBY: Can we help Jane at all with any possible avenues? I mean there's no available grants or loans, student loans or anything like that?

JANE: I've never had a loan before, a grant in my life.

DUGGLEBY: I mean obviously there's bank finance which you can go for.

MALCOLM: Hi Jane. What sort of course ... Do you know what the qualification is that you get? Is it an HNC, an HND? Or a degree?

JANE: It's a certificate course.

MALCOLM: Certificate, okay.

JANE: Yeah.

MALCOLM: That course isn't higher education and therefore doesn't attract the funding that other higher education courses would, and because of that there's probably not a great deal by way of funding that's available. Really I'd suggest speaking to the college to find out what sort of funding might exist.

JANE: What about the Barclays Careers ... ?

MALCOLM: Career Development Loans ...

JANE: Development Loan, yeah.

MALCOLM: ... are paid out for vocational courses. The banks that pay them out do so on credit referencing and so on and other criteria and my concern would be that they would deem you too old to get a CDL because of the time you'd have to pay it back.

DUGGLEBY: Okay, we go back to the emails and this one is from Jill in Wimborne. 'My daughter was born in the United Kingdom, but we spent more than 3 years outside the EC - the European Union - and we only returned in November 2006. She wants to go to university, but we've been told she wouldn't be eligible for the usual loans'. Now is that true, Keith? This is quite tricky because obviously they've been outside Europe - as defined by the European Union - but they're back in the UK now and she was born in the UK. Why shouldn't she get the usual loans?

HOUGHTON: The usual loans, there are a number of residence and immigration rules that apply to them. First is that they have settled status, which if she's a UK citizen she has.

DUGGLEBY: She has that.

HOUGHTON: Second is that she's "ordinarily resident" on the first day of the course ...

DUGGLEBY: She would be.

HOUGHTON: ... which she would be. And third is that she's been "ordinarily resident" in the UK and the Channel Islands, Isle of Man, for at least the 3 years immediately prior to the start of the course, and that's where she would fall down. In addition ...

DUGGLEBY: Right, November 2009. She won't be resident for 3 years till then.

HOUGHTON: However if she starts in 2010, then she does have the 3 years residence. Or if she can get a February 2010 intake course.

DUGGLEBY: Right. She says any advice would be helpful. So that's the advice then: delay the start of the course if you can.

HOUGHTON: Absolutely. Because the other thing will be is that if she goes in on this basis in 2009, the likelihood is the university will actually say she's treated as an overseas student for fee purposes, which means fees of up to £12,000 per year for the entire duration of the course.

DUGGLEBY: So essentially really she sort of needs to take a gap year and try and earn some money?

HOUGHTON: Absolutely.

DUGGLEBY: Perhaps she should take a leaf out of Eve of Taunton's book. She says she's doing a gap year trying to raise money to help pay her way through university and she's a bit miffed because she's paying quite a lot of tax on it and she wonders whether this is right. I fear the answer is yes because she's probably earning enough to be taxable and there's no concessions for being a student or potentially *becoming* a student, unfortunately, although I think they've given some thought to that in the past.

MALCOLM: Well they have looked at possibly giving fee remission to students who do sort

of national service, community service type roles, but so far that's not yet been made into practice.

DUGGLEBY: Right James in London, your call now.

JAMES: Hello. I divorced from my ex almost 20 years ago when my son was small. A few years ago he fell out with her and has sort of been living on his own or with friends ever since. He's now at the stage where he's going to go to university as a mature student, but he's having difficulty establishing that he's been self-supporting.

DUGGLEBY: Right, I would have thought it was fairly self-evident.

MALCOLM: When you say "mature student", how old is he?

JAMES: He's 23.

MALCOLM: He's not counted as a mature student in terms of the means test because he has to be 25 at the beginning of the year.

JAMES: Ah, sorry no.

MALCOLM: Which is fair enough, he's a mature student in other definitions but unfortunately not for student finance. You say he's having difficulty proving self-support. Is it just that he doesn't have the payslips or benefits records?

JAMES: Exactly.

MALCOLM: Okay, it can be quite difficult then.

HOUGHTON: It can be.

MALCOLM: I mean I suppose the trick is really about whether he'd be able to either go through one of the other routes of proving independence, which I don't know whether he has children of his own, if he's married or in a civil partnership.

JAMES: No.

MALCOLM: I mean there's a few other ways. Possibly speak to student services in the university about the different ways of proving independent status. They can sort of take him through his options in terms of if he has to be deemed independent where he can get extra money from.

HOUGHTON: One thing to note is that for proving income details over a 3 year period, it can be *any* 3 years since the age of 18. It doesn't have to be the last 3 consecutive years.

DUGGLEBY: A question for you, Carolyn, in Edinburgh. This is from Tom in Glasgow and he says, 'I'm on a 1 year paid student placement in industry as part of my degree, Scottish degree. Will this year's student loan be added to my salary and as a result of it of course be taxed?' What's the situation over the actual income he's receiving?

WILSON: Okay, the tax rules apply you know regardless. The student loan, as far as I understand it, isn't actually classed as income you know to pay tax on. But as I say we don't work for ...

DUGGLEBY: No, I appreciate that, but I also appreciate ... I think this may be a general question for the UK, bringing in you David. Does the loan in any way, is it in any way affected by the fact that you're getting some earnings?

MALCOLM: It depends on the type of sandwich course that you're doing and there are some rules around that, but broadly speaking doing sandwich courses you can get a student loan.

DUGGLEBY: Okay. And a final question, which is somewhat technical but maybe Keith can answer it. It's Nigel in Epping and he says, 'Our university adviser to my school suggested

unless I apply for a student loan, I run the risk of being charged more for my course fees. Is this right?’

HOUGHTON: It could be. I mean some universities will use information from the Student Loans Company to say that they are paying the fees through the tuition fee loan as evidence that the student has home fee status. But what I would suggest that the student does is go back to the university and see if they asked to fill in a fee assessment questionnaire because most universities will use that to determine whether someone charges home fees or overseas fees.

DUGGLEBY: It doesn’t get any easier, does it?

HOUGHTON: No.

DUGGLEBY: And there’s more change ahead, is there? Are we going to be left alone for a few years to try and adjust to all the problems?

MALCOLM: Well in England there’s no major changes planned until the review of fees going through into 2009, but who knows after that.

DUGGLEBY: And Scotland?

WILSON: And Scotland, as far as I’m aware - certainly for next year - there’s nothing significant planned at the moment.

DUGGLEBY: Hurray!

WILSON: And we’ve just been through the change to the income assessment, so ...

DUGGLEBY: Hurray! Thank you very much indeed. That was Carolyn Wilson from the Students Award Agency of Scotland; and then with me in London David Malcolm from the National Union of Students and Keith Houghton from Kingston University. As you might imagine, there are masses of websites dedicated to different aspects of student support and

we've provided links on our own website, bbc.co.uk/moneybox, where there'll be a transcript of the programme available in the next day or so and you can also call our information line on 0800 044 044. And there's a new feature on the website: our mid-week personal finance bulletin, your chance to watch the latest money news on your computer. Paul Lewis will keep you up to date with the latest personal finance news in Money Box at noon on Saturday as well, or you may prefer the repeat on Sunday, and for the next few weeks Paul will also be taking your calls on Money Box Live.