

WHY THE THINKING PERSON'S GUIDE TO VOTING?

On November 8, more than 400,000 students and over 500,000 graduates and student loan borrowers will go to the ballots in the general election, many for the first time. This guide recognises that what New Zealand voters want and need as they prepare to have their say in the democratic process is not more sensational media speculation, and not three-second sound bites from political leaders, but the chance to rationally evaluate the different parties' policies for themselves. And one important issue that is likely to be very prominent on the election agenda is tertiary education.

THE THINKING PERSON'S GUIDE TO VOTING '08 provides students and the general public with information to help them identify, learn about, and take action on the issues which directly affect the lives of hundreds of thousands of New Zealanders, and leverage their power in the political process to achieve progressive change in our educational institutions and in our society. This guide summarises the tertiary education policies of the eight political parties in Parliament to assist you in making an informed voting choice on election day. If we work together as a student movement, and with the support of a sympathetic public, it is possible to make sure politicians present an alternative to the current user-pays tertiary system based on socially destructive and unsustainable student debt.

This voting guide has been brought to you by the New Zealand Union of Students' Associations (NZUSA). NZUSA has been representing the interests of tertiary students nationally since 1929, and represents over 200,000 students from universities, institutes of technology and polytechnics across New Zealand.

Accessible, low-cost tertiary education is realistic and affordable, and New Zealanders deserve it - it's just a matter of priorities. For a more detailed presentation of parties' policies, and information from other smaller parties, check out our website: www.students.org.nz

For more information on how we can achieve positive results for students this election, please contact your local students' association, NZUSA Co-Presidents Liz Hawes (liz@students.org.nz) and Paul Falloon (paul@students.org.nz) or visit our website www.students.org.nz.



THERE ARE IN EXCESS of 400,000 Kiwis currently studying at the tertiary level in New Zealand, doing everything from farm skills certificates to physics doctoral degrees. The student loan scheme, accumulated student debt, student allowances, tuition fees and access to tertiary education will therefore have high prominence in this general election. Student debt is socially destructive. It isn't just harming students and their families - it's harming the nation's future. Research has shown that graduates are putting off having children, finding it difficult to save for their first home and delaying business start-up. New Zealand's brain-drain is directly linked to the burden of massive student loan debts, and many of the graduates forced overseas are leaving industries where we already have chronic skill shortages such as teaching, nursing, engineering and medicine. This is having a devastating impact on our economy, and that is why it is so important that we understand the tertiary policies and potential solutions the parties have on offer this election.

WHY ARE TERTIARY POLICIES IMPORTANT?

student debt: BAD FOR STUDENTS; BAD FOR NEW ZEALAND

Until 1992, nearly every student at public tertiary institutions received an allowance and fees were kept to a minimum. Study was affordable and debt minimal. Then the student loan scheme was introduced, and those receiving allowances dropped markedly while tuition fees skyrocketed, and everything changed. Student debt became commonplace as government support reduced, while costs of living and education rose hugely. And now we have a generation of New Zealanders with futures mortgaged to the state due to the failed experiment of the student loan scheme. New Zealand has one of the harshest debt repayment regimes in the world, with high compulsory repayments kicking in at a very low income level. A policy increasing access to financial support while studying would greatly reduce the burden of student debt and redress inequities of access for those from lower socio-economic and diverse cultural backgrounds. With collective student loan debt now a massive \$10 billion, and no significant policy changes on the table yet, this debt will continue to increase at around \$1 billion a year. This is not just a concern for students and their families - it is harming our entire nation's future.

A UNIVERSAL STUDENT LIVING ALLOWANCE IS THE ANSWER

Only around a third of fulltime kiwi students are receiving a living allowance, and on average they only receive \$70 a week each. That doesn't even go half way to paying the average student flat rent, now \$142 a week, let alone cover the high cost of electricity, food and public transport. The reason so few students get an allowance, and why the amount they get is so little, is that allowances are unfairly linked to the students' age and the income of their parents. Parents are expected to financially support their student 'children' until they are 25 years old! However, the reality is that many New Zealand families simply cannot afford to, leaving most students having to go into debt simply to live. Getting an education, training for a career and learning new skills are important and valuable experiences that are in the best interests of students, their families and the nation. Yet currently many are punished by a harsh system that leaves them without genuine support and resigns them to a lifetime of debt. This isn't the mark of a progressive first-world country, and it needs to change now - the introduction of a universal student allowance is what New Zealand needs.

TUITION FEES

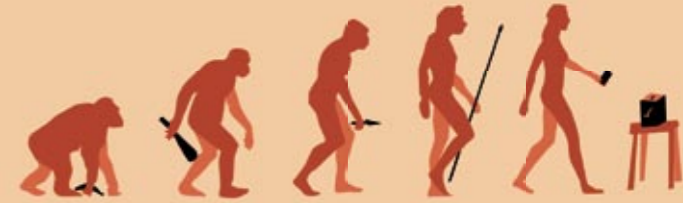
Unlike many other OECD countries, New Zealand does not have free education. In fact, of the countries that do charge fees, New Zealand's are amongst the highest in the world and they're continuing to rise. Tertiary institutions set fees within a system called 'fee maxima', with supposed limits on how high fees can go. However the limits keep being lifted and **STUDENTS PAY HIGHER AND HIGHER FEES EACH YEAR OF THEIR STUDY.** Many begin a qualification thinking they know what it will cost, only to find that their university or polytechnic has raised fees so often and so high that they're actually paying thousands more for their education than they ever anticipated or could afford. The increasingly high cost of fees is limiting study, career and life choices for many, and the existence of fees is adding to the snowballing student debt - a whopping 60% of student loan borrowing goes towards fees. Low or no fees are urgently needed to open the doors of education to more kiwis and to restrict the shackles of debt for future graduates.

GOVERNANCE Currently the governance bodies of universities and polytechnics include staff and student representatives in the interests of being inclusive, democratic and responsive to the interests, needs and issues of these key stakeholder groups in the tertiary sector. These roles offer vital input on the part of staff and students on issues as important and diverse as course approval, enrolment, access policies and fee setting, and are highly valued and regarded.

ACCESS

Access to education in New Zealand is a vital and important right, and a skilled and educated population is the key to a productive and participatory economy and democracy. However many find it difficult, if not impossible, to access higher learning due to two main factors - prohibitive enrolment policies and significant financial barriers. Recently there has been talk of limiting the number of students enrolling in tertiary education, particularly around removing the current right of open-entry for those aged over 20. Such policies are of great concern because they tend to negatively affect groups who are already under-represented in higher education, such as Maori and Pacifica students, and could exclude many second-chance mature learners. All New Zealanders deserve a fair go at up-skilling, learning a new trade or profession and setting themselves and their families up for a secure and positive future. Closing down opportunities and restricting access to education is unwise, inequitable and unproductive and would hit hardest those kiwis already struggling. This country needs policies that will support the advancement of its' citizens, not hinder them, allowing them to positively contribute back to their communities where they live and work.

the thinking person's guide to voting



'08

	fees	student allowances	student loans	access	governance
GREENS	<p>Supports fully funded public tertiary education</p> <p>Would establish a public 'fee-free' tertiary education system</p> <p>Only supports 'fee maxima' if it works towards eliminating fees</p> <p>Fee setting process to be negotiated to ensure all needs are balanced</p> <p>Believes all fees should go down, and if fees are retained at post-graduate level, should be a flat fee</p>	<p>Committed to universal student allowances for fulltime and part-time students</p> <p>Would progressively reduce the age limit for parental-income means-testing, and raise the parental income threshold till universal allowances achieved</p> <p>Allowances would be increased to the rate of the unemployment benefit</p> <p>Would reinstate the UBSH and the ICA</p> <p>Would review the 200 week allowance entitlement</p> <p>Would increase the accommodation supplement to align with other beneficiary accommodation rates</p> <p>Will review adequacy of the current level of the TIA</p>	<p>Would introduce a year-for-year debt write-off scheme encouraging graduates to stay in NZ, acknowledging paid and unpaid work</p> <p>Would increase the repayment threshold and introduce a higher repayment rate for higher incomes</p> <p>Supports interest-free student loans</p> <p>Would eventually abolish the student loan scheme with the introduction of no fees and universal student allowances</p>	<p>Do not support restricted entry to first year Arts, Education and similar courses. Important the caps don't disadvantage particular groups</p> <p>Supports affirmative action where under-representation occurs</p> <p>Overall want increased, not decreased participation</p> <p>Supports open entry to those aged over 20 years</p> <p>Concerned at Maori and Pasifika participation, retention and achievement.</p> <p>Would restore lost support for Maori as a priority</p> <p>Committed to addressing equity issues holistically by addressing underlying causes of achievement such as poverty and poor housing</p>	<p>Supports staff and student representation on governance</p> <p>Would enhance democracy within tertiary governance to reduce current corporate model in preference for a public good governance philosophy</p> <p>Would seek to involve trade unions and social agencies in a new governance framework</p> <p>Believes Governance bodies should have responsibility to their community, staff and students and the national interest</p> <p>Believes staff and students play important role in policy making in the sector</p>
PROGRESSIVES	<p>Supports the status quo regarding fees</p>	<p>Supports more liberal criteria to extend availability of student allowances</p>	<p>Supports interest-free student loans</p> <p>Support for graduates working off debt if remaining in NZ</p>	<p>Didn't respond directly to questions asked</p>	<p>No plans to alter current governance structures of tertiary institutions</p> <p>Supports staff and student representation on governance</p>
LABOUR	<p>Supports the status quo on 'fee maxima', with no plans to alter it</p> <p>Would retain current fee setting arrangements</p>	<p>Would progressively raise the parental income threshold on student allowances, so that by 2012, parental income testing will be abolished and universal student allowances achieved</p> <p>No plans to extend allowances to part-time students</p> <p>Would drop parental-income means-testing to the age of 24</p> <p>Allowances would be indexed annually</p> <p>Would not reinstate the universality of the UBSH or the ICA in their previous forms</p> <p>Supports the 200 week allowance entitlement</p> <p>No plans to review accommodation supplement for students</p> <p>Would retain the TIA</p>	<p>Would retain interest-free student loans</p> <p>Loan repayment threshold would continue to be indexed annually</p> <p>No plans to review the repayment rate</p> <p>Supports continuation of current targeted bonded scholarships</p>	<p>No policy for capping numbers</p> <p>Supports open entry for those aged over 20 years</p> <p>Believes there is room for improvement in access for Maori and Pasifika</p>	<p>No plans to change current governance structures, though open to discussion</p> <p>Supports staff and student representation on governance</p> <p>Believes staff and students are important contributors to policy making in the sector</p>
MAORI PARTY	<p>Supports fully funded education</p> <p>Advocate fee reductions over time to a nominal level, or that government grants be available</p> <p>Doesn't support 'fee maxima' or its continuation. Believes it has failed to limit fee increases</p> <p>Fees would be set by TEC within new fee reduction policy guidelines</p> <p>Goal of nominal fees at all levels, including postgraduate</p>	<p>Committed to providing a universal student allowance for fulltime and part-time students (on a pro rata basis)</p> <p>Would raise student allowances to level of the unemployment benefit</p> <p>Would reinstate the UBSH and ICA, though a universal student allowance would replace the need for the ICA</p> <p>Does not support the 200 week limit on allowance entitlement</p> <p>Would review current levels of accommodation supplement with a view to increasing these, and implementing annual CPI adjustments, and would extend to all fulltime students</p> <p>Supports the TIA continuing and is supportive of increasing the level of payments and extending to postgraduates</p>	<p>Would introduce a grace period of five years before compulsory loan repayments begin</p> <p>Student loan repayment rate would be 10% per year of income over a new repayment threshold set at one and a half times the average wage</p> <p>Supports interest-free student loans</p> <p>Commitment to free education of te reo Maori and no fees for sub-degree qualifications as first priorities</p>	<p>No policy for capping numbers</p> <p>Has policy for increasing Maori enrolments (eg trades and industry training)</p> <p>Support open entry for those aged over 20</p> <p>Would improve Maori & Pasifika participation, retention and achievement by lowering tuition costs and increasing access to allowances & academic support services</p>	<p>Supports continued student and staff representation</p> <p>Staff and students should be involved at all levels of policy making in the sector</p> <p>Promotes tangata whenua empowerment under Te Tiriti o Waitangi, including in governance of tertiary institutions</p>
UNITED FUTURE	<p>Zero fees for all students</p> <p>Currently supports 'fee maxima', until a free fees policy overtakes it</p> <p>Fees would be negotiated between tertiary institutions and Government</p>	<p>Committed to universal student allowances until a time that a zero-fees policy overtakes it</p> <p>Would continue to reduce the age for parental-income means-testing down to 18 years</p> <p>Would reinstate the UBSH and the ICA</p> <p>Would increase the accommodation supplement in line with other benefits</p> <p>Accepts the 200 week lifetime limit on allowances, with exemptions for postgraduate study</p> <p>Supports the TIA and would consider a review of payment levels</p>	<p>Supports interest-free student loans</p> <p>Would increase the repayment threshold to \$25,000 (fulltime minimum wage)</p> <p>Supports free fees, reducing the impact of the loan scheme</p>	<p>No policy relating to capping of student numbers</p> <p>Supports open entry to those aged over 20 years</p> <p>Would like to see Maori & Pasifika rates at the same levels as national averages</p>	<p>Not proposing any changes to governance structures without consultation</p> <p>Supports staff and student representation on governance</p> <p>Believes role of staff and students in policy making in the sector is crucial</p>
NZ FIRST	<p>Supports the status quo on 'fee maxima', with no plans to alter it</p> <p>Would retain current fee setting arrangements</p>	<p>Supports introduction of universal student allowances for fulltime students over a 3-year period by increasing the abatement level in 3 steps</p> <p>Would not reinstate the UBSH or the ICA</p> <p>Supports the TIA (status quo)</p> <p>Supports the 200 week limit on student allowance entitlement</p>	<p>Will explore targeted scholarships and bonding schemes to address particular workforce shortages</p> <p>Would not alter the current loan repayment threshold or repayment rate</p>	<p>Supports open entry to those over 20 on the proviso of study/work skills evidence</p> <p>Believes mentoring services are improving Maori and Pasifika rates</p>	<p>Proposes no change to governance structures</p> <p>Supports staff and student representation</p>
ACT	<p>Supports capping numbers in some areas (eg medicine, dentistry, law, engineering & architecture) as is current practice</p> <p>No policy relating to open entry for those aged over 20</p> <p>Would continue scholarships and mentoring services to improve Maori and Pasifika rates</p>	<p>No plans to increase current levels of student allowance entitlement or the amount received</p> <p>Doesn't support the reinstatement of the UBSH or the ICA</p> <p>Supports the 200 week limit on allowances</p> <p>Supports the TIA, but would move this grant to the student loan scheme, with a debt to be repaid</p>	<p>Opposes interest-free student loans</p> <p>Will not alter the repayment threshold or repayment rate</p> <p>Supports the student loan scheme</p> <p>Interested in a bonding scheme where debt is written off for graduates working in NZ</p> <p>Supports private scholarships to assist Maori, Pasifika & women undergrads</p>	<p>No policy regarding open entry or restrictions on enrolment, believes this is up to providers to decide</p> <p>Would encourage the retention of open entry for those aged over 20</p> <p>Believes scholarships at primary and secondary level will improve outcomes for Maori & Pasifika students at tertiary level</p>	<p>Would devolve more power to tertiary providers</p> <p>No plans to alter current representation levels of staff and students on governance</p> <p>Would allow institutions to decide for themselves what role staff and students play in policy making</p>
NATIONAL	<p>Supports the current 'fee maxima' policy</p> <p>Comfortable with current fee levels</p> <p>Supports current fee setting arrangements</p>	<p>Not currently committed to providing universal student allowances</p> <p>No policy relating to student allowance eligibility or the rate of allowance payments</p> <p>Would not reinstate the UBSH or the ICA</p> <p>Supports the 200 week limit on allowance entitlement</p> <p>Would not alter the accommodation supplement</p> <p>Supports continuation of the TIA</p>	<p>Would introduce a 10% repayment bonus for voluntary lump-sum payments of \$500 or more</p> <p>Would retain interest-free student loans</p> <p>No policy relating to loan repayment threshold</p> <p>Supports current repayment rate</p> <p>Targeted bonding & debt write-off for some medical graduates</p>	<p>Opposes fully funded education</p> <p>Supports continuation of tuition fees</p> <p>Doesn't support current level of 'fee maxima'</p> <p>Would rearrange funding mix to better suit the economy</p> <p>Fees would be set by the education provider</p> <p>Believe postgraduate fees should reflect their true cost</p>	<p>Supports staff and student representation on governance</p> <p>Would consider change to governance structures after consideration of the success of the current structures</p> <p>Considers staff and student input to policy making in the sector useful</p>