

Higher Education Reform Feedback
Higher Education Group
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25th of July

Dear Higher Education Reform Group,

The Australian Technology Network of Universities (ATN) welcomes the opportunity to respond to the options paper on Higher Education Reform.

The ATN believes that any discussions around Higher Education reform must adhere to the following benefits framework:

- Australia should have a **sustainable** higher education system which remains **affordable** and **accessible** to all who are eligible, regardless of background or circumstance;
- Appropriate safeguards should be in place to protect students and ensure they will not be crippled by debt; and
- The Government and the learner should be equitable partners in bearing the costs of education.

While the ATN remains cognisant of the fiscal realities and commitment to achieve budget savings, value for the student and responding to student needs should be a core consideration in any reform. In ensuring the right policy and funding mix, the Government must also safeguard against any unintended behaviours or consequences.

In summary, the ATN would like to make the following recommendations to the Advisory Panel:

1. Commonwealth Grant Scheme (CGS) funding should not be extended to registered non-university higher education providers (NUHEPS).
2. The ATN supports extending the demand-driven system to sub-bachelor places to better prepare students for completion of undergraduate education, if it meets real demand and would deliver real employment outcomes. In the first instance it may be worth considering focusing expansion to enabling, preparation and bridging programs at universities;
3. The Government should conduct a full review of the rules and processes for allocating subsidised postgraduate places to ensure they are still fit for purpose. Any changes should be applied uniformly across the sector and not based on historical precedent. To help institutions transition to new allocation processes, postgraduate CSP places could be grandfathered for a period of 5 years where they are interwoven with the broader undergraduate model.
4. The Government should restore funding cuts to the Higher Education Participation Programme (HEPPP), recognising the importance of supporting students from disadvantaged cohorts to complete their higher education degrees, in addition to the benefit of building aspiration through schools.
5. The Government should support provision of robust, means-tested income support measures including Commonwealth scholarships as grants, not loans.

6. It is very difficult to see how the proposed Flagship model would be workable and it has the potential to create perverse consequences.
7. Should the Government proceed with a reduced public contribution per student, the ATN suggests every effort should be made to ensure that students are not vulnerable to excessive debt, and that the individual contribution reflects the individual benefit.

The options paper is very specific, however, there is a risk that each element will be considered in isolation by government. The ATN proposes that we emphasise the importance of taking a holistic approach when considering reform options.

Opportunity and choice

Matters for finalisation regarding the expansion of the demand-driven system beyond bachelor courses at public universities:

- whether to provide subsidies for all undergraduate courses at all registered higher education providers, noting that growth in enrolments has continued to increase at non-university providers despite the absence of Commonwealth funding
- how to expand access to sub-bachelor courses at public universities, whether this should be entirely demand driven or whether it should be limited in enrolment numbers or scope.

Expanding opportunities for students

While the ATN acknowledges the recommendations of the Bradley Review and the Kemp-Norton Review of the Demand Driven Funding System to expand Commonwealth funding to registered non-university higher education providers, the ATN has concerns around the precedent set in the VET sector, where access to public subsidies within a private market has resulted in erratic market behaviours. There are significant risks of a reduction in quality outcomes including the enrolling of under-prepared students, higher rates of attrition, increased student debt and a poor return on investment of public funds if the expansion is not effectively regulated.

The ATN welcomes the additional funding of \$10.1 million over four years for the Tertiary Education Quality and Standards Agency (TEQSA) in the 2016-17 Budget, although noting this is only a partial recovery of the \$31 million removed from the 2014-15 Budget. In the tight fiscal environment, it is imperative that TEQSA is adequately resourced and that safeguards are in place to ensure there are no unintended consequences for the higher education sector.

Further, with a wide-ranging suite of reforms being considered at the current time, it may be wise to more fully understand the potential impact to educational quality and outcomes before considering the allocation of scarce public funds.

Recommendation 1: The ATN does not support extending the demand-driven system to include registered non-university higher education providers at this time.

Sub-Bachelor Places Expansion

The ATN supports the expansion of the demand driven system to sub-bachelor places noting that better preparing students for higher education is key to achieving access and equity goals. The basis upon which different universities are able to grow their capability to support enabling places is restricted by current caps on enabling load places, designated by then Minister for Tertiary Education, Chris Evans in 2011. As a result, each institution uses their allocations differently, depending on different institutional goals. For example, the UniSA Foundation Studies program is specifically targeted at individuals who have experienced educational disadvantage or who wish to return to study after a significant absence but lack the formal qualifications for University entry and require additional academic preparation and support prior to commencing a bachelor degree. Foundational and enabling programs adhere to the ATN benefits framework of supporting non-direct entry pathways to university for traditionally disadvantaged and under-represented students, and the ATN supports funding for enabling places to be uncapped and demand driven.

Recognising the current fiscal challenges facing government, limiting the expansion to enabling, preparation and bridging programs in the first instance may be worth consideration.

The ATN does not support limiting the scope of demand-driven funding to certain disciplines, as foundation and other pathway courses need to be broad enough for students to explore a full range of further study. It may not be wise to restrict potential undergraduate pathways at such an early entry stage.

As with any extension to government subsidies we would suggest a tightly regulated introduction, including restricting provider access (i.e. universities only) to ensure there were no unintended impacts to students or government outlays.

Recommendation 2: The ATN supports extending the demand-driven system to sub-bachelor places to better prepare students for completion of undergraduate education, noting that in the first instance it may be worth considering focusing expansion to enabling, preparation and bridging programs at universities.

Postgraduate places to support innovation

Reforms to the allocation of and support for subsidised postgraduate places have not been considered as part of legislative changes to date but could be considered in revised proposals, subject to the financial sustainability savings outlined in the budget. Measures that could be considered include:

- reallocate all subsidised postgraduate places on a more transparent and consistent basis, to be determined by an independent process, driven by identified principles around economic, societal and academic need, and reassessed at regular intervals
- better target Commonwealth support to those postgraduate courses identified as delivering significant community benefit where private benefits may be more limited – for example, teaching and nursing courses, where graduate salaries may be comparatively lower while demand for skills is high
- allocate additional places for skills-deepening qualifications consistent with the National Innovation and Science Agenda, for example in science, technology, engineering and mathematics fields
- introduce a time-limited learning entitlement for Commonwealth subsidies (for example, seven years) that students can access at both the undergraduate and postgraduate level
- introduce demand driven funding for some or all postgraduate coursework courses. This would make Commonwealth funding more consistent across different levels of course, but would risk a significant budgetary impact unless managed carefully, such as including a lower level of Commonwealth subsidy to increase affordability

The ATN welcomes efforts to address the opaque and inconsistent allocation of subsidised postgraduate places. This is an opportunity to introduce an equitable and transparent system for

funding postgraduate CSP. Reform of subsidised postgraduate coursework places should avoid a simple reallocation of existing numbers and instead include a full review of the rules and processes for allocating postgraduate places to ensure they are still fit for purpose. Any changes should be applied uniformly across the sector and not based on historical precedent. In order to help institutions transition to new allocation processes, postgraduate CSP places could be grandfathered for a period of 5 years where they are interwoven with the broader undergraduate model. The ATN supports in principle the proposed policy to remove subsidies for postgraduate places unless there is a demonstrated community benefit with limited private benefits (e.g. teaching and nursing), as per recommendations from the Kemp-Norton Review. Consideration will need to be given on how to make this process transparent, consistent, accountable and independent. In particular, there needs to be consistency in how areas of ‘economic, societal and academic need’ are determined and applied. For example, if an area was deemed as a community benefit (i.e. nursing) then there should be consistency across all universities in access to CSP funding. This is the most equitable outcome for students. Currently, a student studying nursing may have access to CSP funding at one institution but not at another.

Regarding the suggestion in the options paper to allocate additional places for skills-deepening qualifications consistent with the National Innovation and Science Agenda, the ATN suggests that there are more effective ways in which the Government can send strong signals about the importance of skills-deepening qualifications. For example, strategic investment could be made in the research/teaching spheres to create ‘world class’ learning spaces to attract prospective students into key areas. Such initiatives need to look closely at market demand for STEM skills and untangle areas of under-enrolment and related skills shortages.

In terms of a time-limited learning entitlement and extending the demand-driven system to all postgraduate coursework courses, coupled with lower levels of Commonwealth subsidy, it should be noted that such an entitlement was previously shelved as policy in 2012 as it was deemed ineffective. Having a time-limited learning entitlement may be incongruent with the push to create clearer pathways from sub-bachelor courses to undergraduate and postgraduate levels. However, the ATN notes the fiscal challenges behind enforcing a time-limited entitlement and supports this in principle.

Recommendation 3: The ATN supports a full review of the rules and processes for allocating subsidised postgraduate places to ensure they are still fit for purpose. Any changes should be applied uniformly across the sector and not based on historical precedent. To help institutions transition to new allocation processes, postgraduate CSP places could be grandfathered for a period of 5 years where they are interwoven with the broader undergraduate model.

Fairness and Equity

In order to ensure that we are achieving the best outcomes for disadvantaged students, the Government will, in the context of finalising legislative reforms, be evaluating the HEPPP. The evaluation will seek to determine:

- the outcomes achieved by the programme;
- who has benefited from its activities, with particular reference to all disadvantaged groups, including people from regional and remote Australia;
- whether the programme provides good value for money; and

- what changes may be required or more effective alternatives (such as scholarship type models provided for in the original 2014-15 Budget reforms) to increase higher-education participation and success by people from disadvantaged backgrounds into the future

The ATN believes that any reform to the higher education sector should not compromise the broadening of the participation of traditionally under-represented groups in higher education. Based on the latest evidence of progress, using the parity ratios for participation and retention, the focus of effort in outreach/recruitment should be on low-SES and indigenous cohorts, and the focus of effort for support/retention should be on students from remote areas and Indigenous students, as these are the groups furthest from parity (see Tables 1 and 2).

Table 1. Higher education participation by equity group – 2014

| Equity group | Population share | Higher education enrolments | Higher education enrolment as ratio of population share |
|------------------------------------|------------------|-----------------------------|---|
| Students from a low-SES background | 25.0% | 15.7% | 0.63 |
| Persons with disability | 8.3% | 5.5% | 0.66 |
| Indigenous Australians | 2.7% | 1.5% | 0.56 |
| Regional and remote (ASGS) | 25.8% | 20.6% | 0.80 |
| Non-English speaking background | 5.4% | 3.9% | 0.72 |

Source: Department of Education and Training (Table A and B universities only).

Table 2. Retention of students from equity groups – 2013

| Equity group | National higher education retention ratios by equity group* |
|------------------------------------|---|
| Students from a low-SES background | 0.97 |
| Persons with disability | 0.96 |
| Indigenous Australians | 0.89 |
| Regional (ASGS) | 0.96 |
| Remote (ASGS) | 0.92 |
| Non-English speaking background | 1.04 |

Source: Department of Education and Training: Selected Higher Education Statistics – 2014 Student Data.

Appendix 5.5: Equity - Retention Ratios for Table A and B universities).

* The reference value for the retention ratio is the retention rate for the equity group divided by the retention rate for students not in the equity group. A retention ratio of 1.0 indicates that the students in the equity group have the same retention rate as the other students

Higher Education Participation and Partnerships Program (HEPPP)

The ATN is concerned about cuts to Higher Education Participation and Partnerships Program (HEPPP) funding in the 2016-17 budget, acknowledging its key role in providing support and raising the aspirations of disadvantaged students to undertake, and importantly, complete higher education. The ATN understands that a review of HEPPP is forthcoming and is supportive of the review, however HEPPP's role in supporting equity and access needs to be considered within the context of the proposed reforms presented in the options paper. It should be noted that ATN universities significantly co-invest to support equity-based missions, however HEPPP helps us to concentrate our efforts, particularly in terms of outreach. The HEPPP program, supported by a robust income support system, is well-placed to pursue further targeted progress nationally. These two distinct dimensions of public policy are outlined in further detail below and are crucial to any package of higher education reform.

HEPPP provides funds to assist universities to stimulate demand and to improve retention for low-SES cohorts, and has proven to be effective to date (refer to Appendix 1 for case studies demonstrating the impact derived from HEPPP funding at ATN universities). The Centrelink-administered income support system (which includes Commonwealth Scholarships) is, with one exception, fit-for-purpose – to assist low-income students (wherever they live or choose to study) deal with the costs of living and studying.

The ATN is concerned about funds being ring-fenced for Australians on a geographic basis. The challenges of being a low income student exist right across Australia, including in urban and inner-regional areas as well as in the regions. Decisions relating to support should be determined on an individual needs basis, not by post-code or choice of university.

Fairness and equity are cornerstone pillars of the ATN values. The HEPPP program has been a demonstrable success, as outlined in the case studies presented in Appendix 1. It is noted that many of the most disadvantaged groups at the national level still require significant support to achieve participation and completion targets in the demand-driven system. This warrants more targeted support for this cohort, not less, both in terms of outreach (recruitment, aspiration) and complementary support to ensure that students are successful in their studies (i.e. retention, engagement).

Recommendation 4: The Government should restore funding cuts to the Higher Education Participation Programme (HEPPP), recognising the importance of supporting students from disadvantaged cohorts to complete their higher education degrees, in addition to the benefit of building aspiration through schools.

Income support and scholarships

The ATN believes that existing Centrelink-administered income support measures (with the exception of the Start-up Scholarship) are structurally sound in that they are:

- Means-tested so that benefits are targeted at low-income students consistently across the nation regardless of where they live or study;
- Commonwealth-funded;
- In the form of grants, not loans;
- Have additional targeted elements for specific circumstances e.g. rent assistance, Relocation Scholarships, and the Start-up Scholarship (which was recently converted from a grant to a loan).

Many universities have created their own equity scholarship schemes to provide additional assistance for students, and these local scholarships act as a welcome top-up to the main forms of income support. The research of impact indicates that retention is improved for recipients of financial support tailored to local need.¹

¹ Zacharias, N., Kelly, M., Cairnduff, A., Cherednichenko, B., Ryan, J., George, K., Mandre-Jackson, S., Gasparini, L. & Sun, D. (2016) Moving Beyond 'Acts of Faith': Effective Scholarships for Equity Students. Report submitted to the National Centre for Student Equity in Higher Education (NCSEHE), Curtin University: Perth. <https://www.ncsehe.edu.au/publications/moving-beyond-acts-of-faith-effective-scholarships-for-equity-students/>

The ATN believes that Commonwealth Scholarships, which were re-introduced by Minister Nelson in the Howard Government in 2005 were a useful addition to income support as they provided funds in a lump sum at the start of semester (when student costs are high) rather than through fortnightly payments. These Commonwealth Scholarships have continued since that time and are now called Start-up and Relocation (administered by Centrelink) and Indigenous Scholarships (administered by universities).

The ATN would encourage the Commonwealth to restore the Start-up Scholarship to a grant, not a loan; to retain the Relocation Scholarship, Indigenous Scholarships and other targeted benefits; and to encourage universities to establish their own equity scholarship schemes by means of local budgets and philanthropic effort.

The HEPPP programme, with its emphasis on outreach for recruitment, and a wide range of supports for retention, can only operate at full value in the context of a robust income support scheme.

Recommendation 5: The Government support robust means-tested income support measures including Commonwealth scholarships as grants, not loans.

Supporting the regional presence of universities

Subject to the financial sustainability savings outlined in the budget, the Government could:

- introduce a new infrastructure fund or loan facility to enable regional and outer metropolitan universities to undertake transformative infrastructure investments to assist them in adapting to local market conditions, improve their long-term viability and enhance the student experience
- consider whether any transformative infrastructure should prioritise new physical facilities, establishment of networks and virtual teaching spaces and better utilisation or rationalisation of the existing estate
- assess alternative opportunities from collaboration or use of new technologies to cost effectively enhance access to higher education for students not living near established campuses

It is the view of the ATN that infrastructure funding for universities should be allocated on overall merit, with no geographic restriction in place. A positive student experience should be desirable for all institutions, not just those in regional and outer metropolitan areas, and a robust merit-based assessment could and should take into account the effect of such investment on the community/region within which the university is located, meaning geographical considerations would still be included.

Excellence and quality

Flexibility to innovate

Matters for finalisation regarding the potential offering of Flagship Courses:

- would a model of Flagship Courses provide worthwhile incentives for universities to promote areas of excellence, innovate in their approach to teaching and learning, improve the experience and outcomes for their students and enhance their global standing?
- how should a model of Flagship Courses – operating on an opt-in basis – be regulated to ensure Flagship Courses are founded on the basis of excellence and innovation?
- what limits, if any, should be placed on the number of Flagship Courses that may be offered by an institution and/or should the total number of students enrolled in Flagship Courses be limited to a maximum proportion (for example, 20 per cent) of the university's equivalent full-time student load?

To ensure any fees set for Flagship Courses are reasonable and fair for students, the Government could:

- ask the Australian Competition and Consumer Commission to monitor fees and report to the Government on a regular basis, or an independent body could review proposed fee increases before approval
- consistent with recommendations from a number of experts, the Government could reduce the Government subsidy as fees increase above the maximum student fee under current arrangements – or some other threshold as appropriate

Flagship courses

The ATN has given a lot of consideration over some time to this issue and we have serious concerns around both the underpinning principles and the workability of the flagship model. Specifically, there is a lack of clarity around criteria and consistency, and a real potential for creation of perverse outcomes. Of foremost concern, the value to the student, who stands to pay higher prices for select degrees, appears unclear. While the incentive for universities to invest in areas of excellence and innovate in their approach to teaching and learning is admirable, accountability for this 'added-value' would be difficult to demonstrate and regulate.

Further, as mentioned throughout this response, the ATN's position is that any higher education reform needs to preserve equity and access principles at its core. The proposed model has the potential to devalue existing degrees and create a two-tiered university system. This could see an inequitable drift of those who can afford to pay into certain 'prestige' offerings in self-identified 'prestige' institutions - with a lessening of the perceived value of similar offerings in other universities. Disadvantaged groups may also be locked out of programs, in particular, single parents, low SES, international, Indigenous students and students with disabilities may be compromised in terms of aspiration and capacity to access flagship courses. Even if there were a way to resolve the above issues, there are significant operational problems in terms of defining what is a flagship (noting that 'flagship' means different things to different stakeholders) and the regulation would lead to the development of a whole new layer of bureaucracy that would be both cumbersome and expensive. As such, the ATN does not support the introduction of Flagship Courses.

Recommendation 6: It is very difficult to see how the proposed Flagship model would be workable and it has the potential to create perverse consequences.

More information for students

The Government has announced additional funding but welcomes views on proposed further enhancements to the QILT surveys and website to provide greater transparency on the performance of institutions to support student decision making and enhance their decision making. Options include:

- undertake a longitudinal survey of graduate outcomes
- further develop the employer satisfaction survey
- collect and publish additional information on prospective earnings data, course information, and fees
- integrate with Australian Tax Office or other actual earnings data to publish real graduate employment and income data
- publish university profile information, course information and new survey data on the website
- capture student involvement through the development of an online application
- enhance the website to support frequent and meaningful student engagement, both domestically and internationally, through social media.

QILT

It is important, with the potential expanding of the demand driven system, that students have the appropriate information to make informed choices about their study. The ATN welcomes the additional funding of \$8.1 million for the improvement of the *Quality Indicators for Learning and Teaching* (QILT) website. Integrating QILT with Australian Tax Office (ATO) data would provide a much more comprehensive and accurate picture of the ultimate value of a university education than relying solely on graduate surveys. Such tracking would also provide a future evidence base for determining fair and equitable costs and repayment schedules for university graduates.

Affordability

A fair share from taxpayers and graduates

In finalising the legislative reforms the Government will need to adjust subsidy and student contribution rates to meet the financial sustainability savings outlined in the Budget. Dependent on other structural savings or expense measures adopted as part of these reforms, options include:

- reduce the Government's contribution by 20 per cent on average, as first proposed in the 2014-15 Budget
- a small reduction in the Government grant per student, and a small increase in the maximum capped student contribution that institutions may charge, such that students and taxpayers contribute equally to the cost of higher education courses (on average).

The Government also seeks the views of the sector on the relativities between disciplines of funding clusters in the context of its overarching objectives. It is proposing to work with Universities Australia and the higher education sector to investigate the relative cost of delivery of higher education. Based on this work, Commonwealth and student contributions could be adjusted to

reflect a more streamlined framework that better reflects these costs, teaching method, infrastructure required, and the potential value to students.

Issues of cross subsidisation both across courses as well as between the teaching of courses and conduct of research would also require examination, to ensure they are as equitable as possible while also preserving or enhancing the research capabilities of our universities. In addition, the revised funding framework would be considered in the context of the Government's National Innovation and Science Agenda to ensure that it appropriately supports areas of priority. The Government could also consider whether to grandfather current arrangements for existing students, or otherwise phase in new arrangements over time.

The ATN is cognisant of the fiscal pressures being placed on Government to achieve savings across a number of portfolios. Sustainable funding for higher education is critical for the ongoing success of the sector. Should the Government proceed with its saving measure to reduce the Government contribution by 20 per cent on average, as first proposed in the 2014-15 budget, total course fee increases (sum of CGS and HELP-HECS) should be limited (e.g. combined total course fees could be increased by no more than 10 per cent on current levels).

Key to the proposal of the Government and the learner being equitable partners in bearing the costs of education is that universities should be held accountable for student success and actively support completion. This will help safeguard students from accumulating debt and ensure they receive greater value from their education. One way of ensuring accountability from universities could be introducing performance based targets (e.g. in regards to completions, % of graduates employed), in order to qualify for increasing student fees. Given the repayment of HELP-HECS is income contingent, both the Government and student benefit if graduates find jobs, contribute to the economy through taxation and increased productivity, and can also repay their student debt. [As such](#), an alternative would be to link any further increases in total university load to such metrics, thereby ensuring 'demand' is driven by both the student and the society we serve.

This proposal, if adopted, would support the expansion and maintenance of the demand-driven system, but would address some of the concerns around low completion rates.

On funding clusters, the ATN supports an efficient pricing review by the Government in conjunction with Universities Australia to better reflect costs, teaching methods, infrastructure and potential value to students.

Recommendation 7: Should the Government proceed with the contribution per student, the ATN suggests every effort should be made to ensure that students are not vulnerable to excessive debt, and that the individual contribution reflects the individual benefit.

An affordable loan scheme

In finalising legislative reforms and meeting the financial sustainability savings outlined in the Budget the Government will consider a range of levels of potential HELP loan fees:

- removing loan fees altogether would remove the current anomalies and reduce the cost pressures on fee paying students but would involve a significant cost compared to current arrangements.
- a modest loan fee – 5 per cent, for example – would remove the anomalies for students and providers, while leading to a slight increase in costs for students in Commonwealth supported

places. This approach would enable the Government to recover a small proportion of the costs of running the HELP scheme – but still only a fraction of the expenses relating to debt not expected to be repaid.

- by contrast, a loan fee of 20 per cent as currently applies to VET FEE-HELP would enable the Government to recover most of the costs associated with debt not expected to be repaid. It would similarly provide for greater equity and reduce the cost pressures for undergraduate FEE-HELP students but with a greater increase in costs for students in Commonwealth supported places.

Other options

In finalising legislative reforms and meeting the financial sustainability savings outlined in the Budget the Government will consider options to enhance the long term sustainability, viability and affordability of HELP student loans, including:

- changes to repayment thresholds and rates, for example by commencing repayment of HELP debts at a lower threshold income than the current minimum (\$54,126), and/or introducing an additional higher contribution rate for high income earners (the maximum rate is currently 8 per cent for \$100,520 and above)
- change the indexation of HELP repayment thresholds from average weekly earnings to CPI
- a renewable lifetime limit on HELP loans
- restrictions on the availability of HELP loans or Commonwealth subsidies to those who have left the workforce permanently
- discontinue the HECS-HELP benefit
- introduce a household income test for HELP repayments
- recovery of debts from deceased estates

The Government is also currently consulting on the design of VET FEE-HELP, with submissions closing on 30 June 2016; see <https://docs.education.gov.au/node/40661>.

Removing Loan Fees and Repayment thresholds

The issues of loan fees and HELP loan repayments is largely one for Government to determine. However, it should be noted that HELP blunts normal price signals when students are choosing their degree. Further, ATN notes that there will likely be a disproportionate burden placed on those who work part-time, women, and single family households if the threshold is lowered. Findings from the Grattan Institute suggest that women are much more likely to work part-time than men.²

To address issues of equity, the ATN suggests that if Government does choose to alter the repayment threshold, this be set at a higher threshold, with accelerated repayments at higher income. For example, the threshold for accelerated payments could be set to commence at the average full-time industrial wage (AUD\$75,603 a year in the last quarter of 2014).

² Norton, A. and Cherastidham, I., 2016, HELP for the future: fairer repayment of student debt, Grattan Institute, <http://grattan.edu.au/wp-content/uploads/2016/03/968-HELP-for-the-future.pdf>

To reduce risk on unpaid debt, it is possible to introduce an insurance levy against non-repayment as operates in the US. This would avoid the need to embark upon recovery of unpaid debt from deceased estates or those who become unable to work.

Appendix 1: ATN case studies demonstrating the impact of the Higher Education Participation and Partnerships Program (HEPPP)

QUT

Widening participation program overview

QUT's widening participation activities include learning-based partnerships with schools; activities to promote adult entry; Indigenous-specific activities; community-based partnerships; retention and support activities. Thanks to a State-wide agreement, QUT focuses its school effort in one region – the Moreton Bay outer-urban, inner-regional area where it works in partnership with 36 low-SES primary and secondary schools. The students participate in a scaffolded program of on-campus experience days and residential camps along with in-school discipline-based, curriculum connected activities. All activities are led by QUT student ambassadors from similar backgrounds and have a strong career development focus. Community-based activities involving student and parental engagement and teacher professional development opportunities complement the student-focused initiatives.

Program outcomes

QUT has systematically evaluated its overall program activities and also its individual sub-components. QTAC applications data indicates that interest in higher education is being stimulated. Higher education applications from Year 12 completers from QUT target schools increased by 18.5% between 2010/2011 and 2013/2014; this compares with a 10% increase across all Queensland schools. This increase is partially attributable to an increasing number of year 12 completers at these schools over the time period. However, when this growth is taken into consideration, an increase is still evident. **When applications are calculated as a proportion of Year 12 completers, applications increased by 4.9%; this compares with a 2.2% increase for all Queensland schools.** Prior to the HEPPP funding period the application rate in low-SES Queensland schools had been declining.

Widening participation program example: on-campus days and residential camps

The *Explore Uni* (EU) program consists of residential camps and on-campus days for Year 6 to 12 low-SES and Indigenous students. This first-hand experience of university life aims to stimulate interest in tertiary education by shattering myths and misunderstandings about university; thus building aspiration for post-school study and boosting students' confidence. EU events are led by QUT student ambassadors from similar backgrounds who share their journeys to higher education and how they overcame barriers encountered along the way. EU also features discipline-based, curriculum-connected hands-on activities and has an embedded career development component. The scaffolded EU program, attended by approximately 7000 students annually, provides whole class cohorts with several on-campus experiences during their middle and senior school. By 2014, 80% of Year 10 attendees were on their second or subsequent visit.

Evaluation data consists of student and teacher surveys and tracking camp attendees subsequent post-school tertiary application rates. These data indicate that the program stimulates interest in higher education by building awareness and aspiration (particularly the desire to attend university). Myths about aspects such as affordability are dispelled and participants report increased motivation levels. Increasingly positive pre-event responses, especially from students attending second or subsequent events, suggest the program had a cumulative influence on attitudes towards higher education. Behavioural outcomes are also evident; 60% of tracked 2011 to 2014 camp Year 12 completers made tertiary applications; and 97% of these applicants received offers.

RMIT

School Network Access Program (SNAP)

The School Network Access program is a network of one hundred and seventy three secondary schools with a high proportion of students from disadvantaged backgrounds. Funded by HEPPP, the SNAP access scheme allows a student's ATAR achievement to be considered alongside a school based assessment of their potential for academic success, thus giving a more holistic measure of a student's ability and university readiness. RMIT engages these schools across a number of the programs outlined in the table above.

"I Belong" Program (Middle and Senior Years)

The "I Belong" program aims to build aspiration among students from disadvantaged backgrounds and is managed by RMIT's Equity and Diversity unit. It is an outreach program which provides tertiary immersion and preparation programs for low SES middle-secondary students from schools and groups that are underrepresented in higher education

Equity Scholarships and scholarships administration

Through HEPPP funding, in 2015, RMIT was able to award over 500 cash scholarships totally 3,500 dollars per student over the semester, to students from disadvantaged backgrounds. Disadvantage is calculated using a formula that takes into account various risk factors. In 2015 some HEPPP scholarships were administered in the form of a notebook grant.

Student Success Program (Connect for Success: [Colleges of Design and Social Context, and Science, Engineering and Health](#))

Connect for Success is an early identification program which monitors student engagement and success through behavioural triggers. The program allows staff to contact students to offer advice or refer to them to the most appropriate student services. It targets courses with a high number of low SES and other equity group students.

UTS

HEPPP funding provided to the UTS Student Services Unit (SSU) in 2015 also supports the transition of low-SES and Indigenous students from high school into study at UTS:

- The Financial Assistance Service assisted 573 low-SES and Indigenous students who were struggling with short-term immediate costs or ongoing financial hardship by providing financial support for living, emergency, medical and course-related expenses. Co-op Bookshop vouchers also assisted with the purchase of textbooks
- Student housing subsidies were made to 35 students on low incomes and from equity target groups including low-SES students, students with a disability, rural students and students of a refugee background (the average subsidy value per award was \$1315)
- The Enhancing Computer Access Program reduces the financial burden on low-SES and low income students for costly and high-end equipment and software. The project provides critical support for those who may have long commutes to and from university, and/ or significant personal responsibilities and commitments outside of study. 178 students were provided with enhanced computer access, including the distribution of laptops to 90 students, and software or internet support to 88 students

Curtin

The AIME-Curtin program, funded by HEPPP, successfully delivered a mentoring program for Indigenous high school students at the Curtin, as well as via direct tutoring support in schools. The program centred on high school mentees being supported by volunteer mentors from the university. From 2013-2015, a total of 990 Indigenous high school students were engaged in the program, with the size of the program growing year-on-year. A key focus of the AIME program is to encourage students to see education in a positive way and to complete core school work. The success of this approach at Curtin is demonstrated through high levels of mentee progression through high school, which remained consistently high through significant year-on-year growth in mentees participating in the program.

Table 1

| Measure | 2013 | 2014 | 2015 |
|------------------------|------------------|------------------|---------------|
| Year 7-8 progression | - | - | 100% (32/32) |
| Year 8-9 progression | - | 97.8% (91/93) | 100% (51/51) |
| Year 9-10 progression | 91.5% (65/71) | 100% (98/98) | 100% (97/97) |
| Year 10-11 progression | 87.3% (55/63) | 97.8% (88/90) | 97.7% (84/86) |
| Year 11-12 progression | 87.5% (28/32) | 90.8% (59/65) | 93.8% (61/65) |

The AIME program also supported a total of 121 year 12 students from 2013 to 2015, with 116 (95.9%) of these students attaining year 12 qualification. This is significantly higher than the Indigenous average of 58.5%. The total number of year 12 graduates will also continue to increase as larger numbers of mentees progress through the program.

Table 2

| Measure | 2013 | 2014 | 2015 |
|--------------------|------------------|---------------|---------------|
| Year 12 attainment | 95.8% (23/24) | 97.1% (34/35) | 95.2% (59/62) |

UniSA

UniSA College – Coordinating and enabling low SES students to achieve higher education

UniSA has received HEPPP funding to support pathways into UniSA degree programs via UniSA College. UniSA College provides access to higher education for those with low prior educational attainment, especially low-SES students, through Foundation and Diploma programs.

The Access and participation target for funding support is to:

1. Increase involvement of low-SES students in pathway activities by 20% by 2017; and
2. Increase involvement of female students in pathway activities by 150 students by 2017.

UniSA are currently progressing towards the target with:

- Enrolments increasing 8.2% to 1,221 in 2014, providing access to university for an additional 93 students;
- 225 students completed their Foundation Studies in 2015; up by 20 completions from 2014;
- Of the 225 Foundation Studies completions, 87% received offers into an undergraduate program at UniSA. Where undergraduate programs are not offered by UniSA, the students have elected to take up offers at other universities.
- 97% of students that completed the two year Diploma program at UniSA in 2015 are now involved in undergraduate study.

Enhanced delivery of programs to regional areas

UniSA has received HEPPP funding to enhance the delivery of programs to regional areas, with a target to increase involvement in pathway activities by 400 students by 2017. The university is currently progressing towards the target with:

- 1,639 undergraduate enrolments from rural students in 2015.
- 401 undergraduate completions from rural students in 2015.
- 4,181 student interactions with the Year 10 to 12 STEM and career awareness pathway programs in 2015.
- 62 Foundation Studies graduates from UniSA's Whyalla and Mount Gambier campuses enrolled in undergraduate programs.
- 70% undergraduate retention rate of students studying at either Whyalla or Mount Gambier, up 4% from 2014.