

## CYMRUX – YOUNG PLAID CYMRU IFANC

Y Bnr. Mr. Cerith Rhys Jones  
Swyddog heb Bortffolio / Non-portfolio Officer



### e-Petition: Unfair Proposals on Student Loans

*"We call on the National Assembly for Wales to urge the Welsh Government to resist the Russell Group of Universities' unfair proposals to force graduates to repay student loans at a faster and steeper rate."*

#### BACKGROUND INFORMATION

In a submission, dated May 2010, to the Independent Review of Higher Education Funding and Student Finance (otherwise known as ‘the Browne Review’, led by The Rt. Hon. The Lord Browne of Madingley), the Russell Group of Universities, a group of 20 universities throughout Great Britain which pride themselves upon excellence in research, proposed in its Executive Summary point XI, that “it [student support system] should be reformed through the introduction of a real rate of interest, and increased repayment rates.”

Furthermore, at point 3.72.1 of its submission to the Review, the Group states that it supports “the introduction of a real rate of interest”. Although CymruX realises that current interest rates can be, at best, fluctuant, our organisation is concerned at what the interest rate proposed would be. Knowing that the coalition government in London is keen to raise interest rates and taxes, CymruX is severely concerned that an interest rate would be set, that would out-price students and prospective students from disadvantaged backgrounds.

At point 3.73 of the Group’s submission to the Review, it is suggested that “a revised student support system should also incorporate mechanisms to encourage up-front payments, thereby reducing the overall burden of debt on the public purse.” CymruX recognises of course, that both public and private debt in Great Britain as they stand are unsustainable, but the organisation does not believe that the way to remedy the situation is through penalising students. Our organisation cannot understand why the Group may think it just to encourage students to pay for higher education up-front, when it is only a small minority of students who will be able to pay fees in this way.

Although not the main point of this petition, CymruX is also concerned that the Group proposes to remove the cap of student fees, and allow Universities to charge their own set prices for higher education. Our organisation believes that this would allow fees to spiral, thus making higher education less accessible, and permitting Universities such as Oxford or Cambridge to charge astronomically for higher education, thus completely exempting anyone below the so-called ‘middle’ or ‘higher’ classes of society from attending them.



**Y Bnr. Mr. Cerith Rhys Jones**  
Swyddog heb Bortffolio / Non-portfolio Officer

In recognising that times are hard, and in valuing the core socialist principles held by Plaid Cymru, CymruX does not believe that is fair or just to ask students to repay student loans at a higher rate. Our organisation reaffirms its commitment to students and to graduates, and reiterates its long-standing belief that education is a right of all people and should therefore be free.

We therefore call on the National Assembly for Wales to urge the Welsh Government to resist, to the full force of its ability and power, any plans that the Russell Group of Universities may wish to impose upon Cardiff University as stipulated in its submission to the Browne Review. CymruX believes that although education is devolved, were these plans to be put into practice even in Cardiff University, the door would be opened for other Universities in Wales to follow suit. Our organisation does not accept this as an appropriate or acceptable move in modern Wales.

We ask as well, that other parties and individuals be willing to join us in our endeavours; our organisation believes that the sheer importance of this issue supersedes party political divides, and thank all signatories for their support.

Written by Cerith Rhys Jones, as Principal Petitioner,  
On behalf of CymruX – Young Plaid Cymru Ifanc  
July 2010

Yn ei dystiolaeth i'r Adolygiad Annibynnol o Gyllid i Addysg Uwch a Chyllid i Fyfyrwyr (fe'i gelwir hefyd yn 'Adolygiad Browne', oherwydd arweinyddiaeth y Gwir Anrhydeddus yr Arglwydd Browne o Madingley) ym mis Mai 2010, cynigodd y Grŵp Russell o Brifysgolion, sef grŵp o 20 prifysgol ledled Prydain Fawr sy'n ymfalchïo yn safon eu gwaith ymchwil, ym mhwynt XI ei Gynodeb Gweithredol: "it [y gyfundrefn o gymorth i fyfyrwyr] should be reformed through the introduction of a real rate of interest, and increased repayment rates."

Yn ogystal, ym mhwynt 3.72.1 o'i dystiolaeth i'r Adolygiad, mae'r Grŵp yn datgan ei fod yn cefnogi "the introduction of a real rate of interest". Er bod CymruX yn sylweddoli bod cyfraddau llog presennol yn gallu bod yn amrywiol ar eu gorau, pryderwn beth fydd y gyfradd llog a gynigir. Rydym yn gwybod bod y Llywodraeth glymbiaid yn Llundain yn awyddus i godi cyfraddau llog a threthi, felly mae CymruX yn pryderu y byddai'r gyfradd llog a bennir yn rhy uchel i fyfyrwyr presennol a darpar fyfyrwyr o gefndiroedd anfanteisiol allu ei fforddio.

Mae pwynt 3.72 o dystiolaeth y Grŵp i'r Adolygiad yn awgrymu "a revised student support system should also incorporate mechanisms to encourage up-front payments, thereby reducing the overall burden of debt on the public purse". Mae CymruX yn cydnabod bod dyled gyhoeddus a phreifat ym Mhrydain Fawr yn anghynaliadwy, ond nid yw'n sefydliad yn credu mai cosbi myfyrwyr yw'r ffordd orau o wella'r sefyllfa hon. Nid ydym yn deall pam mae'r Grŵp yn credu ei fod yn deg i annog myfyrwyr i dalu am addysg uwch o flaen llaw, os ystyried mai lleiafrif o fyfyrwyr a fydd yn gallu talu ffioedd yn y modd hwn.

Er nad y mater a ganlyn yw prif ddiben y ddeiseb hon, mae CymruX hefyd yn pryderu bod y Grŵp yn cynnig y dylid diddymu'r cap ar ffioedd i fyfyrwyr, a chaniatáu prifysgolion i bennu prisoedd ar gyfer addysg uwch. Byddai gwneud hyn yn achosi ffioedd i gynyddu'n gyflym, gan leihau mynediad at addysg uwch. Hefyd, bydd prifysgolion fel Rhydychen a Chaergrawnt yn gallu codi crobris am addysg uwch, a fydd yn gwahardd unrhyw un nad yw'n aelod o'r dosbarthau 'canol' neu 'uwch' rhag eu mynychu.

Wrth gydnabod y cyfnod caled hwn, ac wrth werthfawrogi egwyddorion sosialaidd Plaid Cymru, nid yw CymruX yn credu ei fod yn deg neu'n gyfiawn i ofyn i fyfyrwyr ad-dalu benthyciadau ar gyfradd uwch. Mae ein sefydliad yn cadarnhau ei ymrwymiad at fyfyrwyr a graddedigion, ac yn tanlinellu ein cred ers amser maith bod gan bawb hawl i addysg, felly dylai addysg fod am ddim.

Rydym yn galw ar Gynulliad Cenedlaethol Cymru i annog Llywodraeth Cymru i wrthwnebu, hyd eithaf ei allu a'i bŵer, unrhyw gynlluniau y dymunai Grŵp Russell eu gorfodi ar Brifysgol Caerdydd, fel yr amlinellwyd yn ei dystiolaeth i Adolygiad Browne. Er bod addysg wedi cael ei ddatganoli, cred CymruX y byddai gweithredu'r cynlluniau hyn

ym Mhrifysgol Caerdydd yn golygu y gallai prifysgolion eraill yng Nghymru ddilyn yr un trywydd. Nid ydym yn derbyn bod y cam hwn yn un priodol nac yn un derbyniol yn y Gymru fodern.

Rydym hefyd yn gofyn i grwpiau ac unigolion eraill ymuno â ni yn ein hymdreichion; credwn fod pwysigrwydd y mater yn bwysicach na gwahaniaethau pleidiol a gwleidyddol, a diolchwn i'r llofnodwyr am eu cefnogaeth.

18 AM  
Response from Minister for CELL

**Leighton Andrews AC/AM**  
Y Gweinidog dros Blant, Addysg & Dysgu Gydol Oes  
Minister for Children, Education & Lifelong Learning



Llywodraeth Cynulliad Cymru  
Welsh Assembly Government

REPLY TO PETITION

11 OCT 2010

WELSH GOVERNMENT

6 October 2010

Eich cyf/Your ref P-03-296  
Ein cyf/Our ref LA/02663/10

Christine Chapman AM  
Chair of Petitions Committee  
National Assembly for Wales  
Cardiff Bay  
Cardiff  
CF99 1NA

Dear Christine

Thank you for your letter dated 22 September 2010 regarding the petition received from Cerith Rhys Jones concerning student loans.

The Independent Review of Higher Education Funding and Student Finance (chaired by Lord Browne) was launched on the 9th November 2009. The review is tasked with making recommendations to the UK Government on the future of fees policy and financial support for full and part-time undergraduate and postgraduate students in England.

Whilst the findings of the report and the UK Government response will apply to England only there are likely to be significant repercussions for Wales. I am aware of the concerns raised in the petition and I will consider the implications for Wales when the details of the UK Government's proposals are known.

Tours sincerely  


**Leighton Andrews AM**  
Minister for Children, Education & Lifelong Learning

Bae Caerdydd • Cardiff Bay  
Caerdydd • Cardiff  
CF99 1NA  
Wedi'i argraffu ar bapur wedi'i ailgylchu (100%)

English Enquiry Line 0845 010 3300  
Llinell Ymholiadau Cymraeg 0845 010 4400  
Ffacs \* Fax 029 2089 8129  
Correspondence.Leighton.Andrews@wales.gsi.gov.uk  
Printed on 100% recycled paper

NS

# Response from Minister for Children, Education & Lifelong Learning

**Leighton Andrews AC/AM**  
Y Gweinidog dros Blant, Addysg & Dysgu Gydol Oes  
Minister for Children, Education & Lifelong Learning



Llywodraeth Cynulliad Cymru  
Welsh Assembly Government

Eich cyf/Your ref P-03-296  
Ein cyf/Our ref LA/02777/10

Christine Chapman AM  
Chair - Petitions Committee  
National Assembly for Wales  
Cardiff Bay  
Cardiff  
CF99 1NA

19 October 2010

*Dear Chris*

Thank you for your letter dated 05 October 2010 asking whether the Welsh Government would consider the petition submitted by Cerith Rhys Jones, concerning student loans, when preparing our response to the Browne review. In response to your previous correspondence dated 22 September 2010, you should have received my letter dated 30 September 2010.

Lord Browne issued his report on the 12 October and I made a statement to Plenary in which I outlined my initial response to the proposals. As I made clear in my statement, Lord Browne's review covers English universities only. I intend to consider the report very carefully alongside the response from the UK Government and the outcome of the Comprehensive Spending Review when they are known.

In One Wales we committed ourselves to do whatever is possible to mitigate the effects on students ordinarily resident in Wales if the Westminster government lifts the cap on fees. We made it clear that our policies would widen participation in education; would maximise the economic, social and cultural impact of universities on learners and the wider community; and will require universities to work together to make the most of their resources and provide the widest possible range of opportunities for students.

The UK Government is scheduled to publish its response to Lord Browne following the Comprehensive Spending Review announcements on 20 October 2010. The One Wales Government will consider the issues over the next few weeks and we will set out our response in due course.

*Yours sincerely*  
*Leighton Andrews*

**Leighton Andrews AM**  
Minister for Children, Education & Lifelong Learning

Bae Caerdydd • Cardiff Bay  
Caerdydd • Cardiff  
CF99 1NA

Wedi'i argraffu ar bapur wedi'i ailgylchu (100%)

English Enquiry Line 0845 010 3300  
Llinell Ymholaethau Cymraeg 0845 010 4400  
Ffacs \* Fax 029 2089 8129  
Correspondence. [Leighton.Andrews@wales.gsi.gov.uk](mailto:Leighton.Andrews@wales.gsi.gov.uk)  
Printed on 100% recycled paper