

1. Record Nr.	UNINA9910815484603321
Titolo	Student financing of higher education : a comparative perspective // edited by Donald E. Heller and Claire Callender
Pubbl/distr/stampa	Milton Park, Abingdon, Oxon : , : Routledge, , 2013
ISBN	1-135-06945-X 1-135-06946-8 0-203-58995-5
Descrizione fisica	1 online resource (538 p.)
Collana	International studies in higher education
Altri autori (Persone)	HellerDonald E
Disciplina	378.30973
Soggetti	Student aid - United States College costs - United States Student loans - United States Students - United States - Finance, Personal
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Note generali	Description based upon print version of record.
Nota di bibliografia	Includes bibliographical references at the end of each chapters and index.
Nota di contenuto	Cover; Half Title; Title Page; Copyright Page; Dedication; Table of Contents; List of Figures and Tables; List of Contributors; Series Editors' Introduction; Acknowledgements; 1. Introduction; Note; References; Part I: Cross-National Issues in Student Financing of Higher Education; 2. The Politics of Student Funding Policies from a Comparative Perspective; Introduction; Common trends leading to higher education austerity; Undergraduate tuition fee and student financial assistance policy alternatives; Financial aid policies; Impact of political ideologies on student funding policies Impact of political ideologies on financial assistancePolitical process as negotiation; Conclusions; Notes; References; 3. Student Loan Schemes in Practice: A Global Perspective; Loan scheme objectives; Cost-sharing model; Social targeting model; Student independence model; Loan scheme objectives and expectations; Loan scheme initial funding; Financial viability; Repayment ratio: the individual loan account; Loans recovery: the overall perspective; Repayment and recovery ratios: international comparisons; Justifying student loan scheme subsidies;

## Repayment collection

Mortgage loans or income-contingent repayment? Repayment burden; Self-collection versus agency collection; Lessons from international case studies; Adopting the "Australian model"?; England: from grants to cost-sharing; Social targeting in Thailand; Concluding caveat: Dangers of international institutional borrowing; Notes; References; 4. The Teachings of Student Debt; Higher indebtedness and higher education; Public benefit to private concession; The teachings of student debt; Society's debt to the future; References; 5. Information Constraints and Financial Aid Policy; Introduction

Students' underlying information constraints Information about the benefits and costs of post-secondary education; Information about particular institutions; Information about academic preparation and expectations; The role of information in financial aid policy; Information and the effectiveness of grant aid; Information and the effectiveness of loan aid; Implications for financial aid policy design; The basics: simplicity, transparency, and predictability; What else can be done via financial aid policy?; Can purely informational interventions achieve the same goals?

Concluding caveats: Limitations on the role of information constraints Notes; References; 6. Paying for For-Profit Higher Education: Implications of the United States Case; Global overview of for-profit higher education; Availability of financial aid for for-profit higher education; Financial aid availability: the United States case; United States for-profit growth; Changes in aid; Aid revenue comparisons; Gainful employment; Conclusion; Notes; References; 7. The Funding of Part-time Undergraduate Students; Introduction; Defining part-time undergraduate higher education study  
Part-time undergraduate study, tuition fees, and student funding

---

### Sommario/riassunto

The financing of higher education is undergoing great change in many countries around the world. In recent years many countries are moving from a system where the costs of funding higher education are shouldered primarily by taxpayers, through government subsidies, to one where students pay a larger share of the costs. There are a number of factors driving these trends, including: A push for massification of higher education, in the recognition that additional revenue streams are required above and beyond those funds available from governments in order to achieve

---