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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

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### 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

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