

debate



# Get informed

## The 2005 elections Part 1 of 2

*In a few weeks, New Zealanders will decide on the shape their government will take over the next three years. Over the semester break Bradford Heap contacted all the political parties listed on the elections website, asking each about their policies on student debt, and why Massey Albany students should vote for them. Satellite received replies from all the major political parties except Labour and New Zealand First who, despite multiple requests, did not return emails. We also received replies from smaller political parties who are not currently in parliament.*

**1. What is your party's policy on student loans and debt, and does your party support universal student allowances?**

**2. In 200 words explain to the students of Massey University Albany why they should vote for your party.**

### Direct Democracy

Mike Francis-Roberson, Party Secretary

1. Essentially we are appalled at the manner in which student funding and education are approached in New Zealand. In short, we plan to re-organise the current system of student loans, with all its unjust and crippling debt factors attached. These, at a time when students can ill-afford the stress of such matters - stress, not only for the present, but in to the future with the compelling thought of the eventual need to pay back sums of money - in some cases phenomenal sums - to a political system that neither cares nor considers the overriding trauma attached to such a system.

2. Direct Democracy stands for a truly democratic process of national decision-making. The Direct Democracy Party of New Zealand believes that there can be

no true democracy all the while People are omitted from the decision-making loop. Direct Democracy advocates, and will work hard to have introduced into this country's political system, the concept of Binding Referenda. Our website explains this principle in some detail [www.directdemocracy.net.nz](http://www.directdemocracy.net.nz)

The present unmerited student loan scheme will be dissolved; it will be replaced with the Student Grant Program. A student who obtains funds for tertiary education for a specified qualification, and at the same time achieves the appropriate qualification within an allotted time frame will not be required to repay the funds borrowed. The proviso is the student must work inside New Zealand for a minimum

period of five years in the field in which the qualification(s), degree(s) etc are obtained. This will have the effect of enabling students to study for careers in more diverse subjects due to industry saturation in the popular fields, this in alliance with Research and Development initiatives, increasing NZ expertise and helping industry to grow.

Those students who do not achieve the qualifications appropriate to their studies and intended profession or career path or move off-shore immediately after graduating will be required to repay the full amount of the borrowed funds, but without interest accruing.

### **Progressive**

Tony Simpson, Advisor to the Hon Jim Anderton

1. The Progressive Party has a longstanding commitment to access for all to tertiary education. We have opposed student loans as a means of financing tertiary education since their introduction over a decade ago. Although the partner in the current Labour Progressive coalition we opposed the most recent increase in fees and we believe that student debt must be significantly reduced and replaced with adequate student living allowances. At the 2002 election we proposed a scheme whereby students could work off debt by remaining and working in New Zealand. We will continue to advocate this policy as a key component at the coming election.

2. The Progressive Party believes that economic development and social support go hand in hand. We believe in sustainable economic development, full employment and access to quality publicly funded health and education for all New Zealanders. We further believe that a democratic and egalitarian society in which no-one is left behind depends upon work for all at good wages, decent housing, support for families and the assurance of a decent pension on retirement. We are the party of the fair go.

### **WIN**

Dave Clarke, WIN Party Press Secretary

1. Student loans and debt is an area that needs addressing early into the term of

the next government. The WIN Party's policy on student loans and debt is as follows:

- Free education for all New Zealanders would be the optimum solution to student debt but unfortunately, in the real world, it is neither practical nor sustainable without major funding cuts in other areas or large, across the board tax increases.

- Under WIN, tertiary students would still create a debt on paper for their education. At the completion of that education however, that debt would reduce over a five-year period, through tax rebates, if the former student remained in New Zealand and worked in an industry related to their tertiary qualification. WIN would scale the rebates at 5, 10, 15, 30 and 40 percent of the debt over years one to five. At the completion of five years employment, the debt would reduce to zero.

The WIN Party supports the introduction of base universal student allowance.

However, WIN would require students to find part-time employment to supplement their living costs.

To assist students find meaningful part-time employment, WIN would provide tax incentives for employers to take on students in part-time positions only that relate directly to an individual's tertiary field. WIN would prefer to see students gain work experience that relates to their chosen field, rather than provide a cheap labour source for non-related industries.

2. The WIN Party advocates the preservation of freedom of choice and the right of all New Zealanders to make an informed choice about how they live their lives.

All New Zealanders should be free to carry out activities that fall within the bounds of the law, without political interference or obstruction.

Politicians are elected to lead, and to make decisions relating to the running of our country, but there are social and moral issues that do not affect the security or fiscal wellbeing of New Zealand that should be determined by all New Zealanders, and not by MP's

voting in accordance with party lines or personal conscience. The WIN Party advocates governance in accordance with the wishes of the majority of New Zealanders and embraces a policy of National and Binding Citizen Initiated Referenda.

A vote for the WIN Party is a vote for personal freedom and preservation of freedom of choice. A vote for the WIN Party is a vote against political interference and obstruction. A vote for the WIN Party is a vote for a free New Zealand.

### **National**

Phil de Joux, Director of Research

1. National is yet to announce its tertiary education policy. However, some clear principles will underlie that policy. The student loan policy will continue because there are competing priorities in education for direct Government funding. When graduating from a university or polytechnic, students have clearly acquired a qualification that has significant value to him or her in terms of their future earning capacity. It is fair that students should make some contribution to the education that has qualified them for those employment opportunities.

However, we are concerned that once students have graduated they are taxed fairly. National's soon to be released tax policy will provide tax relief to all hard working New Zealanders.

National does not support universal student allowances. However, we are concerned that the current Government has reneged on promises to increase access to student allowances. In 2004 Labour promised that thousands more students would receive more allowances in coming years but in the first quarter of this year the number of students receiving allowances actually dropped. National has signaled an interest in restoring the independent circumstances allowance

2. This week, over 600 New Zealanders will pack up and move to Australia. That has happened every week over the past year. Nearly a quarter of all tertiary-educated New Zealanders are now living

overseas.

New Zealand needs new leadership, a new direction, and a new government.

National's vision is to narrow the gap between our living standards and those of our cousins in Australia, a gap which sees every Australian getting nearly \$200 per week more than the average Kiwi. National stands for freedom, choice, independence and ambition. We stand firmly against political correctness and strongly for personal freedom and responsibility.

We want to ensure New Zealanders are protected from crime and security threats, that those unable to care for themselves are cared for, that everyone has access to a high quality health system and that no child grows up without a first rate education. We will ensure that New Zealanders are taxed less and we will stop the dangerous drift to racial separatism. We will reform the welfare system that currently sees 300,000 New Zealanders dependent on the state.

National will ensure New Zealand is a prosperous and successful nation creating opportunities for all our citizens.

### Maori

Helen Leahy, Advisor to Tariana Turia  
1. In most areas of our lives, tertiary education is promoted as the cure for all economic and social ills. It has been identified as a necessary ingredient for success – both personally and for the nation. If tertiary education is going to be able to actually do and be this, it's clear that current policies on student loans, fees and allowances need to change dramatically.

New Zealand's tertiary education system has recently been rated as nearly the most unaffordable in the world (second only to Japan). Why? High fees and lack of access to student allowances.

To address these drivers of student loan debt, the Maori Party supports:  
Reinstating full access to a living student allowance; tertiary education would also be free to all citizens of Aotearoa.

Student debt is a critical issue for a much wider circle than students, graduates and future students because of its serious and wide-reaching impacts on families, communities and indeed the nation's capacity for development into the future.

To address the impacts of student debt, the Maori Party is committed to:

- Waiving interest on existing student loan debt;
- That in addition to a universal study allowance, scholarships be made available to limit the level of student debt to its present level;
- Increasing the income threshold for loan debt repayment (to be 10% of the excess of a person's income over 150% of the average income);
- That a grace period of five years after a person's income reaches 150% of the average income of those employed be introduced.

2. (Response not included)

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The poster features a central image of a young man in a dark vest over a light shirt, making a hand gesture that forms a square frame around his face. The background is a light green with a grid pattern and various icons like a folder, arrows, and a play button. The overall design is clean and modern, typical of a corporate recruitment campaign.