

Submission from Tamara Hedderwick

I am writing with a short scenario which I supported my daughter through between 2009 - 2013.

I was fortunate enough to have employment to support my daughter after she 'dropped out' of a University after attending first year. Her reasons were:

- the worry of repaying a loan
- the limited amount of experienced teaching hours delivered in relation to the debt incurred

Although I was working, my income was low and she qualified for a bursary to attend a two year Early Years Childcare full time course in college with 'real life' vocational training placements.

She qualified and is now working full time in a permanent contract with Integrated Services with some opportunity to study in the workplace.

I think many people are put off higher education with the worry of incurring debt. This scenario proves that initial investment can motivate and create learning paths that contribute in the future.

Yours

Tamara Hedderwick