

BKTV a RVŠ

FINANCOVÁNÍ

(o formách a nikoliv objemech)

Daniel Münich

Financovaná délka studia

- **RVŠ:** ...praxe by přinesla velice negativní důsledky. Navýšení standardní doby studia o jeden rok bez „finančních sankcí“ je velmi podstatné z hlediska mobility studentů a možností jejich zahraničních pobytů. ... vysokoškolské studium se stává záležitostí i starších studentů. Je dosti případů, kdy student neúspěšně ukončí studium ze závažných osobních, zdravotních, sociálních apod. důvodů a později se chce k tomuto studiu vrátit. Bylo by nesmyslné sankcionovat školu za přijetí takového opožděného studenta odepřením normativu.
- **BKTV:**
 - Motivace škol i studentů k včasnému dokončení studia
 - Demotivace neopodstatněného prodlužování studia (rozvolněné studijní plány a neúměrné kurikulární nároky) s cílem získat nárok na financování a studentské výhody
 - Alternativní užití finančních prostředků pro další zájemce o studium
 - Mobilita některých (!) studentů má obsahovat transfer kreditů a často obsahuje vlastní financování
 - Specifické životní situace jednotlivců je vhodnější řešit cíleně, ne plošně (přerušování studia nebo přísně ověřované důvody).

Veřejná podpora studia na SVŠ

- **RVŠ:** ...Návrhy na státní financování soukromých vysokých škol je třeba podložit příklady modelů fungujících v zahraničí.

4.7.2 Public funding of private institutions

90. Approaches to the public funding of private institutions differ markedly across participating countries (see Table 4.3). In regard to the allocation of block grants or line-item budgets, private institutions receive public funds on a basis similar to public institutions in Chile (only for private institutions which belong to the Council of Rectors), Finland, Iceland, New Zealand (under current reforms there are now some restrictions), Norway (for a subset of institutions selected by educational authorities), Sweden, and the United Kingdom (where practically all institutions are private and publicly-funded). In Chile, the special 'indirect public funding' stream is also accessible to the entire private sector. By contrast, public funding is not available to private institutions in Croatia, Greece, Mexico, the Netherlands, Poland, Portugal, the Russian Federation and Spain (and a subset of institutions in Norway). In other countries, block grants are available to private institutions with some restrictions: in the Flemish Community of

Veřejná podpora studia na SVŠ

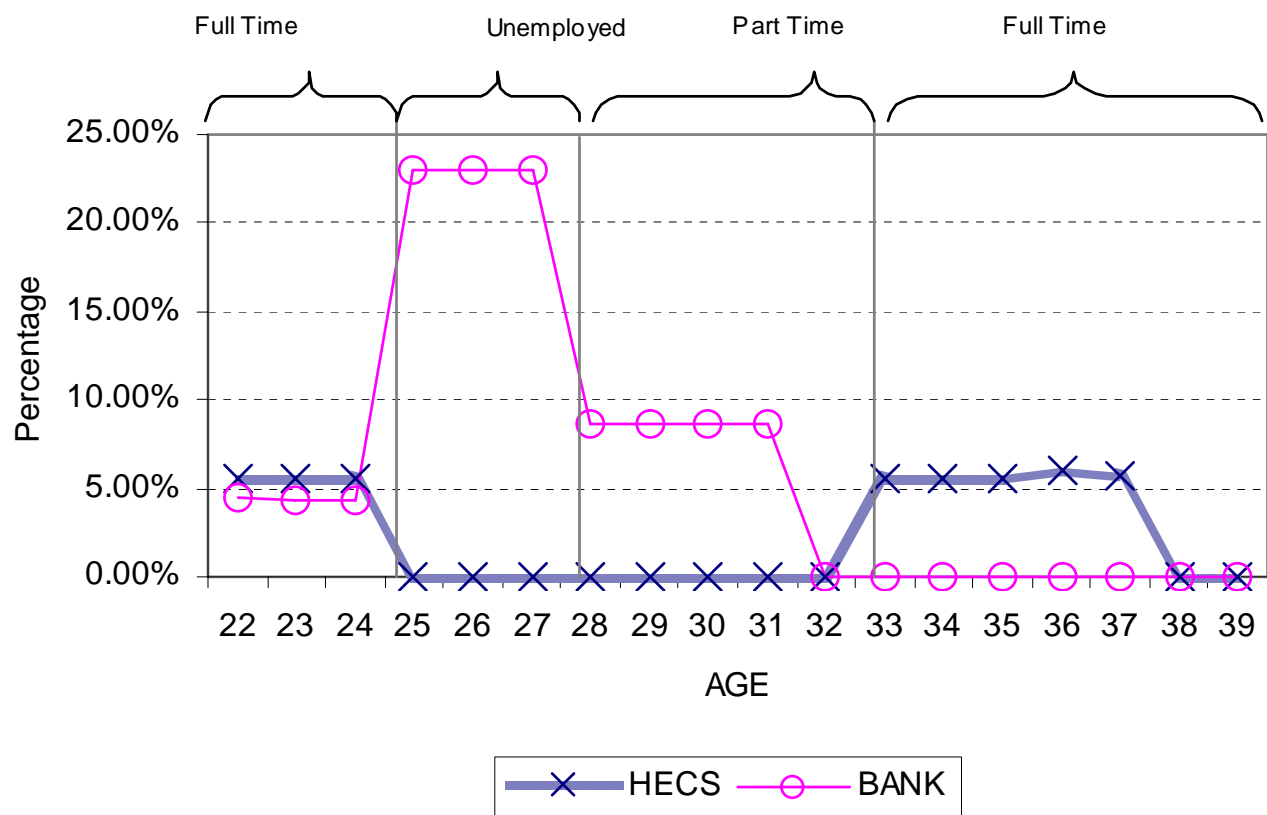
➤ pokračování:

91. A similar varied picture emerges for the allocation of public targeted funds to private institutions (see Table 4.3). Targeted funds are available to private institutions on a basis similar to public institutions in China, Finland, Japan, Portugal (for a number of special programmes), Sweden and the United Kingdom. By contrast, no public targeted funds are available to private institutions in the Czech Republic, Greece, Mexico and the Netherlands. Targeted funds are available to private institutions with some restrictions in Australia (only available through the *Collaboration and Structural Reform Fund*), Flemish Community of Belgium (for private institutions under public responsibility), Chile (for those institutions which belong to the Council of Rectors), New Zealand (only for some programmes), Poland (in certain fields of study), Korea (only for some programmes), and the Russian Federation (only for some programmes).

92. Public funds for capital expenditure are more difficult to access by private institutions than block grants or targeted funds (see Table 4.3). In 13 of 22 countries public funds for capital expenditure are not available to private institutions. Only in Portugal, Sweden and the United Kingdom are public funds for capital expenditure available to private institutions in a way similar to public institutions. In other countries, some public funds for capital expenditure are available to private institutions in special circumstances. This is the case in Australia (limited to a small number of designated institutions), the Flemish Community of Belgium (only for private institutions under public responsibility), Chile (only for private institutions receiving public funds either through a block grant or through the special 'indirect public funding' stream), Japan (for research facilities and amenities for disaster prevention), New Zealand (private institutions receive funds but at a lower rate than public institutions and are not eligible for significant capital injections), and Poland (on the basis of ad-hoc governmental decisions).

Dluhové zatížení a sociální dopady

- **RVŠ:**... Ve vztahu k předkládanému návrhu vyvstávají závažné obavy mj. z pravděpodobné možnosti obtížného dluhového zatížení absolventů a jejich mladých rodin



Dluhové zatížení a sociální dopady

- **RVŠ:**... Ve vztahu k předkládanému návrhu vyvstávají závažné obavy mj. z pravděpodobné možnosti obtížného dluhového zatížení absolventů a jejich mladých rodin
- **BKTV:**
 - Půjčka na studium není standardní dluh a nepředstavuje standardní dluhové zatížení (hypotéky a spotřební úvěry).
 - Kontingentní charakter splácení garantuje nulové zatížení pro absolventy s nízkými příjmy (nulové riziko!).
 - ~40% věkového ročníku získá VŠ vzdělání a bude mít příjmy vyšší o ~60%. Splátky půjček přitom sníží jejich čistý příjem o pouhé jednotky %. Maturanti a vyučení (!) také zakládají a živí rodiny a musí bydlet s výrazně nižšími příjmy.
 - Každá platba má nějaký negativní dopad, ale to ještě neznamená, že nepřevažují přínosy (proto máme daně a sociální a zdravotní pojištění)
 - Empirické zahraniční zkušenosti s dobře nastavenými systémy nezavádávají důvody k vážnějším obavám →

Dluhové zatížení a sociální dopady

This study reached the following conclusions:

- The presence and size of a student loan does not appear to affect the probability of a couple having a mortgage.
- Non-partnered individuals with loans are statistically less likely to have a mortgage than non-partnered individuals without student loans.
- The size of a student loan has a modest yet statistically significant effect on the probability of a non-partnered individual having a mortgage.
- The presence of a student loan has no effect on mortgage size, but the loan's size does have a (weak) effect on the size of a mortgage.
- Neither the presence nor the size of a student loan appears to reduce the number of children a couple has.
- Non-partnered individuals with a student loan are (slightly) more likely to have more children than non-partnered individuals without loans.

Scobie, G., Gibson, J. & Le, T. (2005) Household wealth in New Zealand

Dluhové zatížení

The conclusions from the **Australian** research with respect to socio-economic mix and access are as follows:

- The relatively disadvantaged in Australia were less likely to attend university even when there were no student fees;
- The introduction of HECS was associated with aggregate increases in higher education enrolments;
- HECS did not result in decreases in the participation of prospective students from relatively poor families, although the percentage point increases were higher for less disadvantaged students.
- There was a small decrease in the aggregate number of applications after the 1997 changes, but no apparent decreases in commencements of members of low socio-economic groups...
- The significant changes to HECS introduced in 1997 were associated generally with increases in the participation of individuals to 1999, irrespective of their family wealth.
- ...few consequences for the accessibility to higher education for students from relatively disadvantaged backgrounds, at least as represented by enrolments. Socio-economic make-up of the higher education student body was about the same in the late 1990s and early 2000s.

B.Chapman a M.Tan (2007), The Australian University Student Financing System: The Rationale for, and Experience with, Income Contingent Loans

Dluhové zatížení

Most recently, the Universities UK (2007) published a report that assesses the impact of variable tuition fees on students and higher education institutions. It showed that after the tuition increase from £1125 to £3000 at almost all universities, the number of university applicants still rose by 10% compared to 2005. Of course UK universities have to compensate their tuition increases with generous student support. But the study showed no relationship between the increased availability of grants and scholarships and the number of applicants. These findings and the expectation that the official government evaluation of the new tuition policies in 2009 will show similar results made the universities claim to further increase the maximum tuition levels.

Hans Vossensteyn: Challenges in student financing [UK]

Dluhové zatížení a sociální dopady

Oosterbeek and Webbink (1995) find a statistically insignificant effect from tuition fees on student enrollment. The largest enrollment elasticity with respect to tuition fees, reported in Huijsman et al. (1986), equals -0.003. We accept the latter number as a realistic estimate of the enrollment effect of tuition fee changes. This estimate suggests that students would hardly respond to price changes. An important reason for this is that private contributions only have a minor impact on the private returns to schooling. In our experiment, where tuition fees are increased by 454 euro (Dfl. 1000), private returns are still substantial after the price

Erik Kanton (2001): Should tuition fees be increased [in Netherlands]?

Dluhové zatížení: shrnutí OECD

49. The literature seems to indicate that:
- Students are responsive to net price variation: tuition fees increases and financial aid decreases lead to declines in enrolment (mostly evidence from the United States: McPherson and Schapiro, 1991; Leslie and Brinkman, 1987; Heller, 1997; Coelli, 2004).
 - Some evidence from Europe suggest that students are less sensitive to tuition fees changes (evidence from the Netherlands: Vossensteyn, 2002; Canton and de Jong, 2005).
 - Students are more sensitive to changes in grants than to changes in loans or in the availability of work-study opportunities (Leslie and Brinkman, 1987; Heller, 1997; Coelli, 2004).
 - Student loans can improve the accessibility of tertiary education (Canton and Blom, 2004).
 - There is some evidence that students from low income backgrounds are more sensitive to tuition fees and financial aid changes (McPherson and Schapiro, 1991; Kane, 1995; Coelli, 2004; Dynarski, 2002, 2003).
 - Students from middle/high income families are somewhat insensitive to net price variation in their enrolment decision (McPherson and Schapiro, 1991).
 - Students in two-year courses are more sensitive to tuition fees and financial aid changes than those at four-year colleges and universities (Kane, 1995; Coelli, 2004; Belot et al., 2004).
 - Expanding cost-sharing with a parallel development of the student support system does not have a negative impact on the participation rates of disadvantaged students (evidence from Australia: Andrews, 1999; Chapman, 1997, 2006; Chapman and Ryan, 2002).

Centrum správy financování terciárního vzdělání. Proč nový úřad?

- Nová agenda správy studentských půjček a splátek (i bez školného!), studijních grantů, sociálních stipendií, atd.
- Finanční operace a dlouhodobé závazky nemůže ze zákona realizovat úřad státní správy MŠMT (student-centrum, centrum-finanční trhy)
- Potřeba detailních analýz a statistických výstupů pro rozhodování a informační systém o TV

(výdělkové profily absolventů, míra splácení, (ne)dokončování a délka trvání studia)

Peníze ze školného do škol: hned nebo až po letech?

- Vzpomínky na staré návrhy školného (*human capital contracts*): peníze do škol až ze splátek
- BKTV:
 - Z pohledu studenta školné odložené, z pohledu školy okamžité
 - Studenta založí průběžně financovaný fond studentských půjček
→ stát musí fond založit
 - Čím méně peněz dá stát na založení, tím menší díl školného dostanou školy hned
 - Peníze školám hned → okamžitý fin. přínos a motivace 😊, finanční náklady státy ☹
 - Peníze školám později → možné ve stabilizovaném systému

KONEC