

Tuition Policies in a Comparative Perspective: Theoretical and Political Rationales

Pamela N. Marcucci and D. Bruce Johnstone*

Introduction

The charging of tuition fees by higher education institutions is a critical component in any cost sharing strategy and one that has become increasingly salient as more and more countries turn to cost sharing in an effort to meet growing demand for, and offset decreasing government investment in, higher education. The immediate issue addressed in a country's tuition fee policy is the division of the burden of higher education's instructional costs between the student and his/her family and the government, or taxpayer, as well as the accompanying financial assistance policies/programs that are adopted to ensure that the implementation of tuition fees does not negatively impact access to higher education for students from lower socio-economic backgrounds. Thus, the policies by which tuition fees are established (or opposed or rejected) are critical both for the very considerable revenue at stake as well as for the potential impact on higher education accessibility and the implications to equity and social justice. This paper will look at tuition fees in an international comparative perspective in the context of this rich mixture of finance, ideology and politics.

The distinction between a *tuition fee* (or in the US, simply *tuition*)¹ and other kinds of *fees* is imprecise and is sometimes even deliberately intended to hide what could just as well be termed a tuition or a tuition fee because of either legal obstacles or political opposition to the very idea of such a fee. However, a *tuition fee* generally refers to a mandatory charge levied upon all students (and/or their parents) covering some portion of the general underlying costs of instruction. A *fee*, on the other hand, generally refers to a charge levied to recover all or most of the expenses associated with a particular institutionally-provided good or service that is frequently (although not always) partaken of by some but not all student and that might, in other circumstances, be privately provided. Thus, charges to cover some or all of the costs of food and lodging, or of health and transportation services, would normally fall under the category of *fees*, as might the charges to cover some special expenses associated with instruction such as consumable supplies in an art class or transportation associated with a special internship experience. Less precisely distinct from a tuition fee because they are usually levied on all students but are nonetheless based on the actual expense of the particular institutionally-provided good or service – and which therefore might be referred to as *fees* as opposed to *tuition* or *tuition*

* Pamela N. Marcucci is the Project Manager of the Ford Foundation-funded International Comparative Higher Education Finance and Accessibility Project (ICHEFAP) at the State University of New York at Buffalo. D. Bruce Johnstone is D. Bruce Johnstone is University Professor of Higher and Comparative Education and former chancellor of the State University of New York System, director of the Center for Comparative and Global Studies in Education, State University of New York at Buffalo, and director of the International Comparative Higher Education Finance and Accessibility Project. The original version of this paper, which has been updated several times, was written for the 28th Annual Conference of the American Education Finance Association, March 27 – 29, 2003, in Orlando, Florida.

¹ In the US, “tuition” is a fee charged for instruction. In the UK and in English language usage in most of the rest of the world, the word “tuition” means instruction, and a fee charged must therefore be called a tuition fee. We will follow the UK practice and refer to the tuition fee.

fees – could be charges levied to cover the cost of processing admission applications or of providing student Internet access or recreational programs. Finally, charges levied on all students that are associated with non-instructional programs or services and that the students themselves have a major hand in allocating among competing programs and services (usually through an elected student government) are generally referred to as *fees*.

Further to the definition of a tuition fee, this paper will not make a major distinction between a tuition fee that is charged *up front* (that is, payable at the time of matriculation and thus most frequently paid for by the parents in so far as they are financially able) and a tuition fee that is *deferred* (regardless of whether this deferred obligation, or *loan*, is to be repaid on a predetermined fixed schedule or on a schedule that is based on the graduate's later earnings or income). The distinction is not unimportant. But it is not that one or the other form of obligation is or is not a *tuition fee* – as both forms are mandatory payments to cover part of the expenses of instruction, and thus both are indeed tuition fees. Rather, the important distinction is which party – the parent or the student – is obliged to pay, a distinction to which we will return below.²

Historically, many higher education systems (particularly in Western Europe, Central and Eastern Europe, Russia and the nations of the former-Soviet Union and Francophone Africa) were developed based on an ideology of free tertiary education for qualified students. The argument for free higher education is based on several rationales:

- The returns to society from an educated population are very high.
- Education is (or should be) a fundamental right.
- Tuition fees may discourage the participation of students from low-income families, rural areas or ethnic minorities with negative impacts in terms of social equality and social benefits.
- The costs of student maintenance are high and already beyond the reach of many families especially when coupled with the costs of foregone student earnings.

Moreover, the immediate beneficiaries of free public higher education have tended to be the politically powerful middle and upper classes that use these rationales to support their own interest in keeping higher education free.

In recent years, however, there has been a dramatic shift in the burden of higher education costs with students and their parents being asked to shoulder a larger share. The rationales for this shift include:

- Private returns to higher education (higher lifetime earnings, enhanced status, etc.) are substantial (and probably extend as well to parents of students).
- Free higher education is still partaken of disproportionately by the children of middle and upper classes, while the costs tend, in most countries, to be paid for by taxes that are at best proportional and are frequently regressive. Thus, most economists view totally free higher education--especially to the extent that most parents would willingly pay a fee if one were levied, and even more so if there are means tested grants for those unable to pay--to be effectively a redistribution of income from the poor to the wealthy.

² See Johnstone. (2004). Cost-sharing and Equity in Higher Education: Implications of Income Contingent Loans. In Pedro Texteria, Ben Jongbloed, David Dill and Alberto Amaral. Eds. d

- Students and families who pay tuition fees will demand accountability and, therefore, universities will have to be more consumer oriented and efficient.
- The increased difficulty of taxation in many low income and transitional countries and/or the competition from other compelling public needs such as health care and primary education, make increased tax resources doubtful at best.

Whatever the arguments, the simple fact is that growing enrolments and decreasing government investment have translated into growing numbers of state policies that encourage, or at least allow, the charging of tuition fees.

Setting of Tuition Fee Policies

The tuition policy of a country is generally dependent on a law or other type of legal instrument that provides the basis for charging or for prohibiting tuition fees. The United States, Canada, Japan, India, South Korea, the Philippines and some of the Anglophone nations in Africa have national and/or state policies requiring moderate tuition fees in most or all public higher educational institutions. (Johnstone, 1992). In China, the 1998 Higher Education Law calls for the charging of tuition fees to all students.

Other countries have laws that prohibit the charging of tuition fees. In Central and Eastern Europe, Russia and the other countries of the former Soviet Union, free higher education is guaranteed by their constitutions or framework laws. In Nigeria, the government announced in May 2002 that the 24 Federal universities were forbidden to charge tuition or other academic fees. In Ireland, government efforts to reinstate tuition fees, abolished in 1996, met with failure in the summer of 2003.

In Germany, until recently, the federal framework law (HRG: Hochschulrahmengesetz) imposed restrictions on the individual Länder's (state's) authority to charge tuition fees and the Social Democratic government banned tuition fees for the first degree outright (Ziegele 2003). Certain exceptions were made, and several states (Baden-Württemberg, Bavaria, Saxony, Berlin, Lower Saxony and Brandenburg) implemented the special forms of fees that were allowed such as tuition fees for students who exceeded the normal duration of a certain program plus 4 semesters and tuition fees for students enrolled in a second degree. In January of 2005, after several years of emotional debate, the country's supreme court overturned the ban in a case brought by six Länder and ruled that individual Länder could introduce tuition fees. As of 2005, several Länder plan to pass enabling legislation and impose fees of about 500 Euros per semester in the next couple of years, while others have no intention of changing their tuition policies.

The legal status of tuition fees is less clear in other countries. In Mexico, where public universities have charged, albeit inconsistently, very low tuition fees for the past 30 years, the Constitution is ambiguous as to whether higher education is the sole responsibility of the state. The very public student protests in the late 1990s that accompanied the first (and fairly modest) increase in tuition fees at the Universidad Nacional Autónoma de México since 1948 illustrated the volatility and uncertainty surrounding this issue.

**Table 1 - Tuition fees in various countries
First Degree, Recent Academic Year
(National currencies converted to US dollar by Purchasing Power Parities)**

Country	Public			Special Fee Paying Track
	Low	Medium	High	
Australia (2005; 2004 PPP)	\$3,500	\$5,000	\$5,850	\$9,500
Austria (2002-2003; 2003 PPP)	\$800	\$800	\$800	NA
Canada (2003-2004; 2004 PPP)	\$1,460	\$3,170	\$4,375	NA
China (2004-2005; 2003 PPP)	\$1,640	\$2,960	\$3,820	NA
Ethiopia (2003-2004; 2003 PPP)	\$1,559 ³	\$1,559	\$1,559	NA
Hong Kong (2002-03; 2002 PPP)	\$6,060	\$6,060	\$6,060	NA
Hungary (2000 – 2001)	\$0	\$0	\$0	\$2,400
India (2001-2002; 2001 PPP)	\$20 ⁴	\$85 ⁵	\$37 ⁶	NA
Japan (2005; 2004 PPP)	\$4,060	\$4,060	\$4,500	NA
Korea (2000-2001; 2000 PPP)	\$195	\$1,404	\$2,927	NA
Mexico (1999-2000; 1999 PPP)	\$178	\$535	\$1,159	NA
Mongolia (2002 – 2003; 2002 PPP)	\$1,125	\$1,125	\$1,688	NA
Netherlands (2002-03; 2004 PPP)	\$1,520	\$1,520	\$1,520	Set by institutions
Russia (1999 – 2000; 1999 PPP)	\$0	\$0	\$0	\$
Scotland (2004-05; 2004 PPP)	\$3,485	\$3,485	\$3,485	NA
Singapore (2005-06; 2003 PPP)	\$1,340	\$3,875	\$4,800	NA
South Africa (2004; 2003 PPP)	\$4,500	\$7,000	\$9,300	NA
UK (2005-06; 2004 PPP)	\$0 ⁷	\$1,000	\$1,900	NA
United States (2004-05)	\$4,350	\$9,000	\$12,400	NA
Vietnam (2002 – 2003; 2002 PPP)	\$0	\$0	\$0	\$410-683

The authority to set tuition fees at public higher education institutions is vested in different entities in different countries. In many countries, including Canada, India, and the United States, tuition levels are set at the state or provincial level. In the US, the entity or entities responsible for setting tuition differs from state to state and may include the governor, legislature, state higher education coordinating or governing board, or the individual institution.⁸ In others countries, including Australia⁹, Hong Kong, and the United Kingdom, the central government is responsible for setting tuition fee levels. And in others, such as Chile and South Korea, the individual institutions are authorized to set their own tuition fees. In several countries,

³ Deferred payment: this amount includes payment for room and board, health services as well as tuition.

⁴ Central University

⁵ State University

⁶ University or Government College

⁷ When residual family income is below £22,000 no tuition fees are charged. When income is between £22,010 and £32,742 some tuition fees are charged and when income is above £32,745, full tuition fees are charged.

⁸ It is frequently difficult to determine the exact mix of legal authority and political influence in the setting of tuition fees in US public institutions or higher educational systems. For example, if an institution (or the system), given the authority to set tuition fee, does so against the 80.1.,a

tuition fee setting authority is split between the central and state governments or between the state and institutions. In the Netherlands, for example, the government sets tuition fees for those students eligible for student support and the institutions set tuition fees for the students who are not eligible (i.e. part-time students, students who have used up all of their entitlement for student support and students whose personal income exceeds the income limits for student support)¹⁰.

In Japan, a major reform in 2005 authorized the national universities to incorporate as public corporations and to set their own tuition fees. However, universities may not exceed 110 percent of the standard fee set by the Ministry of Education and the Ministry of Finance. The local authorities continue to determine the tuition fee levels at local public institutions

In Nigeria, the federal government has forbidden the charging of tuition fees at the federal universities, but the eleven universities that are owned and financed by the states are allowed to set their own tuition fees. It is particularly interesting that in a country such as Nigeria, where explosive student protests against tuition have probably played a considerable role in the federal policy, there is not much opposition to the charging of tuition at the state level. It has been hypothesized that at the state level the community feels more invested in, and responsible for, their universities (Ishengoma 2002).

Types of Tuition Fee Policies

The types of tuition fee policy adopted by a country are strongly related to its conception of parental financial responsibility for their children's higher education. *Upfront tuition policies* are based on the assumption that parents have a responsibility to cover some portion of their children's higher education costs and that they should pay according to their ability. In this case, the proportion of tuition fee to be paid or the amount of financial assistance available depends on a family's income. This is the case, for example, in Austria, Chile, the Netherlands, South Africa, the United States, and the United Kingdom.

Austria: Introduction of Tuition Fees

After close to thirty years of free tuition, in the fall of 2000, the Austrian right-of-center government announced the introduction of a 363 Euros tuition fee per semester for students in universities and Fachhochschulen effective as of October 2001. While the introduction of tuition may have been useful in reducing the number of what are called "card index corpses" or those students who enroll just to avail of student perks, but do not actually pursue their degree with any commitment, and appears not to have had as negative an impact as feared on enrolments (which dipped significantly in 2001-02, but grew in 2002-03, though not to previous levels), many argue that it has had no real impact on the quality of education, since the government has simply reduced its contribution by what the universities are able to get from their students (Various *Times Higher Education Supplement* Articles: Sully 2000; Leidig 2001; Potterton 2001; Chapman 2002).

In those countries with *no tuition fees* (the Scandinavian countries) or with *deferred tuition policies* (the Higher Education Contribution Scheme in Australia, the Graduate Endowment Scheme in Scotland and the Students Allowance Scheme in New Zealand), there is the assumption that parents are not financially responsible for their children's higher education and that the children themselves cannot be expected to cover its cost while they are in school. In

¹⁰ If Parliament accepts proposed reforms, however, the higher education system will become much more differentiated and market based and institutions will have more latitude to set tuition levels. (Jongbloed 2005).



In the United Kingdom, a government White Paper was presented to Parliament in January 2003 that signaled a significant shift in tuition fee policy from upfront tuition fee to a deferred income contingent graduate contribution system. From 1998 to the present, means tested contributions to up front tuition fees ranged from zero contributions for families with income below £17,370 (US\$28,061¹¹) to £1,025 (US\$1,655) for families with income above £28,000 (US\$45,234). There was a system of income contingent loans in place that allowed students to borrow to pay their upfront tuition fees. In 2004 legislation was passed that will abolish up-front tuition fees and introduce an income contingent repayment obligation that students who start their study in 2006 will pay after graduation through the tax system. Institutions have been granted the right to set these student contributions between £0 and £3,000 (US\$4,846).

A recent cross-party deal in the Welsh assembly has concluded a long debate about tuition fees in Wales. As part of the agreement, Welsh students at Welsh universities will be exempt from top-up fees and will continue to pay the current flat rate means-tested tuition fee of £1,200 (US\$1,938) per academic year, while English and Scottish students will have to pay up to £3,000 (US\$4,846) from 2007. Welsh students studying in England will have to pay the top up fees.

Ethiopia: Introduction of a Graduate Tax

Until 2003 higher education in Ethiopia was free for the limited number of students who qualified for it based on their school leaving certificate examinations. In June of that year, the Higher Education Proclamation introduced a major policy shift indicating that cost-sharing would be a key component in financing Ethiopian higher education development. In September, the Higher Education Cost-Sharing Council of Ministers Regulation introduced a graduate tax designed to recoup the governments' full costs for student meals, accommodation and health services plus 15 percent of estimated tuition costs. Payments will take place at a flat rate of 10 percent regardless of income category until the student's agreed upon share is fully recovered (Saint 2003). Students and their families who pay their contribution up-front as a lump sum will receive a 5 percent discount and those who pay as a lump sum in the first year after graduation will receive a 3 percent discount (Saint 2003). Evening students will continue to pay their fees.

In many countries with either legal restrictions against, or strong popular resistance to, tuition fees, *dual track tuition policies* are being implemented. In these countries, a certain number of free (or very low cost) university places are awarded by the government based on some criteria (usually scoring above a certain cut off point on the secondary school leaving examination) and other places are available to qualified, but lower scoring, students on a tuition fee paying basis or special continuing education or professional courses are set up by universities for which they charge tuition fees.

Governments all over the world are implementing dual track fee policies. In Australia, since 1998 universities have been able to offer fee-paying places to Australian undergraduates as long as they have met their enrolment target for Commonwealth funded students. Legislation was recently passed that increases the proportion of fee-paying students allowed to enroll in an institution from 25 to 35 percent of the total student body. In Hungary, tuition fees have not been charged since 1998 except for those students whose scores are below average on the entrance exams. In Russia, where free higher education is guaranteed by the constitution, the 1996 Law on Education introduced the concept of higher education cost sharing, and more than 25 percent of all university income is said to come from tuition fee paid by students who have passed the

¹¹ Conversions are made using 2004 PPP rate of US\$1= £ .619

entrance exam, but have not scored high enough to qualify for state support (Bain 2001). In the 2001/02 academic year over 50 percent of university students paid full tuition fees¹². In Uganda, 80 percent of Makerere University's 22,000 students pay an average yearly tuition fee of \$700 (Kigotho and Bollag 2002).

Kenya: Module II Academic Programmes

Higher education was historically free in Kenya. Eligible students paid no tuition fees and were given living allowances in exchange for their working in the public sector for three years following graduation. This changed in 1991 when tuition fees were introduced for all government supported students and most government support for living expenses was eliminated in the face of financial austerity and growing enrolments.

Continued declines in government support for higher education has forced universities to continue to look for ways to generate additional income. Among other initiatives, in 1998, the University of Nairobi introduced the highly successful Module II programs, academic programs for privately sponsored students in which they pay full tuition fees. These programs are run in parallel to the Module I Programs (traditional student supported programs whereby students pay only 20% of tuition fees). By the 2002/03 academic year, of the close to 22,000 undergraduate students enrolled at the University of Nairobi, about half are in the Module II programs and since their creation these Programs had raised over 3 billion Kenyan Shillings (US\$130,000,000 using 2002 PPP estimate). (Kiamba 2003)

Table 2 – Types of Public Tuition Policies

Up-front Tuition		No Tuition	Dual Track Tuition	Deferred Tuition
Austria	Netherlands	Brazil	Australia	Australia
Belgium	Nigeria (State)	Denmark	Egypt	Scotland
Canada	Philippines	Finland	Ethiopia	New Zealand
Chile	Portugal	France ¹³	Hungary	Ethiopia
China	Singapore	Francophone Africa	Kenya	England (as of 2006)
Hong Kong	South Africa	Germany ¹⁴	Poland	Wales (as of 2007)
India	Spain	Greece	Romania	
Italy	Turkey	Ireland ¹⁵	Russia	
Japan	England (at present)	Luxembourg	Tanzania	
Kenya	United States	Malta	Uganda	
Korea	Wales (at present)	Nigeria (Federal)	Vietnam	
Mexico		Norway		
Mongolia		Sweden		

¹² Recently in Russia, the government has started to experiment extensively with a new system of financing based on government individual financial obligations (GIFOs). GIFO is a voucher system that provides students with five levels of tuition subsidy (0 to 100 percent) based on their scores on a national entrance examination.

¹³ The 1958 French constitution defines access to education as free; however registration fees of approximately Euro 230/year (US\$256 using 2004 ppp conversion) are charged to cover administrative costs and health costs.

¹⁴ Recent legislative changes allow individual states to introduce tuition fees.

¹⁵ While Ireland's universities do not charge tuition fees, they do charge students a yearly student service fee of Euro 750 (US\$742 using 2004 ppp conversion) (2005).

	Tanzania		
--	----------	--	--

How is tuition set?

Depending on the country, tuition fees can be undifferentiated (as in Japan, until recently, for the national universities and Hong Kong for the UGC funded institutions where tuition fees are uniform throughout the country regardless of course or study) or differentiated on the basis of identifiable criteria such as program cost, level, sector, etc. For example, in Canada, China, South Africa and Vietnam, tuition fees vary by program costs, with higher tuition fees charged for high cost programs. In Mexico, the United States and Vietnam, tuition fees vary by institution or sector with higher prestige institutions or institutions belonging to more competitive categories (universities versus community colleges) being allowed to charge higher tuition fees. Tuition fees in many countries vary by residence with higher tuitions being charged to individuals from outside the country, state or province.

In some countries, such as the United States, tuition fees in the public sector may not be set because of any a priori decision that tuition should cover a particular fraction of underlying costs, but rather to cover the shortfall left by state tax funding. Often once this amount is identified, it is sold to the public as being some particular appropriate fraction of underlying costs.

China: From Free Higher Education to Dual Track to Upfront Tuition Fees

China's tuition policy passed through several quite distinct stages. From 1949 through the mid 1980s, higher education was completely funded by the government who was, in turn, responsible for making the enrolment and personnel plans. College graduates were assigned jobs by the government and there was little room for personal preference in terms of type or location. The monetary returns for a university education were extremely low. In 1985, a dual track tuition policy was announced in the policy document, *Decision on Reform of the Educational Structure*. The document stated that higher education institutions could charge tuition to a small number of students who had scored below the cut off for public supported students. In 1993, the Chinese government announced the introduction of a one-track enrolment policy wherein all students would be charged tuition. By 1997, all regular higher education institutions charged tuition. This policy was reiterated in the 1998 Higher Education Law of the People's Republic of China. At present, approximately 27 percent of the total recurrent higher education expenditure is covered by student's tuitions (Li 2005).

Another type of tuition policy is one in which tuition fees are charged as a way of penalizing those students who have studied longer than the normal program duration. In Hungary, tuition fees were abolished in 1998, except for those mentioned above who do not score high enough on the entrance exam and for those who take longer than the allotted five years to complete their degree. In the Czech Republic, the 1998 Higher Education Act allows institutions to charge fees as a penalty for students who stay in school beyond the standard length of the program. In Germany, for example, the state of Baden-Wurtemberg charges a tuition fee of \$500 per semester to students who have exceeded the normal program duration.

Tuition Fees and Implications for Access and Enrolment Behavior

In an earlier section of the paper it was mentioned that arguments against free higher education often cite its regressivity, in that it benefits the middle and upper middle socio-economic classes to which the vast majority of students belong at the expense of the low income

taxpayers whose children are not well represented in higher education, as a reason to charge tuition fees and implement means-tested grant and loan programs. The counter argument to this rationale is that charging tuition fees or increasing tuition fees will have a negative impact on enrolment rates.

Research in this area in Australia, Canada, China, the Netherlands, New Zealand, the United States, and United Kingdom (Andrews 1999, Li and Min not dated, La Rocque 2003, Junor and Usher 2002, Leslie and Brinkman 1998, Heller 1997 cited in Vossensteyn 2000, Vossensteyn 2005) suggests that at the macro level, demand for higher education is relatively inelastic in the face of price increases, but that in some countries (or at certain tuition fee levels) there may be a corresponding change in the proportion of students enrolled from different socio-economic groups. Interestingly, this appears to be the case in the US and the United Kingdom where net price changes appear to have a greater effect on students from lower socio-economic classes, but not in Australia and New Zealand where the introduction of tuition fees (albeit deferred) did not influence the composition of the student body (LaRocque 2003 and Chapman and Ryan 2002).

Looking at the impact of a decrease in or elimination of tuition fees on student enrolment, a recent report by the Irish Department of Education and Science indicates that the introduction of the free fees initiative in 1995 had “little or no impact to date on promoting equity and broadening access to higher education for the lowest socio-economic groups.” (Department of Education and Science 2003). While all socio-economic groups experienced actual increases in participation between 1991 and 2001, within the university sector, “the lower socio-economic groups represented an even smaller proportion of entrants in 2001 than they did in 1995.”

Macro level enrolment data may also mask the changes in enrolment *behavior* that result from the implementation of, or increases in, tuition fees. These changes could be students switching from full to part-time programs, taking time off for a period of time to earn money, working longer hours in off-campus employment and/or changing from more to less expensive institutions or majors, or institutions closer to home. There is also evidence in the United States that in the face of rising tuition fees, more students may be participating in the College Board’s College Level Examination Programs that culminate in a test that if passed with a certain score allow the student to receive college credit from many public and private colleges and universities (Hebel 2003).

In general, however, little is known empirically world wide about the impact of cost sharing (and tuition fees) on higher education accessibility and enrolment behavior or about the ameliorative efficiency of programs such as means tested grants and loans and additional research is needed in order to inform higher education policymaking.

Future Trends

Whatever one’s personal perspective or ideological stance, it is clear that there is a worldwide trend for decreased government support for higher education and increased costs for students and families in the form of some type of tuition fee. Even countries like Germany with a firm tradition of free higher education and a powerful student movement are in the process of planning a move to across-the-board tuition fees for all students. It is also clear that given the financial austerity facing governments and the compelling competing public needs in terms of health care, primary education, housing, the environment, any expansion in higher education

enrolment will have to come at the cost of increased investment by parents and students. The challenge, therefore, is to design efficient and effective student aid programs that can offset any discouraging impact that tuition fees have on the participation of low-income students.

References

- Andrews, Les (1999). *Does HECS Deter? Factors Affecting University Participation by Low SES Groups*. Higher Education Division, Department of Education, Training and Youth Affairs.
- Bain, Olga (2001) The Costs of Higher Education to Students and Parents in Russia: Tuition Policy Issues. *Peabody Journal of Education*, 76.
- Chapman, Bruce and Chris Ryan (2003). *The Access Implications of Income Contingent Charges for Higher Education: Lessons from Australia*. Discussion Paper No. 463, Center for Economic Policy Research, Australian National University.
- College Board. (2004). *Trends in College Pricing*. New York: The College Board.
- Hebel, Sara (2003, December 13). Va. Governor Wants to Inject College into Senior Year of High School, *The Chronicle of Higher Education*.
- Heller, Donald (1999). The Effects of Tuition and State Financial Aid on Public College Enrolment. *The Review of Higher Education*, 23(1), 65-89.
- Ishengoma, Johnson (2002) *Financing Higher Education in the Federal Republic of Nigeria: Developments and Trends*, Buffalo: International Comparative Higher Education Finance and Accessibility Project.
- Johnstone, D. Bruce. (2004). Cost-sharing and Equity in Higher Education: Implications of Income Contingent Loans. In Pedro Texteria, Ben Jongbloed, David Dill and Alberto Amaral. Eds. *Markets in Higher Education*. Dordrecht, the Netherlands: Kluwer.
- Johnstone, D. Bruce (2005). *Higher Educational Accessibility and Financial Viability: The Role of Student Loans*. Buffalo: University at Buffalo Center for Comparative and Global Studies in Education.
- Johnstone, D. Bruce (1992). Tuition fees. In B.R. Clark and G. Neave (Eds.). *The Encyclopedia of Higher Education*, Volume 2. London: Pergamon Press.
- Jongbloed, Ben. (2005, March). Higher Education Funding in the Netherlands: Recent Developments. *IAU Horizons, World Higher Education News*. 11(1). International Association of Universities.
- Junor, Sean and Alex Usher. (2004). *The Price of Knowledge 2004: Access and Student Finance in Canada*. Millennium Research Series. Canada Millennium Scholarship Foundation. Ogdensburg, NY: Renouf Publishing Co. Ltd.
- Junor, Sean and Alexander Usher (2002). *The Price of Knowledge: Access and Student Finance in Canada*. Montreal: Canada Millennium Scholarship Foundation Research Series.
- o 188.7619 Tm(a)89.238602542 221m 8 3tan and Alex Us

LaRocque, Norman (2003, September 16). Top-Up Tales. *The Guardian*.
<http://education.guardian.co.uk>

Li, Wenli. (2005). *Private Expenditures, Family Contributions and Financial Aid. Need Analysis in Higher Education*. Paper presented at the International Conference on Higher Education Finance: Cost, Access and Assistance. Huazhong University of Science and Technology, Wuhan, China. May, 2005.

Li, Wenli and Weifang Min (not dated). *Tuition, Private Demand and Higher Education Expansion in China*. School of Education, Peking University, China.

Saint, William. (2003). *Higher Education Development for Ethiopia: Pursuing the Vision*