

19.12.2025

**Author**

RASMUSSEN, Christopher James

**Title**

Effective cost-sharing models in higher education : insights from low-income students in Australian universities

**Publication year**

2006

**Source/Footnote**

In: Higher education. - 51 (2006) 1, S. 1 - 25, Volltext: N:\Intranet\Bibliothek\RasmussenHE2006.pdf

**Inventory number**

20589

**Keywords**

Ausland : Australien : Studenten, Studium, Lehre ; Ausland : Australien : Hochschulwesen allgemein ; Hochschulreform : allgemein ; Studienreform ; Finanzierung der Hochschulen : allgemein ; Studiengebühren

**Abstract**

This study examines the global trend in shifting university costs from national governments to individual students and families, with a specific focus on the existing cost-sharing model in Australian higher education. The research examines the manner in which the availability of income-contingent loans (through the Higher Education Contribution Scheme, or HECS) enters into individual cost assessments and evaluative frameworks during the university exploration and search process of low-income Australian youth, and the resulting lessons that might be applied to other national contexts. Semi-structured interviews with 16 participants addressed a broad range of issues related to the development of educational aspirations, and how beliefs and attitudes about cost influenced participants' understanding and decision-making regarding tertiary enrollment and post-graduate plans. A number of discreet and related themes emerged from analysis of the interviews, including

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motivations for attending university; pre-university cost considerations; self-assessments of skills, abilities, and personal traits and characteristics; general financial orientation; pre-university experiences and influences; and the role of others including family, peers, teachers and other school staff. The author concludes that the Australian system is worthy of consideration by other nations as a possible mechanism for enhancing access to higher education for individuals who might otherwise not possess the opportunity to participate. (HRK / Abstract übernommen), Rasmussen, Christopher James. E-Mail: [cjrasmus@umich.edu](mailto:cjrasmus@umich.edu)