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Grace is 25. Her Student Debt: £69,000

With graduates facing a lifetime of debt – at 6.1% interest – pressure is growing for a rethink on tuition fees and maintenance loans.

When Grace Parkins opened her first statement from the Student Loans Company she wasn't prepared for what she saw. After four years studying she discovered she was now more than £69,000 in debt.

Parkins was one of the first generation of students to sign up to £9,000 a year tuition fees. Like many recent graduates, she had no idea she was also racking¹ up £8,000 of interest on her student loan while still at university. Students currently pay interest of 4.6% while they study, and this will rise to 6.1% in September. "That should have been made much clearer," she says. "I didn't expect that at all. All I really knew was that I wouldn't be repaying until I earned £21,000 and my outstanding debt would be written off after 30 10 years."

Parkins, 25, graduated from the University of Westminster last year and now works for a PR² firm in Leeds. She doesn't yet earn enough to start repaying – it kicks³ in at 9% of earnings above £21,000. "One of the reasons I am not totally panicking now is that I know I'm never going to repay all of that £69,000," she says. "The government should do 15 something about the level of debt students take on. It put⁴ some of my friends off going to university."

With universities set to increase their fees to more than £10,000 a year by 2020, widespread discontent about spiralling student debt looks unlikely to abate⁵, and leading academics are warning that the government could be forced into a U-turn on fees.

20 Professor Andy Green, a specialist on learning and life chances at the Institute of Education, says the current loans system is "morally indefensible". He says: "This generation in many respects is doing worse than their parents and it looks like they will continue to do so into their 30s and 40s. When they enter middle age and around two-thirds of them still can't buy houses, and they are paying back large amounts on their 25 graduate loans, that will be a big issue. There is a crisis brewing⁶."

Anna Fazackerley (367 mots)

¹ To rack up = to be forced to pay

² PR = Public Relations

³ To kick in = to start

⁴ To put off = to discourage

⁵ To abate = to diminish, to slow down

⁶ Brewing = in preparation