

**STOP THE PRIVATISATION
OF STUDENT LOANS
NATIONAL WEEK OF ACTION**

Coordinated by the
Student Assembly Against Austerity
www.thestudentassembly.org.uk

**JOIN THE FIGHT NOW
JOIN THE NATIONAL WEEK OF ACTION
MONDAY 3 - FRIDAY 7
FEBRUARY 2014**



STOP THE STUDENT LOAN SELL-OFF!

Activist Guide for the national week of action

**Co-ordinated by the Student Assembly Against Austerity
Monday 3 – Friday 7 February 2014**

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**THE STUDENT
ASSEMBLY AGAINST
AUSTERITY**



“The government’s plans to sell off the student loan book represents a massive attack on millions of people. As a secret report for the government has confirmed, the private debt collectors that will buy up our debts will seek to make as much profit as they can by raising the interest rates.

To put it bluntly, privatising student loans is a retrospective hike in tuition fees. Students and graduates are not going to tolerate being burdened with even more debt without a fight.

The [Student Assembly Against Austerity](#) is co-ordinating a major [national week of action](#) from Monday 3 – Friday 7 February 2014 to mobilise opposition to the government’s plans to privatise our student loans. It is inspiring that more than 45 campuses are already signed up to take part.

We know that the government is hoping to sell off the student loan book this year, making the task of building a broad, active campaign an urgent priority for the whole student movement to unite over.

Last term we made a fantastic start in sounding the alarm with our [national day of action](#) which took place in late November, involving over 25 campuses and attracting lots of media coverage.

This national week of action is about building on the momentum and sending a clear message to the government: we aren’t going to accept a retrospective hike in tuition fees without a fight.”

Aaron Kiely

NUS Black Students’ Officer

WHY WE OPPOSE THE STUDENT LOAN SELL-OFF

The Chancellor, George Osborne has confirmed that the government is committed to selling off student debt to private companies.

The government has already sold off student loans worth £900m to a private debt collector for the bargain basement price of £160m, in a deal which included all the student loans taken out before 1998.

Handing over our student debt to private companies will lead to an increase in the financial burdens placed on students and graduates, as the new owners of the debts hike up interest rates in order to make more profits.

A secret report for the government has proposed increasing the cap of interest on student loan repayments.

The Minister for Universities, David Willetts, made clear to a parliamentary select committee last June that it is very easy for the rate of interest to be hiked up, stating “in the letter that every student gets there are some words to the effect that the government reserve the right to change the terms of the loans.”

In light of this, David Willetts’ reassurances that the terms and conditions on student loans will not be changed following the privatisation of the student loan book ring hollow.

If the student loan book is privatised all students and graduates with any student debt remaining could face years more of repayments on our loans as interest rates are likely to soar. In other words, this proposal would lead to a retrospective hike in tuition fees.

The sell off, like the tripling of tuition fees and the slashing of financial support to students, staff cuts and soaring rents, is one aspect of the austerity agenda that threatens us all, in education and wider society.

The deteriorating conditions of workers on campus, the sell-off of the student loanbook and even the police crackdown on peaceful protest share a common root: they are all part of the national onslaught of cuts being launched against every realm of public life.

WHAT CAN YOU DO FOR THE WEEK OF ACTION?

This week of action is our chance to take the campaign to stop the sell-off of student loans to the next level.

The aim of the week of action is to build political opposition and raise awareness amongst students of what the government is planning to do with our student loans.

With students at over 45 campuses so far planning a huge range of activities for the week of action, there are many different ways you can get involved, from creative protest, direct action and occupations to lobbying of local politicians and university management.

Below we have suggested some ideas for your campaign. If you want to discuss ideas further then feel free to get in touch with the Student Assembly Against Austerity on info@thestudentassembly.org.uk

HOLD A PUBLIC MEETING

Public events on campus are a great way to get people talking about the issues and bringing new layers of students into the campaign. Why not invite your local MP to speak at a well-publicised meeting on campus alongside students and Student Union Officers? If you'd like a national Student Assembly Against Austerity speaker to attend your event please get in touch!

TARGET YOUR MPs AND PROSPECTIVE PARLIAMENTARY CANDIDATES

Opposition to the privatisation of student loans is mounting in Parliament. *Over 50 MPs have signed our Early Day Motion [\(EDM\) 542](#) opposing the sale – pressuring more to sign is a priority for the week of action. Pressure your MP to sign the EDM by:*

- **Getting as many students as possible to use our online lobby tool**, which allows you to send a model letter to your MP in just 1 minute, all you need is your postcode . [Click here to use the lobby tool.](#)
- **Printing off our [model petition](#) or individual letters** for students to sign and deliver them to your local MP once you have gathered hundreds. Inform your local press that you are handing in your petition to get local coverage of the campaign. You can adapt our [model press release](#) and send it out to your local media to alert them of your action.
- **Organise a protest or ‘debt in’ outside their surgery** which happen on Fridays. Again, invite your local media to come along and cover your action.

Despite your best campaigning efforts it might be proving difficult to get your local MP to come out against the privatisation of student debt. In this scenario why not approach your local **Prospective Parliamentary Candidates (PPC)**, who are intending to stand for the opposition parties in the next General Election, and ask them to sign the MPs and PPC’s pledge, which you can [download here](#). Go back to your MP if the PPCs agree to sign. If your MP is supportive, get them to sign up as well – it makes a fantastic photo opportunity!

DEMAND YOUR UNIVERSITY VICE CHANCELLOR OR COLLEGE PRINCIPAL OPPOSES THE SELL-OFF

The Student Assembly Against Austerity has produced a [model open letter](#) which you can edit and send to your university Vice Chancellor or College Principal asking them to produce a public statement opposing the student loan sell off.

LONDON ACTION

PROTEST & 'DEBT IN' OUTSIDE BIS DEPARTMENT

“The sell-off of the student loan book will add a crippling financial burden to millions of graduates already struggling to find secure employment and make ends meet. This exploding rate of debt will discourage poorer young people from applying to university in the future and is a direct attack on public education by this government's austerity agenda.

London students are uniting on the final day of the national week of action to hold a creative protest outside the government department that's selling off our loans.

Our 'debt in' outside the Department of Business, Innovation and Skills will highlight the crushing impact of student debt – come and join us!”

Marienna Pope-Weidemann, SOAS Student Assembly Against Austerity

**2pm Friday 7 February 2014, outside the Department of Business, Innovation and Skills
Meet on the steps of SOAS from 12noon to march down to BIS with students from
Bloomsbury campuses.**

CREATIVE STUNTS TO SOUND THE ALARM ON CAMPUS

Get creative on campus - it is a great way to raise awareness amongst students on what the government is planning to do. Here are a few ideas:

- **Debt ins:** a visual stunt on campus involving students laying under crushing levels of student debt, symbolised by red boxes. [Here is a report](#) of what Cambridge did for inspiration:
- **Obstacle course of debt:** students literally will need to jump through hoops in this symbolic protest highlighting the barriers now in place for ordinary people to access higher education thanks to soaring fees and now the threat of privatising student debt
- **Student debt auctions:** sell off student loans off to the highest bidder
- **Banner drops:** an effective way of raising awareness in a high profile way. Choose somewhere prominent on campus and drop a banner with a clear message such as 'Stop the student debt sell off!'

DIRECT ACTION

Taking direct action on campus is a high profile and effective way to take forward the campaign. Contact the Student Assembly Against Austerity for advice on what you can do and the risks involved. Email us on info@thestudentassembly.org.uk

STARTING A CAMPAIGN FROM SCRATCH

TOP TIPS!

Is there no or very little action on your campus? Starting the movement from scratch? Don't worry, we are here to help! Obviously every campus is different and someone from the Student Assembly is happy to talk your ideas through with you, but here are a few top tips to get you started:

- **Set up a Facebook page or group** called 'Name of College/Uni Against Austerity' or 'Name of College/Uni Against the Sell off of student debt' – this depends on whether you want to create a network to campaign on all the attacks the government is pushing forward against education, or just want to focus on this issue
- **Try to organise a planning meeting** ahead of the week of action to bring together students interested in helping out with the campaign. Put it out there on Facebook and see who comes along – invite your SU Union officers along and send email to all the societies and groups on campus. This is an issue that impacts everyone and you might be surprised who will come along. Give yourself at least a week to mobilise for this meeting to maximise attendance
- If you are short on numbers, **plan something simple** that doesn't require many people to be involved, but allows you to talk to as many students as possible about the issue and get them to take action. For example start a petition targeting your local MP—you can [download our model petition here](#). Spend the week gathering signatures and then on Friday go along to your local MP's surgery and present the petition. Inform the local media of your visit – they might cover it. Try to get your campus media to cover it too.
- **Document your action** with photos and a written report – share this on your newly created Facebook page.
- **Have a post-week of action planning meeting** organised so you give people who are really interested in getting involved an opportunity to get involved in the future and so you can assess your success and work out the next steps!

IDEAS FROM ACTIVISTS ACROSS THE MOVEMENT

Alex Azul Falconer, Falmouth University Student Assembly Against Austerity:

"We are planning on using the creation of banners to get students involved and informed. We'll be letting student put handprints on the banner to symbolise hands off the loans. We have committees organised on design, journalism, communication and documentation which we are using to channel the workflow and move things along as quick as possible. We are making a documentary about the process of this protest. We are attempting to get Students' Union backing in order to get University backing. We've contacted local papers and radio and are getting journalism students to write as much as possible."

Barbara Ntuny, London Met Student Assembly Against Austerity:

"At London Met we are holding a public meeting to talk about the sell off and the impact it will have. We are inviting local MPs and Student Union Officers to speak. We are sending an open letter to our Vice Chancellor asking for his support. We are also talking about the day of action on the student radio to explain what the government is planning to the widest possible audience. On the final day of the week of action we will be joining the big protest outside BIS to make sure the Tories' get the message: hands off our loans!!"

Tom Coz Costerton, SOAS Student Assembly Against Austerity activist:

"Get creative with your ideas and involve as many people as you can. Rallies and protests are great but debt ins and other artistic ideas are also really effective."

James Elliott, Oxford University anti-cuts activist:

"After the great success of the strike rally last term, where several hundred students marched through Oxford's streets and held a short sit-in at the lecture halls, we're hoping for an even bigger demo that gets the attention of the whole university to let students know what is happening to their loans."

IDEAS FROM ACTIVISTS ACROSS THE MOVEMENT

George Venizelos, Essex Radical Platform:

"I think an important thing to do is share awareness prior to every big event. The privatisation of the student loan is something that negatively affects all the students and the future generations. And it might be just the start. So, we think that it is important to let everyone know what is happening and why they should resist this decision. At Essex we'll be using lots of forms of campaigning from leafleting and speaking to people, visiting them in university accommodation and the campus squares in order to engage more people."

Charlotte Bennett, MidKent College Student Assembly Against Austerity & Women's Officer:

"At MidKent College Students' Union we'll be running a week of events to activate students in taking part in the fightback against the sale of student debt.

We will be having an obstacle course of debt, an open letter to our principal, student monopoly of debt and finishing the week by delivering giant 'valentine's day' cards to all of our local MPs with messages from students in a huge stunt to tell them that we love education, but hate debt!"

Clifford Fleming, Campaigns and Citizenship Officer at University of Manchester Students' Union:

"Last semester Manchester activists took part in a series of debt-ins on the national day of action. We covered ourselves in painted boxes in different locations around the University and gave out our flyers to raise awareness of what the government are doing. This semester we're looking to up the ante and do even more activism!"

RESOURCES

The Student Assembly Against Austerity has produced a range of materials and resources to make your week of action a huge success.

You can download and access them all below.

[leaflet](#)

[Photo Petition Sign](#)

[Petition](#)

[Poster](#)

[Model letter to VC](#)

[MP/PPC pledge](#)

[Model local press release](#)

[Facebook banner picture](#)

[Facebook profile picture](#)

[Lobbying MPs tool](#)

[Early Day Motion —for MPs to sign](#)

[Thunderclap—sign up to help us get the word out on social media](#)

[National Facebook event—share and invite your friends](#)

[London wide action outside of BIS Facebook event](#)

WHAT IS THE STUDENT ASSEMBLY AGAINST AUSTERITY?

The Student Assembly Against Austerity is the student wing of the People's Assembly – a national movement against austerity launched last year which has fast become the broadest and most powerful anti-cuts organisation in the UK since the economic crisis began.

The Student Assembly Against Austerity was launched to bring together all students who want to stop the cuts and the devastation they are bringing to millions of people in Britain and take forward initiatives to strengthen and unite the fightback.

Young people are being forced out of education, students are being plunged into poverty and cuts are having a devastating impact on our college and universities. We must resist these attacks with all our strength.

We seek to mobilise students into the broad movement against austerity, supporting all campaigns against cuts and privatisation and linking up with trade unions and others fighting against the cuts to build a movement for social justice.

For more information check out our website www.thestudentassembly.org.uk

LINKS FOR FURTHER READING

['It's happening, George Osborne admits Tories will privatise student loans'](#)

['Today's student loan sell-off is just the tip of the iceberg'](#)

['Raise interest on old student loans, secret report proposes'](#)

['In a speech to Parliament on 27 June 2013, Chief Secretary to the Treasury, Danny Alexander, announced the government's plans to privatise the student loan book'](#)