9 Pricing what is valuable and worthy

The structure of higher education is changing. The old continental notion of higher education as a public good, paid for by the state and then exported to its colonies, has had its day almost everywhere. Today the private sector of higher education is responsible for about 25–30 per cent of total global enrolments and this figure continues to grow.

This change has been mostly to match growing demand, demand that governments cannot afford to satisfy and that private profit and non-profit institutions are much better placed to meet. These institutions, although supported indirectly by government (research projects, tuition fees and grants), need to pay for most of their expenditure through student fees. Furthermore, state systems themselves have to reconcile their desire for expanding participation with the need for students to pay enrolment fees. This is to satisfy the growing imperative to create a large number of graduates to fuel economic expansion. In turn, the market thus created affects academics, who naturally follow the salaries, the reduced teaching hours and the better facilities. It leaves all those involved in the market with the problem of money: how do they get enough to compete and survive? This chapter mainly discusses the pricing of student fees while recognizing the other sources of income available to the marketing team: consultancy, educational services, research exploitation. Moreover, it does so in the context of value marketing, hence all other income can be priced using the same principles.

The issue of fees might be an unappealing aspect of higher education to academics and students, but not to the universities' administrators, for without them nothing will happen. Fees, and how to price them, are the new challenge for UK higher education as well as for the majority of European countries and remains an issue of educational policy. In the UK, the strategic shift from reliance on the centralized pricing policies of government and the block grants for teaching and research to a greater reliance on private sources of income has been significant in different institutions. Income can be derived from the utilization of resources – housing, canteens, restaurants, from existential acts of philanthropy and from research bids. More recently, the commercialization of research activities in what has become known as the 'entrepreneurial university' has offered, although not always delivered, the promise of considerable riches. The pricing of the use of these assets has mostly been in line with market principles; moving the price first to cover expenses and in response to the competitive pressures within and outside the sector from those providing similar educational services. Indeed, halls of residence price differentially by the quality and extent of their provision. However, for most institutions it is fee income that provides most revenue and which drives the recruitment and the financial strategy of the institution. So the links between fees, recruitment and university proposals to recruit students are intertwined with marketing! And it is not easy marketing. In the UK, a survey by Push.co.uk in 2007 predicts that those who began courses in 2006 will owe nearly £17,500 by the time they graduate, up 24 per cent on 2006. This is set to increase and those who commence in 2007 will, they predict, owe up to £21,500 when they graduate.

The discussion of what form fees should take and how they might best be presented to students and their sponsors, who are mainly family but include companies, is an ongoing debate. In the UK, the notion that higher education is some kind of right which ought to be delivered free, at the point of consumption, has emotional as well as political appeal. However, this has to be measured against the ability of the government to fund educational participation of the quality they desire and to select the fairest method of collection. This means how to collect the fees during the student's course, after the student has graduated – and sometimes never. Given such a central economic relationship it is not surprising that pricing, certainly in the UK but also elsewhere, is fundamentally a political as well as an economic issue.

The economic argument is that, if institutions are operating within a market then, for reasons of efficiency, prices should be set. If something is scarce, its price will be higher, so the flat fees arrangement of the UK and other countries is thus both inefficient and inequitable. It is inefficient because institutions have different costs, offer different products and reasonably well-informed consumers choose between them, so competitive prices should encourage institutions to function more efficiently. It is unfair for the same reason. Why should the student applying to a university other than the best pay the same as someone whose *alma mater* will increase their social capital much more?

In the remainder of this chapter we will not develop the issue of governments' financing of higher education. We accept that it is in flux and always politically sensitive and we will assume that their decision is to move toward some form of variable fees related to market pricing and which apply to services that the university has to offer. Specifically we will discuss the notion of a pricing strategy for the institution.

The true price for anything

Whoever pays the asking price for anything? Most of us do, in fact, if we are uninformed and have no other advantages such as network know-how or ability. The real price is not that indicated in a brochure, but the price for which the university offers its educational experience, calculated after discounts, grants or bursaries. Both the ticket price (meaning the advertised price) and the discount price form the pricing strategy and contribute to the value marketing proposition.

Reductions in price can be in the form of warranties, discounts (for example, to applicants from a particular school – not yet used, we hope), loyalty bonuses – for instance, taking a second degree at the same institution, or value-added additions for the same price. We believe these price reductions in the education market ought to be based on merit, which usually determines the real price of education. By this we mean that the distinctions between entitlements for achievements are complex. The achievement of an outcome criterion may be achieved through consideration and preparation, through intuition or through luck, but once an outcome has been achieved, the entitlement is established and it should be given.

In this sense students have a right to a grade regardless of their effort and indeed merit it, since their specific behaviour has conformed to the rules that determine the entitlement. In making the decision on entitlement, we have no need to make reference to the particular qualities of the individual. If the students did achieve the grade by luck or by privileged circumstances, home life, raw intelligence or class, they are entitled to the grade – but do they deserve the grade as much as a student who worked hard, overcame disadvantages and extended themselves? This is a valid question even if the criteria are not well reasoned or explicit. For example, suppose that it is a requirement of the driving test to know the 12 times table. This is not well reasoned but illustrates a situation where someone who can demonstrate knowledge is entitled, while someone who cannot is not. This is the difficulty of merit linked exclusively to explicit criteria and standards. It pays no attention to the endeavour and personal growth, which may be considered central to a liberal notion of higher education.

Merit is thus based on standards or criteria and is a common way to distribute goods and praise and, according to Stewart (1999), appears to underpin the major issues in higher education. If we adopt this view, then the application of **desert** to educational thinking is (following Rawls), secondary, for it requires a relationship between a person, the context of their actions and the specified goal. In the example of the grade, its entitlement is decided by the institution which is empowered to establish the criteria.

When entitlements are applied, they may be considered in two senses: (1) a formal notion of entitlement such as merit; and (2) a morally-rich notion that requires a particular kind of content. If we draw this distinction, it would enable us to say that the person who knows their 12 times table is entitled to the licence if following (1), whereas she does not if following (2), since this is obviously an inappropriate criterion for driving ability.

To distinguish between the two types of entitlement we refer to the second as 'desert'. Our use of the term in this way is controversial, for some (Rawls, for instance) would deign it irrelevant to any fair distribution, yet it is plausible. 'Desert' is usually applied to a three-place relationship and is backward-looking. Our use explicitly follows McLeod (1999) who considers it as something that binds three types of thing: (1) a subject; (2) an outcome deserved by the subject; and (3) a basis in virtue.

The main difference in the way in which we use desert is where the criteria for entitlement are created on the basis of virtue. In merit, no such constraint is applied. This is clearly shown in the driving test example. Our argument is that in higher education the desert use of entitlement is more reliable, if education is to be anything more than mere provision of work-based skills and if we are to avoid the risk of exploitation that is inherent in judging on merit alone.

Initially, however, we look at the UK and the USA and examine whether the real price is apparent from the ticket price for some, or even the majority of students.

The UK experience

Pricing and access are clearly related and in the UK this link is identified by the Office for Fair Access (2008). All 124 higher education institutions have submitted access agreements, at which time they estimated approximately £350 million per year would be spent on bursaries and scholarships that would benefit low income or other under-represented groups. This figure represents around a quarter of institutions' estimated additional fee income. In 2006–07 a typical bursary for a student on full state support at a higher education institution is around £1,000. The range is from £300 to £3,000. Some 90 per cent of higher education institutions charging the full fee offer bursaries to students above the statutory level for students on full state support.

Institutions are required to use some of the money raised through tuition fees to provide bursaries or other financial support for students from under-represented groups, or to fund outreach activities to encourage more applications from under-represented groups. Access agreements provide the details of their bursary support and outreach work. It is for an institution to decide, dependent on its access needs and priorities, what proportion of additional fee income it assigns to these activities. We do not prescribe levels of income to be spent, but institutions whose records suggest they have further to go in attracting a wider range of applications will be expected to be more ambitious in their support.

There are three basic models for offering bursaries:

- *a fixed bursary* – for example, providing £1,000 for students on full state support and £500 for those on partial state support;
- *a sliding scale* – for example, providing a bursary between £50 and £2,000 depending on the amount of family income and linked to eligibility levels for state support;
- *a link to the level of state support* – as a 'match' or as a percentage – for example, providing a bursary equal to 50 per cent of state support. Some 9 per cent of higher education institutions provide a non-means tested bursary to all of their students – these bursaries range from £200 to £1,000. A further 5 per cent of higher education institutions are providing support above the state support thresholds, but with a defined limit.

The US experience

The average tuition and fees costs in the USA depend on the type of institution: two-year college, four-year public or four-year private. For 2006–07 the average published charges for undergraduates were $2,272 for the two-year, $5,836 for the four-year public and $22,218 for the four-year private. These 'ticket prices' varied considerably. In the public sector very few four-year colleges charged less than $3,000 and only 8 per cent charged over $9,000. In the private sector almost 20 per cent charged less than $15,000, but over 22 per cent charged over $30,000.

However, these prices are considerably higher than is actually paid by most students, particularly if they come from lower- or middle-income households. The College Board (2007) estimates that grants from all sources plus federal tax credits and deductions cover about 40 per cent of published tuition fees for private four-year colleges, therefore the average $5,700 in institutional grants received per student covers more than 50 per cent of that sum. In the public sector, grants cover about 53 per cent of tuition and fees but cost less overall than for the private colleges, as the cost of living is mostly comparable.

These prices and deductions indicate a diverse market with informed consumers making choices on the value equation which make sense and they can afford. The value equation states that value is perceived worth divided by price. This equation is critical to pricing, for it leads, as we will see in the next section, to a number of fees and pricing strategies.

Pricing strategies

The institutional approach to pricing is central to its overall mission and from that to its position in the market place. Pricing is central to the sustainability of any institution and universities are no different. If the function of pricing, to borrow from the marketing literature (Doyle and Stern 2006), is to enhance the value for those paying, it is an important concept to consider as part of our pro-educating mix. Pricing for exploitation, for profit or for short-term gain is not the approach we would advocate. Increasing value does, however, allow prices to be raised above cost and so create a surplus to be used to enrich the offering of the university. It can be spent to increase the cost base in terms of academic quality, to increase and renovate existing assets or to develop an outreach programme in the UK or overseas. Moreover, increased surpluses enable active social policies which may increase the role the university plays in the community and provide student bursaries.

As a precursor to developing a sound pricing strategy, the university needs data. The data need to include detailed understanding of specific costs of the organization. The cost of student per programme is essential for informed pricing strategies, as are data collected from competitive intelligence and market research. External competitive data are not difficult to obtain, but the true cost of the provision needs to be known before discussing how to position the university via its pricing mechanism.

Many universities already make decisions about overheads for calculating the price they want to charge for research purposes. This cost, which reflects the cost of physical resources utilized by the research project, is often frighteningly high when first revealed to academics. However, if carefully calculated, the actual relevant cost before any cross-subsidizing between schools, plus the academic salaries, produces a fairly accurate cost for providing the service. When apportioned between activities, this can lead to a fairly accurate estimate cost per hour of student tuition within a specific discipline. The breakeven cost will admittedly include a mix of fixed and variable costs, but this calculation is a good and quick indicator of the actual cost of providing the educational service outline as described in the course detail. There are important legal consequences of conforming to this document.

Having covered costs, the issue becomes one of value and how the mission of the university can best be revealed to students through pricing. While one could charge 'as much as the market will bear', this is merely adding on pricing as a measure of the other activities that the institution has achieved, rather than contributing to that positioning. Outside of education (and we hope they stay there), the nine main pricing strategies are illustrated in Table 9.1 which relates quality with price. It is predicated on the premise that if quality increases, then so can price. The real issue then is to understand what the relative quality is that they are providing, from the perspective of the consumers, the students and their family.

Table 9.1 The price – value matrix

	Low Price	*Medium Price*	*High Price*
High Value	Under-priced: value undercut by price	Attractive pricing: ideal for market penetration	Premium pricing: prestige, prominence
Medium Value	True bargain: may be temporary	Price and value are in balance, exclusive of other factors	Overpriced: informed buyers will eventually stay away but sales may be made to an unsophisticated market
Low Value	Cheap stuff	Turns sales into complaints	Risky to business and to sector

As the matrix shows, there is a basic understanding that in most instances you get what you pay for. A cheap, unaccredited Internet degree programme gives just that; a cheap and low quality product, experience and financial return (bottom left-hand corner), whereas the Harvard experience is clearly high quality and, for those paying full fees, the high cost gives a good return. For those paying less than full fees, the return becomes higher and the value equation more positive (top right-hand corner). Also implicit in this matrix are routes to changing position. Taking the positive direction first, high value courses in low-cost institutions can lead to a reputation that enhances the whole institution and the ability to raise price, for instance, work-based learning at Middlesex University. Of course, such a strategy is a long-term strategy, such as that adopted by some post-1992 universities, which is the opposite of the experience familiar to international students, where the price is in excess of the value obtainable in other countries (bottom right-hand corner). Of course most institutions are in the middle box. This is particularly true where there is government control of fees. This allows institutions which do not offer good value to hide behind the reputation of the section to which they belong. Fees set on value will change this and create real choice and diversity in the market.

Value for money

The value proposition

In the first place we need to determine the value of good higher education. In the UK, the current operational trend is metrics to assess declared levels of teaching assessments, and graduate employment or research performance. These two might be allowed to operate in the market to determine the value offered by institutions, but they do require clarity and understanding for them to be recognized by the consuming public. This is difficult, as in many cases, figures do not differentiate between graduates being employed or in further study. In general, figures show that at most institutions over 90 per cent of graduates were either employed or in further study after six months.

In the discourse of benefits, at least in the UK it is value as deferred income value that dominates. A recent report from Universities UK, the vice-chancellors' umbrella body, highlights the economic benefits associated with higher education qualification attainment in the UK. The report shows that gross additional lifetime earnings are now approximately £160,000 or between 20 and 25 per cent more for individuals with a higher education qualification than for those with two or more A-levels.

The main findings include:

- Financial benefit is greatest for men from lower socio-economic groups or from families from lower levels of income.
- The rate of return to the individual would be expected to rise from 12.1 per cent to 13.2 per cent following changes to the student finance package arising from the introduction of variable tuition fees.
- The benefits associated with higher education qualifications increase as graduates get older.
- Graduates are more likely to be employed compared to those with the next highest qualification and are more likely to return to employment following periods in unemployment or economic inactivity.
- Significant costs associated with higher education are borne by the state.

Higher education provides measurable returns for individuals globally well in excess of the potential rate of return on investing the money represented by the cost of undertaking a university course, according to an analysis by the OECD (2007). Taking into account both higher average earnings and lower risks of unemployment, university graduates stand to earn substantially more over their working lifetime than people who end their education at secondary level.

On the basis of an estimated private internal rate of return that takes account of these and other factors – including the time taken to earn a degree, tuition costs and taxes which have a negative impact on returns – an investment in higher education is clearly an attractive way for an individual to improve their prospects of building up wealth. In their 2000 report, *Education at a Glance*, the OECD spoke of the benefits of education where, on average across OECD countries, the proportion of 25–64-year-olds with a tertiary qualification and who are employed is eight percentage points higher than that for those who only have high school qualifications. This employment advantage is as high as 22 percentage points in Poland.

Education and earnings are closely linked, with education beyond high school bringing a particularly high premium. Earnings of university-level graduates in the 30–44 years age group are more than 80 per cent higher than the earnings of those who have completed only secondary education in the Czech Republic, Hungary, Portugal, the UK and the USA. In the USA, these earnings premiums are in fact 95 per cent for males and 91 per cent for females.

It is possible to contrast the benefits for individuals of attaining the next level of education in terms of higher average earnings, lower risk of unemployment and the public subsidies they receive during their studies with the costs that those individuals incur when studying, in terms of the tuition fees, lost earnings during their studies and higher tax rates later in life. The private returns for those obtaining a university degree or advanced research qualification immediately following earlier study are positive in all countries and particularly so for males in Hungary (19.8 per cent) and females in Finland (15.2 per cent). The returns for such students in the USA are 11.0 per cent for males and 7.9 per cent for females. For a 40-year-old returning to study, the rates of return are lower than those for students progressing immediately to the next level at an early age but still high in the USA at 7.4 per cent for males and 2.7 per cent for females.

Finally, a recent research project by Opinion Panel (2007) suggests students would accept a more market-oriented system and be prepared to pay more for what they perceive as quality and better job prospects. But the findings will alarm the universities already having to work hard to fill their places and facing the prospect of a downward spiral of charging less than competitors and having less money to spend on teaching staff and facilities. The average price that UK students would be prepared to pay is £4,800, according to the survey's 'price sensitivity meter'. Students were asked about fee levels they considered too expensive, expensive but tolerable, good value and too cheap to give good quality. There was little difference in attitudes between students of different social groups and postcodes.

Designing and delivering more customer value

Kotler (1998) argues that there are three ways to deliver more value to consumers than competitors. These are:

- Charge a lower price.
- Help the customer reduce their other costs.
- Add benefits that make the offer more attractive.

In each, the customer gets more value. Behind the value-pricing strategies there are a few important concepts:

- Customers are value conscious rather than price conscious, e.g. some customers will pay extra for prompt delivery.
- Customers assign a personal value to a product or service, e.g. a teenager is willing to pay a premium price for a concert performed by his idol.
- The selling price is based on the perceived value to customers rather than on the vendor's costs.

When customers evaluate competing products, they are usually comparing value. To increase the value of your products, you should either add benefits or reduce the perceived risk factors rather than resorting to reducing your price.

In UK higher education, the notion of lowest input cost has already been adopted by some universities. In the USA, where the marketing notion and differential pricing are perhaps most developed, the annual average costs (tuition and fees) are $2,272 to attend a two-year public college in 2006–07. This represents an increase of 4.1 per cent over the previous year. At $5,836, a public four-year college or university was up 6.3 per cent on the previous year. Finally, at $22,218, the private four-year colleges were up 5.9 per cent. This indicates it is not the only or even the main reason for the price difference. This is the problem with taking the lower cost option. The product is perceived as cheap and it is difficult to raise the pricing from that low level. Of course, in some service areas such as aviation and food stores, strategies of aggressive price reduction and cuts in the service level have been successful. Indeed, it is conceivable that on-line lectures in virtual campuses might manage savings in costs that can be passed on, but this is only possible if a commoditized notion of the degree is permitted to develop, where the degree is no more than a credential which signifies little. We seriously question if this approach is appropriate for higher education.

The second pricing method relates to helping customers reduce their costs. This can be achieved through local bussing, lower cost accommodation and food on site, lending or giving laptop computers to students or by endowments. In their early stage in the UK, these schemes in the USA provide full-time students with, according to the College Board (2007), on average about $9,000 of aid per year in the form of grants and tax benefits in private four-year institutions, $3,000 in public four-year institutions and $2,200 in public two-year colleges. Even given these discounts, inflation-adjusted fees have risen rapidly since 2001. Therefore this approach does have the potential to represent the institution as high cost and high value to many who attend. This seems a sensible pricing strategy for many institutions.

The third approach is to offer more benefits to the customer for the price they pay. In the UK marketplace, as we saw in the previously discussed research, the organization best able to capitalize on this position is the Russell Group whose reputation, if not their undergraduate teaching, offers high social capital when students leave the institution and enter the job market. Moreover, its reputation offers strong links with high quality, network international institutions for research. Further evidence in the UK is provided from the London School of Economics' Centre for the Economics of Education in a paper entitled *Does it Pay to Attend a Prestigious University?* The UK higher education system has to date been characterized by all undergraduate students paying the same price irrespective of the institution attended. Recently, a group of research-orientated universities has been arguing that the higher average earnings achieved by its graduates stems from the quality of the teaching provided. In various scenarios, they estimate a fee differential between prestigious and less prestigious universities of £2,950 to £7,250. This range of tuition fees is in line with the current inter-quartile range observed in the USA among private institutions which have greater freedom in setting their tuition fees.

All these positions are viable and encouraged by the UK government which is looking for a truly diverse higher education sector. Pricing is a significant sign of the position and the benefits exchanged for a high market price.

Presentation of price

A study published by Pure Potential, an independent campaign group which aims to increase access to university, shows that 75 per cent of bright Year 12 state school students feel they do not understand university tuition fees. This is 12 per cent more than last year. The survey shows that this year's school leavers are just as anxious and uninformed about the higher education choices available to them as pupils were 12 months ago. Most know little or nothing at all about the financial support available to them at university (93 per cent compared with 95 per cent in 2006) and 29 per cent are less likely to go to university because of tuition fees – a 2 per cent increase on last year's figures. Some 30 per cent do not feel at all confident about university fees, up slightly from 28 per cent last year.

The study surveyed more than 3,000 lower-sixth level students from state schools and further education colleges throughout the UK in May 2008. The results mirror those published by the Office for Fair Access (OFFA) in 2006 that indicated that finances are not seen as a priority for most students. The university, the specific department and the location of the institution are much higher on their lists. It is not that the pupils are unaware of the need to pay fees, with many knowing fairly well how much, but that they are much less aware what grants, loans, bursaries and scholarship are and where they might find more information. Perhaps covering their own ignorance, much of the negative reaction was blamed on the universities who, they claimed, glossed over finances because they are trying to sell themselves. The conclusion of the report was that in terms of attitudes to finance the key issues are:

- Locating information.
- That finance was not a decisive issue for prospective students when choosing where to study – they do, however, expect this information to be available.
- Pupil knowledge of financial support packages is patchy, and little consideration is given to day-to-day living expenses.
- Most financial information is gained from school-based events, such as seminars, talks from higher education institution representatives and activities carried out in class.
- Financial information is not frequently accessed online and, from discussions with first year students, it would seem that the more informal information sources – such as forums and blogs – are used the most.

The most useful source, though, would appear to be university open days, when prospective students can ask about finances face-to-face and gather unmediated information (OFFA 2007).

From the marketer's point of view, this appears a price-insensitive market able to bear much higher fees due to the perceived value of the benefits from the fees payment. However, ignorance of the marketplace prevents a real free market from emerging and shelters the least effective institutions from bearing the brunt of the consumers' disapproval.

A practical way of achieving greater awareness is through the universities' websites. An interesting report by the OFFA is the Good Practice Checklist for inclusion on their websites, providing financial information targeted at students, their parents and their teachers (Figure 9.1). The conclusions of the research identified a number of points for good practice including:

- Co-opting an higher education institution marketing or communications professional onto the team responsible for publishing financial information on the website.
- Prioritizing student finance on the homepage.
- Using commonly understood terms, or terms familiar to the target audience, such as 'Student Finance' and 'Prospective Students', rather than 'Costs' or 'Undergraduates'.
- Providing advice on budgeting and using case studies.

Summary

Pricing for value, profit or equality is an issue for each higher education institution. In the UK, it is yet to develop meaningfully, whereas in the USA the value of a higher education lies in the institution chosen, its ability to add value to the further income or life chances of the student. Such management of pricing to reflect the institutional position within the market is an important part of the higher education marketer's role within the institution. In both the UK and in the USA, external pressures influence the limits within which prices can be charged and increased. While bursaries and grants do much to reduce the actual cost, there is a philosophy of blind acceptance among students of the judgements that have been passed on their ability to pay, clearly based more on merit than enrolment.

Yet fees do have a tendency to rise above inflation and the best universities in both the UK and the USA still remain beyond reach of those who start life with the least privileges.

We are not arguing against fees or private higher education, but we think a target participation rate of 50 per cent and a tendency for 'the public good' to be usurped by industry's private interests demand a revised distribution of the costs. And nor do we argue for trickery and the assertion of power over students via grants and bursaries. Somewhat like Kant, we argue for a fair price which reflects the institutions' costs, offered to everyone at the same price. These costs need to be clearly evident and able to be rationalized. The decision to give grants ought not to belong to public institutions but to the government, and all institutions ought to be able to charge what they can fairly justify. This puts the consumer in a much stronger buying position. The reputation, the teaching and the research skills are accurately priced into the institutional fees which, when coupled with the enrolment criteria, determine their target student market. The same goes for research, consultancy and other educational services offered by the university or college. We believe that this mixed economy of transparent pricing based on value added principles, with the government doing the social engineering, is the most appropriate way forward for the pricing of higher education and HEFCE, for instance, have value for money guidelines.

- **If you don't currently involve them, co-opt an higher education institution marketing or communications professional onto the team which puts financial information on the website** – this is likely to be the best and most efficient way of adapting the approach to the presentation of information to the web.
- **Carry out a prioritization exercise on the homepage** – what are the five or six key themes which you want to highlight to site users? Student finance should be one of them, and its pages should be directly accessible from the homepage. If this can be achieved, this 'quick win' is likely to solve many of the other difficulties faced by prospective students when trying to access financial information online.
- **Have as short a route as possible** from the homepage to the financial information – no more than three click throughs. Anything more that this, and the user tends to either leave the site altogether or to turn to the search function, which in most cases is not highly developed.
- **Use commonly understood language** such as 'Student Finance' and 'Prospective Students' rather than 'Costs' or 'Undergraduates'. It is vital to understand that many Widening Participation prospective students will not have any family history of higher education and so are also unlikely to have a strong grasp of the sector's language.
- **Be clear and concise** – use succinct headings, sub-headings and key information in bold. Avoid page folds and unnecessary scrolling.
- **Be consistent** – links and menus should be presented in the same format and in the same position throughout the site.
- **Do not contribute to information overload** – avoid blocks of text and pdfs. Wherever possible, make use of 'Want to know more? Click here'.
- **Include a basic overview** covering 'key questions' that link to the more detailed answers. Remember the key questions which prospective students want to see answered:

  What'll it cost?

  How can I cover those costs?

  What statutory support can I get?

  When and how do I have to repay this?

  How can I get that support?

  What other support is available?
- **Use tables and summary boxes** rather than long sections of text.
- **Provide advice on budgeting** with examples of average/standard costs.
- **Use case studies** as students are confident that they can use these as a starting point. The process will also help you to segment and target your prospective student population.
- **Use budget calculators too**, though they need to be simple and semi-populated with some data beforehand.

Figure 9.1 The Good Practice Checklist
Source: (OFFA 2007).