

Comment on the 'Australian Universities Accord Interim Report'

I want to comment on the HECS loan issue. *It would be nice if you suggest the loan excluding any inflation to the Citizens for higher studies.* Being a Muslim, it is sometimes difficult to take a loan if it increases due to inflation/interest. As a result, some students do not prefer going to the Universities. **It would affect in achieving the Priority Action 4 related to funding certainty.**

A policy could be made to keep the loan fixed all along for the benefits of the Citizens. Otherwise, it may be tough to look for a HECS loan for the Muslims community students. Moreover, it would help all other young students from different communities as their loan amounts would be reduced excluding inflation.

I have noticed that paying or thinking of repayment of the loan for a young graduate is a burden. **Therefore, keeping the HECS loan fixed without inflation would help every young Australian citizen releasing some burden. They can plan for achieving higher knowledge and skills to serve the country.**