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The effects of different loan schemes for higher education tuition : an analysis of rates of return and tuition revenue in Thailand / Bruce Chapman and Kiatanantha Lounkaew

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Abstract

In recent times there has been considerable change and instability with respect to Thailand student loans policy. The contribution of what follows is to compare and contrast the consequences of disparate possible approaches to the payment of tuition in two main respects: the effect on internal rates of return for higher education investments; and the implications of different approaches for the time stream, and thus the present value, of tuition payments to the government. The authors find that, in general, income contingent loans are preferred to the current scheme, although this would not be the case if such a policy reform is poorly designed. (HRK / Abstract übernommen)