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## An Introduction of a Financial Model for the Australian Higher Education

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Author(s)

Jin Li

### ABSTRACT

This study examines the global trend in shifting university costs from national governments to individual students and families, with a specific focus on the existing cost-sharing model in Australian higher education. The Australian system is worthy of consideration by other nations as a possible mechanism for enhancing access to higher education for individuals who might otherwise not possess the opportunity to participate.

### KEYWORDS

Income-Contingent Lending, Public Policy, Student Loans

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