

Lurid coverage of top-up fees gives the impression that parents will have to find £3,000 in fees for each year each child goes to university, and that each child will end up with £15,000 of credit-card debt.

If that were true, I would join the rebels on the barricades. It is not true. The Higher Education Bill helps universities, who get more money to improve quality, and helps families because of its emphasis on improving access.

Promoting access has two ingredients. The first is to make sure that people get A-levels. Irrespective of background, 90 per cent of young people who get respectable A-levels go to university. Thus what matters is to increase the staying-on rate post-16. Programmes like AimHigher and education

The only people who will, over time, pay more than now are higher-earning graduates, whose loan repayments will cover higher fees than at present. This is right. They are among the better-off; their repayments are related to their earnings; and nobody repays more than he or she has borrowed. Furthermore, improving access means helping people in school and pre-school to maximise their chances of staying on till A-level.

The bottom line is that university is largely free for students; it is graduates who make repayments. Those who campaign for university to be "free", that is, entirely paid out of taxation, are campaigning to benefit tomorrow's better-off graduates. This is puzzling.

These arrangements apply to all students, including people doing degrees en route to becoming teachers. There are additional benefits for potential teachers. Most people doing a postgraduate certificate in education get a training bursary of £6,000. On completing their induction year, teachers in some subjects (maths, science, modern languages, technology and English) receive a "golden hello". Under a further useful innovation, a pilot scheme allows the student loans of new teachers in shortage subjects to be written off over time (10 per cent for each year in the state system, so that after 10 years' teaching the loan has been forgiven).

Unsustainable claims by politicians are not unusual. But when the Government claims that the Higher Education Bill is a good deal for universities and for families, it is right.