

A study of the school loan system to the high middle school graduates implemented by Macau Government

Abstract

The stipend system to the high middle school graduate students implemented by Macau Government since the 1980s. Later, for more and more graduate students want to enter university, Macau Government implements the school loan system to the graduate students. The government established several universities in the 1990's to accelerate the development of Macao higher education. In 1991, under a new University Charter, the predecessor privately owned University of East Asia became the public University of Macao and also another public funded Macao Polytechnic Institute was founded at the same year. In 1995, the government set up Institute for Tourism studies. With these efforts and the contribution of native private colleges, the higher education of Macao gets a very fast development in 1990's.

Though the statistical results about the student loan released by the Education and Youth Affairs Bureau of Macau (D.E.S.J) demonstrate that more and more students are applying for the student loan and the desire for a better system is increasing, the current research about this system is poor and the related information is now only limited to the correlative laws, detailed approaches and published statistics, a complete and formal research, especially on the implementation efficiency is lacking but highly demanding,

Based on the explore to the student loan system of other place, with the methodology of

quantitative research, researcher used two different questionnaires to investigate how is the school loan system running and what is the satisfaction of the loan users about the system from both aspects of loan-in-takers and the loan-repayers. The detailed questions discussed in this research are:

- I. What are the orientation and expectation of the policy-makers?
- II. What is the policy about the school loan?
- III. What about the satisfaction of the loan-in-takers?
- IV. What about the satisfaction of the loan-repayers?
- V. What are the disadvantages and shortcomings of the current policy?
- VI. How to improve and take a better implementation of the policy?

At the end part of the research, the researcher gives six pieces of suggestion towards the related administrative bureau and forward researches:

- I. To improve the examination and admission regulations for making the system more effective.
- II. To set up a special department to deal with school loan.
- III. To provide different loan projects to different students according to their family economical-social status.
- IV. To use more flexible repay approaches for different people according to their repay competence.

Finally, the researcher makes suggestions to other related researchers in the student loan

system.

Key Words

School Loan System the Education and Youth Affairs Bureau of Macau