



The German Market of Private Higher Education Financing: Are the Existing Products Suitable to Satisfy Students' Needs?

Michael Strickfaden

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In January 2005, Germany's Federal Constitutional Court ruled that the general prohibition of tuition fees is not conformable with the country's constitution. Since then, financing of higher education has become the focus of attention: not only for students who have to cope with constantly rising costs of living but also the governmental policy-makers, who recognised that higher education proved to be of existential importance for a nation's economical wealth. What instruments of private higher education financing are adequate from the perspective of economical theorists? Which instruments have already been introduced to the German market of private higher education financing? And, furthermore, which of these instruments do students choose as their favourite means of private higher education financing? Michael H. Strickfaden provides a first comprehensive answer to these questions. He concentrates on the demand side of the market ("the view of the students") and gives practicable recommendations with regard to the appropriate design of products of private higher education financing.

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