

Shared Perspectives

2022 2022 2022 2022

A joint publication **on the changing landscape of student financial aid**

Alliance of BC Students **Canadian Alliance of Student Associations** College Student Alliance **Council of Alberta University Students** Manitoba Alliance of Post-Secondary Students **New Brunswick Student Alliance** Ontario Undergraduate Student Alliance **Students Nova Scotia** University of Prince Edward Island Student Union



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Message from *the Partners*



For the past 5 years, student advocacy organizations from across Canada have joined together to release *Shared Perspectives*, a publication that raises awareness about student-facing issues in our post-secondary sectors. Previous versions of the publication have discussed supportive responses to COVID-19 (2021), student employability (2019), gender-based and sexual violence prevention and response (2018), and student mental health (2017). While all these issues hold extreme importance to students, one glaring concern that is missing from this list of topics is student financial aid.

It is no secret that post-secondary education is expensive. Between tuition, ancillary fees, food, housing, and transportation, the costs of obtaining a degree quickly add up. Yet oftentimes, the rising cost of living and minimal employment opportunities



can accumulate into significant post-graduation debt. Government support through student financial aid is meant to mitigate the financial burden forced upon students during, and potentially after, their post-secondary education. However, there are numerous challenges regarding the accessibility, adequacy, and effectiveness of these programs.

With affordability already being a key stressor in the pursuit of higher education, the COVID-19 pandemic added another blow to personal and household finances. While provincial and federal governments quickly mobilized to enhance student financial aid during this time, the pandemic only exposed how pre-existing versions of these programs presented serious gaps in funding, with particular consequences for marginalized student groups such as Indigenous, Black, and low-income students.

As the post-secondary system begins to navigate and settle into a post-pandemic recovery, our organizations have come together to offer region-specific insight, analysis, and recommendations that will strengthen student financial aid programs across the country. From this, it is our hope that equitable and accessible financial aid programs be developed to encourage and retain diverse students in post-secondary, and become valuable contributors to our society.

Who We Are

ALLIANCE OF BC STUDENTS

We respectfully acknowledge that the land on which we gather is the traditional, ancestral, and stolen shared lands of sovereign Nations whose territories fall within the borders of British Columbia. We also recognize the thousands of years of labour and stewardship that have gone into the care of these territories, and our responsibility as residents on these lands to commit to working towards reconciliation, decolonization, and Indigenization.

The Alliance of BC Students (ABCS) is a coalition of six different student associations across British Columbia advocating at the provincial level for accessible and affordable post-secondary education in BC. Collectively, we represent over 80,000 undergraduate, graduate, and trades students. We are non-partisan, meaning we work with elected officials regardless of political affiliation to bring the needs and interests of students to the forefront of political awareness and priority.

CANADIAN ALLIANCE OF STUDENT ALLIANCE OF STUDENT ASSOCIATIONS

CASA is located on the traditional unceded territory of the Algonquin Anishnaabeg People.

The Canadian Alliance of Student Associations (CASA) is a national voice for Canada's post-secondary students. Established in 1995, CASA is a national, non-partisan, not-for-profit student organization composed of 23 student associations representing 274,000 post-secondary students from coast to coast to coast. We represent undergraduate, graduate and polytechnic associations. At its core, CASA advocates on behalf of post-secondary students to the federal government. When Canada's leaders make decisions affecting our post-secondary education system, they turn to CASA for solutions.



COLLEGE STUDENT ALLIANCE

The College Student Alliance office is situated on the traditional territory of the Huron-Wendat, the Haudenosaunee, the Anishnabeg, and most recently, the Mississaugas of the Credit River. This land remains to be part of Treaty 13 of the Upper Canada Treaties and is still the home to many Indigenous people, and we are grateful to have the opportunity to work on this land.

College Student Alliance is a non-profit, member-driven organization that represents 40,000 college students across Ontario in partnership with 8 student associations. We perform research and advocacy on post-secondary issues, work in collaboration with post-secondary and governmental stakeholders, and provide a unified voice on-behalf of college students in Ontario. Our goal is to support and improve the college experience through our pillars: affordability, accessibility, accountability, transferability, and quality.

COUNCIL OF ALBERTA UNIVERSITY STUDENTS

These lands, waters, and living beings in the Treaty lands within the colonial borders of Alberta have been cared for by Indigenous peoples since time immemorial. We condemn the genocide that has been done and continues to be done against Indigenous Peoples through colonialism. We celebrate the strength and resilience of Indigenous peoples and their cultures. We acknowledge that, in addition to being denied access to physical spaces, colonialism also sought and seeks to restrict Indigenous peoples' access to cultural, spiritual, educational, and governmental spaces. We acknowledge the expertise First Nations, Métis, and Inuit peoples, cultures, and knowledge keepers have and respect their leadership. We commit to reconciliation and acknowledge that this commitment cannot be made in word only but must be lived out in the actions, processes, and procedures of the organization year after year.

The Council of Alberta University Students (CAUS) represents the interests of over 140,000 Alberta university students across Alberta. We represent undergraduate students from the University of Alberta, the University of Lethbridge, Mount Royal University, MacEwan University, and Athabasca University to the public, government and other post-secondary education stakeholders. Based in Edmonton, CAUS is a non-partisan and active advocacy group looking to ensure a fully accessible and high-quality system of education in Alberta.

MANITOBA ALLIANCE OF POST-SECONDARY STUDENTS

The Manitoba Alliance of Post-Secondary Students (MAPSS) acknowledges that we are gathered on Treaty 1 Territory and that Manitoba is located on the Treaty Territories and ancestral lands of the Anishinaabeg, Anishinewuk, Dakota Oyate, Denesuline and Nehethowuk Nations. Manitoba is located on the Homeland of the Red River Métis and Northern Manitoba includes lands that were and are the ancestral lands of the Inuit. The Manitoba Alliance of Post-Secondary Students (MAPSS) respects the spirit and intent of Treaties and Treaty Making and remains committed to working in partnership with First Nations, Inuit and Métis people in the spirit of truth, reconciliation and collaboration.

Unsatisfied with the lack of coordinated student advocacy in Manitoba and feeling that the relationship between the provincial government and post-secondary students could be improved, the Manitoba Alliance of Post-Secondary Students (MAPSS) was jointly established in the Fall of 2020 by the University of Manitoba Students' Union (UMSU), the Red River College Students' Association (RRCSA), and the University of Manitoba Graduate Students' Association (UMGSA). Having most recently expanded to include the University of Winnipeg Students' Association (UWSA) and the Assiniboine Community College Students' Association (ACCSA). Currently, MAPSS operates as an informal lobbying partnership comprised of student governments that represent over 75,000 students. The alliance envisions a Manitoba where post-secondary students are treated equitably, are provided numerous experiential learning opportunities, and experience barrier-free access to high quality education and support. Heading into its second year, MAPSS will continue to focus on conducting research and formulating policy recommendations on issues concerning post-secondary students in Manitoba, while also organizing provincewide educational and advocacy campaigns and formalizing its own governance structure to achieve more meaningful engagement with stakeholders.

NEW BRUNSWICK STUDENT ALLIANCE

As a provincial entity, the New Brunswick Student Alliance (NBSA) recognizes and respectfully acknowledges that it carries out its work on the traditional unceded territory of the Wolastoqiyik, Mi'kmaq and Peskotomuhkati peoples. This territory is covered by the "Treaties of Peace and Friendship" which these nations first signed with the British Crown in 1726. The treaties did not deal with the surrender of lands and resources, but in fact recognized Mi'kmaq and Wolastoqiyik titles and established the rules for what was to be an ongoing relationship between nations. We, the staff and members of the NBSA, pay respect to the elders, past and present, and descendants of this land.

The New Brunswick Student Alliance (NBSA) is the largest student organization in New Brunswick, representing over 12,000 post-secondary students across four member campuses. We advocate for an equitable, affordable, inclusive post-secondary education system where any qualified student can attain a high-quality education while enjoying an exceptional quality of life.

ONTARIO UNDERGRADUATE STUDENT ALLIANCE

The Home Office of the Ontario Undergraduate Student Alliance is situated on the traditional territory of the Huron-Wendat, the Haudenosaunee, and most recently, the Mississaugas of the Credit River, and is covered by Treaty 13 of the Upper Canada Treaties. We acknowledge that this settlement, Toronto, was founded on the genocide, displacement, and manipulation of Indigenous Peoples through settler-colonialism, and that this wide-reaching harm continues to impact communities today, including Indigenous students on their post-secondary campuses. We also celebrate and honour the resilience, accomplishments, and strengths of Indigenous Peoples who are reclaiming their culture and dismantling barriers.

The Ontario Undergraduate Student Alliance (OUSA) represents the interests of approximately 150,000 professional and undergraduate, full-time and part-time university students at eight student associations across Ontario. OUSA's approach to advocacy is based on creating substantive, student-driven, and evidence-based policy recommendations. Our professional government relations practices ensure that we have the access to decision-makers we need in order for our members' voices to influence provincial legislation and policy.

STUDENTS NOVA SCOTIA

Students Nova Scotia is located in Mi'kma'ki, the ancestral and unceded territory of the Mi'kmaq People, and we acknowledge them as the past, present, and future caretakers of this land. This territory is covered by the "Treaties of Peace and Friendship" which Mi'kmaq Wəlastəkwiyik (Maliseet), and Passamaquoddy Peoples first signed with the British Crown in 1725. The treaties did not deal with surrender of lands and resources but in fact recognized Mi'kmaq and Wəlastəkwiyik (Maliseet) title and established the rules for what was to be an ongoing relationship between nations. We are all Treaty people.

Students Nova Scotia (StudentsNS) is an alliance of Nova Scotia post-secondary student associations, representing approximately 20,000 undergraduate, graduate, and college students across the province. We help set the direction of post-secondary education by consulting students, researching challenges, developing solutions, and bringing recommendations directly to government. We advocate for an affordable, accessible, and high-quality post-secondary education system that is directed by the student voice.

UNIVERSITY OF PRINCE EDWARD ISLAND STUDENT UNION

The University of Prince Edward Island Student Union (UPEISU) is located in Mi'kma'ki, the ancestral and unceded territory of the Mi'kmaq people, who, in 1725 first signed the Treaties of Peace and Friendship with the British Crown. Those treaties did not deal with the surrender of lands and resources, but instead recognized Mi'kmaq title and negotiated a path toward an ongoing relationship between nations. We acknowledge we carry out our daily work in Mi'kma'ki. We convey our respect to all indigenous peoples living in this region, to the knowledge keepers, and to their brave and resilient leaders, past and present.

The University of Prince Edward Island Student Union (UPEISU) is a non-profit democratic representation of students. We are dedicated to fostering pride in the university, the betterment of university life, and enhancing the student experience at UPEI. We value our independence as an organization while maintaining effective relationships with the university and surrounding community.



ALLIANCE OF BC STUDENTS

Student Financial Aid in British Columbia: An Ever Increasing Issue

WRITTEN BY ELIZABETH KILBORN, DIRECTOR OF ADVOCACY
WITH CONTRIBUTIONS FROM GRACE DUPASQUIER

Access to needs-based grants has been a longstanding issue for student advocates in British Columbia (BC). In July of 2020, after more than a decade of advocacy by student leaders, the BC government re-established the province's needs-based program, a significant win for students across the province – particularly those from low- and middle-income backgrounds.¹ This marked a historic win for student advocates in BC, including the ABCS. This grant continues to positively impact those students in need, but the net does not spread wide enough to support all students in financial need.

In 2017, a change in government brought a new approach to the post-secondary education portfolio. The following year, the newly elected government introduced the BC Graduate Student Scholarship Fund, a \$12 million fund for graduate students attending the province's public post-secondary institutions, and was a one-time, merit-based scholarship.² While this funding was renewed in 2021 for another two years, the need for steady and diverse funding for graduate students continues to be a challenge in British Columbia.

The COVID-19 pandemic brought in new and increas-

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ing financial struggles for students in British Columbia. During the COVID-19 pandemic, students have faced unemployment, an increase in housing insecurity, and heightened anxiety concerning their well-being and the well-being of those close to them; these anxieties continue to thrive in a “post-pandemic world.” With the increased anxiety and stress of the unknown, tuition fees are of pressing concern to students following the COVID-19 pandemic, as “students will pay higher tuition fees on average compared to previous years, even with continued online instruction in response to the pandemic.”³

While the provincial and federal governments increased support during the first year of the pandemic, the BC government has now returned to “targeted financial assistance.”⁴ The increased aid from the provincial government at the beginning of the pandemic for students included:

\$1.5 million in 2020 and \$1 million in 2021 for the Indigenous Emergency Assistance Fund, including \$150,000 to assist post-secondary students at Indigenous institutes across BC;

\$3.5 million in 2020 and \$3 million in 2021 for the Student Emergency Assistance Fund at public post-secondary institutions; and

In 2020, federal student loan repayments were temporarily suspended from March 30 to September 30; during this time, interest did not accumulate on the federal portion of the Canada-B.C. integrated student loan, while the B.C. portion of the loan was interest-free.⁵

The federal government offered four programs to aid students during the pandemic, which are all now closed to applicants. These programs included the Canada Emergency Response Benefit, Canada Emergency Student Benefit, Canada Student Service Grant, and the Canada Summer Jobs Program.⁶ Despite the aid given during the first year of the pandemic, students still struggle to rebuild and maintain their financial security and overall well-being, even as schools

return to in-person learning, and restrictions begin to lift.

There are several ongoing issues in BC’s student financial aid system, especially following the COVID-19 pandemic, and access to financial aid is critical to ensuring equitable post-secondary outcomes for students from all walks of life. This also considers graduate students who are disproportionately underfunded. Among undergraduate and postgraduate BC students, 51 percent owed more than \$25,000 at graduation.⁷ Additionally, only 64.8 percent of BC students who accessed the Canada Student Loan Program in 2017 qualified for needs-based grants.⁸ To mitigate the negative impacts from an inequitable financial aid framework, there should be dedicated, non-repayable funding for low- and middle-income students in the province at both the graduate and undergraduate level.

The BC government should expand the financial aid offered to graduate students. Approximately 10 percent of BC’s graduate student population accessed federal student loans in 2016-17, suggesting a demand for needs-based funding to support these students.⁹ Yet graduate students are not eligible for needs-based Canada Student Grants and must rely, instead, on merit-based awards if they cannot pay for their education out-of-pocket. Graduate students are also ineligible for provincial needs-based funding in BC. While the BC Graduate Student Scholarships, mentioned above, are a step in the right direction, the scholarships are “merit-based with a focus on students in research-based degrees in science, technology, engineering and mathematics, [and] other disciplines including professional programs such as business administration and health, are also eligible.”¹⁰ Graduate students are generators of research and advanced studies within British Columbia. By increasing affordability and funding for graduate students in BC, key research and innovation sectors can grow.

Ensuring adequate financial aid is particularly important for female students. In 2016-17, female students made up 55.6 percent of the BC’s post-secondary enrolment, yet they accounted for 60 percent of feder-

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al loan and grant recipients.¹¹ Female students who received financial aid in 2016-17 graduated with a higher debt load than their male counterparts, at an average of \$13,756 and \$12,954, respectively.¹² This is especially concerning considering female students were also more likely to be working while in school.¹³ Unsurprisingly, women who complete post-secondary education have higher earning potential than those who do not.¹⁴ Female post-secondary students and new graduates were also disproportionately affected by the COVID-19 pandemic. This can be seen in the reduction of women in the workforce and in post-secondary enrollment following the introduction of COVID-19 in 2020.¹⁵ This trend indicates that in the coming years, women could face increased social and economic barriers in education and the workforce. For these reasons, non-repayable financial aid is essential for women to overcome the barriers they face in pursuing post-secondary education and maximizing their earning potential.

Students with disabilities face significant challenges and barriers to post-secondary education, including lack of support and accessibility issues. Disabled students struggle to receive full-time student status, and this affects their eligibility to apply for student scholarships and bursaries. Currently, many students with disabilities are enrolled in less than 60 percent of a full course load and therefore, do not meet the full-time student criteria, rendering them ineligible for financial aid opportunities. While it is crucial that government and post-secondary institutions set aside funding specifically for students with disabilities, it is also important that students with disabilities are recognized for other educational funding and awards. Currently, both StudentAid BC and the Canada Revenue Agency recognize students with disabilities enrolled in a 40 percent course load as full-time, and yet some post-secondary institutions do not.¹⁶ While the provincial government has programming to financially aid students with disabilities, there is no minimum standard for post-secondary institutions to ensure access to funding based on academic merit or financial need.

The ABCS has been lobbying and advocating for BC students' financial and overall well-being, increasingly since the beginning of the COVID-19 pandemic. The ABCS recognizes the struggles of students concerning financial aid and has pushed for the government to increase budgets concerning post-secondary education and financial aid. In 2022, we have, in partnership with the Alma Mater Society of the University of British Columbia, held our annual Lobby Days. This is a yearly, week-long event, where students and student leaders get to lobby provincial parties on specific issues. This year our focuses were on increasing student financial aid, increased aid for graduate students, student well-being and accessibility, and fighting against gender-based and sexual violence. It is our hope that through lobbying efforts, student concerns on all these issues, specifically those regarding financial aid, will be achieved.





CANADIAN ALLIANCE OF STUDENT ASSOCIATIONS

Modernizing Federal Student Aid to Meet the Needs of Today & Tomorrow

WRITTEN BY EMMA DRAKE, DIRECTOR OF OPERATIONS

Approximately 742,000 post-secondary students across Canada access and rely on the Canada Student Financial Assistance Program (CSFA Program), funded by the federal government.¹⁷ Supports such as Canada Student Grants, Canada Student Loans, and the Repayment Assistance Program, have been instrumental in making post-secondary education accessible.

Each of the supports under the CSFA Program provide students short- and long-term financial aid. During students' studies, Canada Student Grants provide upfront non-repayable aid, and Canada Student Loans provide additional support to ensure that students are able to cover all of the costs associated with post-secondary education. Following graduation, the Repayment Assistance Program supports borrowers who have difficulty making their payments by pausing or reducing rates for a period of time, or even writing off portions of their loan. Supports like these give students wrap-around support during and after their studies, making post-secondary education more affordable. While the current support system has been effective, students still face difficulties accessing and affording post-sec-

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ondary education.

Stable Canada Student Grant Funding

We know that upfront needs-based grants are the best way to widely improve access and help students, especially those from marginalized communities, afford a costly post-secondary education.¹⁸ For example, using a Gender Based Analysis Plus perspective, 62 percent of people accessing Canada Student Grants identify as women.¹⁹

Grants are not only effective for students, but for every \$1 spent on Canada Student Grants, the federal government receives a \$3.5 return. At this rate, there will be a net monetized benefit of roughly \$8.7 billion dollars over the next 10 years.²⁰

With that said, students have not been immune to the financial impacts of COVID-19. Recent survey data from Canadian post-secondary students indicates that the pandemic has made it even more difficult to afford post-secondary education, and that COVID-19 will have a long-lasting effect on their financial situations.²¹ Pandemic-induced economic challenges have been felt unevenly across the socioeconomic spectrum, with layoffs and lost wages being disproportionately shouldered by visible minorities, marginalized communities, and youth working in precarious low-wage sectors such as retail, tourism, and food services.²²

In Budget 2021, the federal government recognized how students were financially impacted by the pandemic, doubling Canada Student Grant levels until the end of July 2023.²³

While the investments in Budget 2021 were a great step forward in supporting students, there are two main concerns: (1) the increase is temporary and; (2) is inconsistent with the true cost of post-secondary education. Students relying on Canada Student Grants who are still studying in Fall 2023, will face upwards of a 50 percent cut to their non-repayable financial aid, if grant maximums return to their previous levels.

Furthermore, the average cost of undergraduate tuition in Canada is \$6,580, whereas the maximum Can-

ada Student Grant is \$6,000. While the doubled grant is now at a level where it provides enough support for students to pay their tuition, there are many additional costs, and reducing the Canada Student Grants would leave students with a massive hole in their already stretched budgets. For example, students are facing increasing costs for essential needs such as housing, textbooks, and technology. This is illustrated by the fact that inflation has increased by 5.1 percent year over year nationally.²⁴

RECOMMENDATION 1

Therefore, CASA recommends the Government of Canada to maintain current funding levels to Canada Student Grants past the 2022-23 school year, permanently doubling grant maximums for eligible students from \$3,000 to \$6,000 per academic year.

Modernizing the CSFA Program's Needs-Assessment

While many aspects of post-secondary education changed due to COVID-19, the CSFA Program's needs-assessment has not adapted to keep pace with student needs and the rising cost of attending post-secondary education. For instance, in a physically distanced and online post-secondary environment, access to on-campus technology has been severely curtailed, as many students are no longer physically present on their campus to utilize the school's technological resources. As a result, many more students have had to invest in new technology, or make do with what they could access in their local communities.

Indeed, according to a recent CASA poll conducted with Abacus Data, 47 percent of post-secondary students reported not having access to the technology they needed to sufficiently participate in digital learning.²⁵ Furthermore, 55 percent said they were unable to access or afford a reliable high-speed Internet connection.²⁶ These access concerns are an ever-present and growing reality for many post-secondary students, and in its current form, the CSFA Program does not

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adequately assess these costs.

As it stands, the CSFA Program calculates the costs of “computers and computer related costs” as part of its financial assistance needs-assessment, federally capping possible aid at \$300 per loan year.²⁷ Students see this as insufficient, as computers and computer-related costs often greatly exceed \$300 per academic year. A functional laptop for educational purposes can often cost between \$500 and \$876, making a \$300 allocation greatly deficient.²⁸ Moreover, monthly internet costs, which could reasonably be defined as “computer-related costs,” often run upwards of \$80 per month, making a \$300 envelope under the CSFA Program even more inadequate.²⁹

RECOMMENDATION 2

Because of this disparity, CASA recommends that the Government of Canada increase the computer and computer-related costs maximum within the CSFA Program’s needs-assessment to \$750 per loan year.

Expanding Canada Student Grants to Graduate Students

While undergraduate and college students were able to reap the benefits of the expanded Canada Student Grant during COVID-19, graduate students were not. Under the existing structure, graduate students are not eligible for any upfront non-repayable student aid through the federal CSFA Program.

With a future labour market that will demand the skills of highly trained Master’s and PhD graduates, many of whom are now studying in less research-intensive and more practical career-oriented programs, Canada cannot afford to create barriers to continued study. Unfortunately, the fact that Canada Student Grants remain unavailable to graduate students creates a major accessibility gap for those not fortunate enough to have secured an academic scholarship or research funding from the Canada Research Granting Agencies (CRGA). In fact, four in ten Canadian post-secondary students

report financial concerns and debt impacting their decision on whether or not they will continue their education following a Bachelor’s degree.³⁰ And while a small number of graduate students receive research scholarships from the CRGA, these awards are only provided to approximately 2 percent of Master’s students.³¹

As a result, a large and growing number of graduate students in Canada are entering their studies with less upfront, non-repayable aid than they had during their undergraduate degree, all while being more likely to encounter higher tuition and an increased cost of living.

RECOMMENDATION 3

CASA recommends that the Government of Canada reduce financial barriers to graduate education to fill future labour market needs by creating an upfront, non-repayable Canada Student Grant for graduate students with financial need at an estimated cost of \$58 million per year.





COLLEGE STUDENT ALLIANCE

Living In the Red: The Worsening Affordability Crisis Across Ontario's College Campuses

WRITTEN BY TREVOR POTTS, RESEARCH AND POLICY ANALYST
WITH FILES FROM TAYLOR IRVINE, RESEARCH AND POLICY ANALYST

Ontario College Sector

Ontario's post-secondary education (PSE) system is world-renowned for delivering quality educational programs that serve students from a wide range of backgrounds, fields, life stages, and income levels.³² Historically, however, many students have needed to overcome significant barriers in order to attend PSE, with one of the most prevalent barriers being affordability. The College Student Alliance (CSA) represents many low-income students, as 25 percent of Ontario's 348,350 college students make less than \$30,000 per year and nearly 50 percent make less than \$60,000, and many face significant financial obstacles to accessing college education in Ontario.³³

Currently, Ontario's average tuition rate is the highest of all Canadian provinces, having increased over 400 percent in the last thirty years.³⁴ For 2020-21, annual college tuition averaged \$3,228 for domestic students while international tuition amounted to about \$14,306 per year, up 8 percent annually.³⁵ College education in Ontario is becoming increasingly unaffordable, especially for underprivileged families, and as a result,

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students are struggling more than ever to make ends meet and access sufficient financial aid.

Domestic Student Financial Aid

For needs-based student assistance in Ontario, the provincial government is responsible for managing both its own student aid program, the Ontario Student Assistance Program (OSAP), and the federal government's national program, the Canada Student Loans Program.³⁶ These programs include both repayable loans and non-repayable grants, whose amounts and proportions are calculated based on a student's educational and living costs, family income, and other factors.³⁷ In the most recent year of available data, total needs-based aid from federal and provincial governments was approximately \$9.5 billion, of which the majority (61 percent) came as loans.³⁸

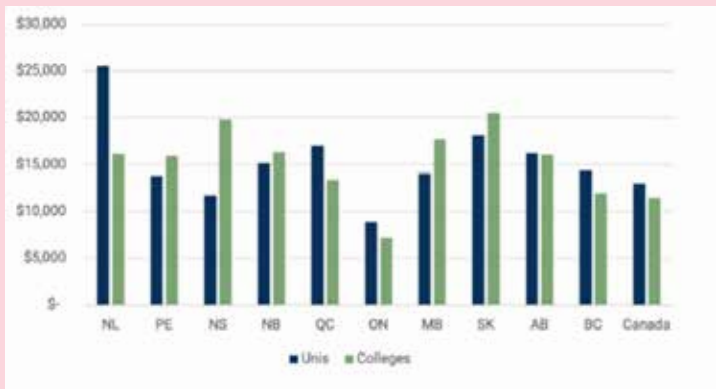
Each year, approximately 106,000 college students rely on OSAP to help fund their education, comprising 40 percent of the total number of domestic students who receive \$441 million in OSAP assistance.³⁹ Since its inception, OSAP has undergone several reforms that have altered the program's accessibility, sustainability, and grants-to-loans ratio, and expanded the availability of grants, to improve PSE accessibility for low-income and underrepresented groups.⁴⁰

Unfortunately, OSAP cuts made in 2019 by the provincial government, ostensibly to prioritize the program's sustainability, led to a significant decrease in access to student financial aid.⁴¹ With the current OSAP funding model: a) 33 percent of the total OSAP budget has been cut; b) the grants-to-loan ratio has been changed to mandate a minimum of 50 percent repayable loans, reducing the number of non-repayable grants; c) the amount students are expected to contribute has increased by 17 percent, regardless of parental income;⁴² d) funding eligibility is more restricted, and students with parental incomes above \$90,000 per year are expected to contribute more towards their education – regardless of whether their parents help them pay for school;⁴³ e) the definition of an 'independent student' has been changed to individuals who have been out of high school for 6 years rather than 4 years; and f) the 6

month interest-free grace period has been removed.⁴⁴

In short, the current OSAP funding model expects that both students and their families contribute more to the funding of a student's education over a longer period of time, with less dependence on direct provincial funding. This puts low-income students in a difficult

Figure 1 Provincial Expenditures per FTE Student by Sector, 2019-2020



Source: Alex Usher, *The State of Postsecondary Education in Canada* (2021)

position, with as many as 60 percent of students working longer hours or taking on more precarious debt to fill this financial gap and afford basic necessities.⁴⁵ Additionally, familial ability or willingness to provide financial support can be negatively impacted by several factors, including family estrangement, debt, or ongoing financial commitments. A 2019 study that compared students across all income quintiles found that low-income and high-income students work similar hours and have similar amounts of student debt during their studies, indicating that both low- and high-income parents do not contribute as much to their children's education as previously assumed.⁴⁶

In a recent CSA survey, college students reported that they are struggling to prioritize academic responsibilities over the need to work longer hours.⁴⁷ Lack of financial aid often has a negative impact on students' mental health and academic achievement; during the pandemic, 69 percent of students reported experiencing stress or anxiety as a result of their finances.⁴⁸ Cuts

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to OSAP have made low-income students more susceptible to mental health issues, which increases the burden on an already strained mental health system.

International Student Financial Aid

Subsequent years of provincial funding cuts have limited the college's ability to provide sufficient financial aid resources, with (a) direct funding per full-time-equivalent (FTE) student being the lowest in the country; and (b) provincial transfers to colleges dropping to record lows (\$1.11 billion in 2020-21)⁴⁹ since 2015, modelling the declining provincial trend in Ontario, as shown by Figure 2.⁵⁰

Figure 2 Changes in Provincial Transfers to Institutions by Province over Five and Ten Years, to 2019-20, in \$2019



Source: Alex Usher, The State of Postsecondary Education in Canada (2021)

To compensate for a lack of provincial funding, Ontario's public colleges have chosen to increase international student tuition, which collectively brought in about \$1.7 billion in 2020-21 (up 616 percent since 2012), and now exceeds annual provincial funding by \$563 million, as shown in Figure 3.⁵¹

Rapid increases in college recruitment practices and unregulated tuition hikes present additional and unique barriers for international students, who do not have access to government funding, including OSAP.⁵² Since 2013, international student enrolments have grown 342 percent, and currently comprise 30 percent of Ontario's 348,350 college students⁵³. To pay for these increasing financial costs, many international students have turned to part-time, on-campus work throughout the school year, which unfortunately continues to be severely disrupted due to COVID-19.⁵⁴ These compounded challenges continue to negatively impact international student academic and health outcomes. In a recent CSA survey, 71 percent of international student respondents indicated that personal finances were their top concern for Winter 2022.⁵⁵

Call to Action

We believe college student financial aid can be improved in several ways that would help increase accessibility and remove financial barriers.

Regarding domestic students, we recommend that more non-repayable OSAP grants be made available to

Figure 3 Total Revenue by Source for Public Colleges, 2011/12-2020/21

	Fiscal Year																			
	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21										
	\$ million	%	\$ million	%	\$ million	%	\$ million	%	\$ million	%	\$ million	%								
Domestic Tuition Fees	711	20	757	21	811	21	825	21	847	21	867	20	821	18	927	17	843	15	802	16
International Tuition Fees¹	273	8	318	9	365	10	450	11	534	13	696	16	952	20	1,405	26	1,754	32	1,681	33
Core Operating and Performance-based Grants²	1,026	29	1,060	29	1,077	28	1,094	28	1,134	27	1,152	26	1,174	25	1,162	21	1,147	21	1,118	22
Other Grants³	630	18	784	21	786	21	780	20	769	19	759	18	734	16	880	16	741	13	819	16
Other⁴	883	25	752	20	768	20	781	20	825	20	893	20	983	21	1,103	20	1,042	19	677	13
Total	3,523	100	3,671	100	3,807	100	3,930	100	4,109	100⁵	4,367	100⁶	4,664	100	5,477	100	5,527	100	5,097	100

Source: Auditor General, "Ontario Student Assistance Program"

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low-income students, and that the minimum expected contributions for low-income students be eliminated. This would make PSE more accessible for individuals from low socioeconomic backgrounds and, as a result, promote upward social mobility.

We also recommend that the provincial government reduce OSAP funding restrictions for students from middle-income families to account for situations where parents do not provide financial support. In this regard, the income threshold for OSAP eligibility should be returned to 2016 levels, and parental income should only impact a student's OSAP funding if the student is residing with their parents.

We recommend that the provincial government immediately reinstate an OSAP payment moratorium and two-year interest-free grace period as provided at the onset of the COVID-19 pandemic, and increase OSAP expenditures to 2016 levels to compensate for recent cuts.

Regarding international students, the provincial government should provide a tuition relief benefit for international students with demonstrated need, implement an immediate tuition freeze, and commit to increasing the base operating grant fund for Ontario colleges.

Conclusion

We have outlined several ways in which low- and middle-income students are particularly disadvantaged by OSAP, as well as strategies for how the program can be improved to increase accessibility and remove financial barriers to PSE. In addition, international students face significant and unique barriers to student financial aid which require immediate action. Our recommendations are supported by student experiences and survey data, showing that increased PSE accessibility can increase upward social mobility for college students.

We hope that when enacted, our recommendations can help ensure that students from all socioeconomic backgrounds have access to the resources they need to pursue their academic aspirations.





COUNCIL OF ALBERTA UNIVERSITY STUDENTS

Investing in Alberta's Students Financial Aid

WRITTEN BY JON MASTEL, CAUS EXECUTIVE DIRECTOR

Student financial aid in Alberta is a complex and detailed system that provides financial support to students pursuing post-secondary studies. While the program relies primarily on loans, the system has both many strengths and shortcomings from the perspective of students. Alberta Student Aid considers costs like tuition, mandatory fees, textbooks, supplies, computer-related costs, housing, and funding for the specific amount of in-study months.⁵⁶ These costs are compared against the student's resources that include a flat-rate student contribution of \$1,500 that can include parental or family contributions and part-time earnings, monthly benefits provided under a different support program, and non-registered investments.⁵⁷ Alberta's grant system also has targeted needs-based funding for those who are part-time, have dependents, or are disabled, through programs such as the Alberta Low Income Grant, the Maintenance Grant, and the Alberta Grant for Students with Disabilities.

The current forms of funding available to Albertan post-secondary students consists of repayable assistance in the form of loans, currently the largest source

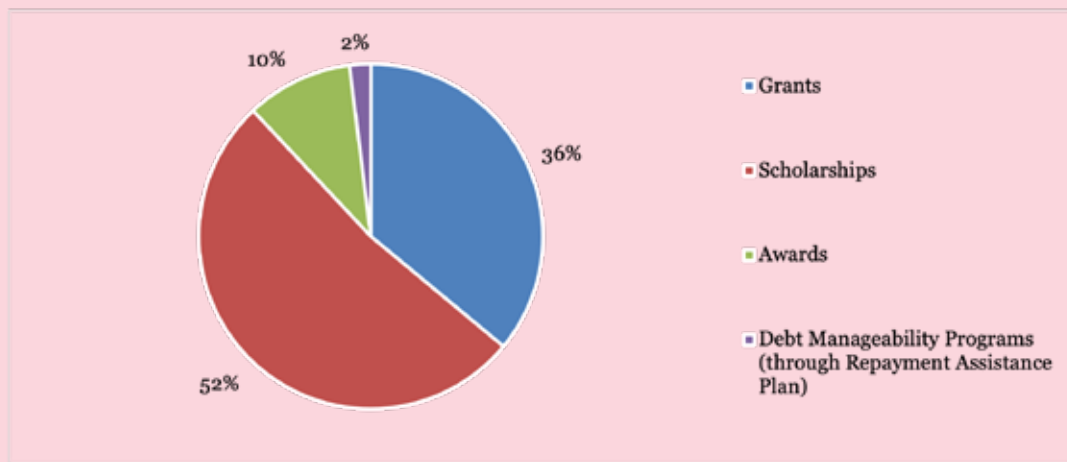
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of funding, and non-repayable assistance. Loans are distributed through the Canada Student Loan (federal government) and Alberta Student Loan Programs (provincial government). Typically, there is a breakdown of 60 percent from federal loans and 40 percent from provincial loans based on a needs assessment like the one

mentioned above.⁵⁸ Non-repayable funding includes grants, scholarships, awards, and debt manageability programs, and is broken down in Figure 4.⁵⁹

Student financial aid eases the financial burden on students and prevents them from taking on additional paid work during their studies. Studies have shown that stu-

Figure 4 Proportions of Alberta's Non-Repayable Financial Aid



Source: Government of Alberta's Department of Advanced Education (2018)

dents who are able to work only a small amount while in full-time study have better chances of academic success than those who must work more.⁶⁰ However, student debt levels and young adult unemployment are changing the student financial aid landscape for post-secondary students. The COVID-19 pandemic worsened unemployment for young people across the country since they are most likely to work in industries that were severely affected by closures such as food services and accommodations.⁶¹ In Alberta alone, the unemployment rate for youth between 15 to 24 years of age jumped 16.5 percent between February 2020 and May 2020.⁶² In short, students now are graduating with a considerable debt level into a depressed economic situation with few jobs.

Over the past decades, the student movement within Alberta has been able to influence the government into making positive changes to the Student Financial Aid

Program. To ensure students received proper support, the part-time earnings exemption and parental contributions have been combined into a single student contribution and parental income is no longer considered when determining eligibility for loans or calculating the student's resources. While students have a financial aid system that is generous in the needs-based calculation, it is tight-fisted by requiring most of the funds to be repaid in the form of loans and thus forcing students to accrue significant debt. This has become a salient issue during the last 20 years, not only in Alberta, but also throughout the country. Prior to the 1990s, students from low-income households were able to take out government-subsidized loans, but since then, grant programs have reduced and post-secondary students have seen a 350 percent increase in tuition levels.⁶³ In particular, Alberta has seen an almost 16 percent increase in tuition over the past 10 years.⁶⁴ To make matters worse,

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in 2010 the provincial government made significant cuts to non-repayable forms of student financial aid including grants and bursaries.

Since student loan programs have been unable to keep up with rising tuition costs, students now have more debt than ever before. According to the Canadian University Survey Consortium's (CUSC) 2015 Graduating Student Survey, 50 percent of participating undergraduates accumulated some sort of debt during their studies; 40 percent of that was from government loans.⁶⁵ Furthermore, undergraduate borrowers in Alberta leave their studies with an average debt of \$31,000.⁶⁶ Meanwhile, the percentage of students graduating with more than \$25,000 in government loans has nearly doubled from 30 percent in 2000 to 58 percent in 2015.⁶⁷ Students are also seeking part-time employment opportunities to fund a larger portion of the costs than in the past.⁶⁸ The aforementioned CUSC survey found that 59 percent of participating students were employed and working about 18 hours per week; of these, 42 percent reported that their work had "at least somewhat of a negative impact on their academic performance."⁶⁹ Therefore, the solution to addressing rising debt is not to increase loan eligibility and loan amounts, but to offset the costs with non-repayable financial aid for low- and middle-income students.

According to Joseph Berger and Noel Baldwin, low-income students are only eligible for small amounts of student aid in Canada, and data from Statistics Canada reveals, "fewer than half of all students from families earning less than \$50,000 per year receive student financial aid."⁷⁰ Further, net loans and now-discontinued tax credits make up a greater total of financial aid than grants in Canada.⁷¹ This is problematic because research shows that non-repayable grants are a far more effective method to increase the accessibility of post-secondary education for low-income students. Lorne Carmichael and Ross Finnie note that students from low-income families face more hardship when trying to access post-secondary, and that hardship acts as a deterrent that tilts the access playing field away from lower income families.⁷² Furthermore, they state, "grants, not loans, would be re-

quired to equalize opportunities" and "student loans will not correct this problem."⁷³ In addition, an increase in non-repayable grants would make many students less reliant on government loans, resulting in fewer loans and lower government expenditure on loans, which would help lower the cost of the in-study interest subsidy.⁷⁴ Additionally, non-repayable grants will help prevent a student from taking on an unreasonable amount of debt, thereby making it less likely that they will need to access repayment assistance plans, and reducing the expenditure on debt relief.⁷⁵

While cost at Alberta's post-secondaries are expected to dramatically rise over the next few years, due in part to a 22.5 percent increase to tuition over three years, students are becoming increasingly concerned by the level of debt they are expecting to graduate with and their ability to repay it.⁷⁶ CAUS is concerned about rising student debt and hopes that the Government of Alberta will work towards solutions to this serious crisis, rather than exacerbating the problem through government inaction or attempts to balance the budget through slashing education funding. Other provinces in Canada have begun to address issues of inequity when it comes to accessibility and affordability of post-secondary education, and the Government of Alberta should follow suit, especially since Alberta continues to have one of the lowest rates of participation in post-secondary education in the country.⁷⁷ CAUS believes that Alberta should have a post-secondary education system that is accessible and affordable for all. While the student financial aid system is capable of supporting these goals, Alberta's heavy reliance on loans discourages students from pursuing a post-secondary education, and greatly decreases the student's ability to repay. As such, CAUS is calling for a refocusing away from loans and an increased investment in upfront grants for low- and middle- income students.



MANITOBA ALLIANCE OF POST-SECONDARY STUDENTS

The Need to Support & Serve Manitoba's Post-Secondary Students

WRITTEN BY EMILY KALO, VICE PRESIDENT ADVOCACY AT THE UNIVERSITY OF MANITOBA
STUDENTS' UNION

As Manitoba's post-secondary students near the end of another academic year, it has been impossible not to ponder what the next term could bring. Over the course of the year, students have faced unprecedented financial strain as they seek to manage increased tuition, pandemic-related job loss, prolonged labour disputes, and the need to fulfill new technology requirements. This is all in addition to other struggles related to technological difficulties, course delivery inadequacies, global violence, and social isolation.

The Canada-wide need to support students and aspiring learners is particularly evident in the wake of the COVID-19 pandemic. The negative economic effects of the pandemic has made the dream of attending a post-secondary institution even more unattainable for Manitobans from low-income backgrounds and marginalized communities. There is a need for more than just increased student aid. Post-secondary students in Manitoba are eager to see reforms and enhancements to their provincial supports to include diverse perspectives and wider opportunities.

For years, the government of Manitoba has signalled the

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importance of the post-secondary sector, not only as a key pillar of its plans to boost the province's economy and number of skilled workers, but as the incubator for our leaders of tomorrow. Despite this message, we have yet to see meaningful action when it comes to student aid. Manitobans need a student financial aid program that is adequately funded, and deserve a student financial aid program service that is accessible.

With all of this in mind, the Manitoba Alliance of Post-Secondary Students (MAPSS) has made enhancing the provincial student financial aid program a priority in meetings with government and opposition parties. Most notably in August of 2021, MAPSS was included in a press conference alongside the Minister of Advanced Education, Skills and Immigration to announce the re-opening of the province's in-person Manitoba Student Aid Service.

Subsidies and Services

Manitoba Student Aid was established to provide financial assistance to post-secondary students in the forms of loans, grants, and bursaries. Through the Manitoba Student Aid program, provincial and federal financial assistance is administered to Manitobans who do not have the resources to pay for their education on their own. Student loans are calculated based on financial need and are meant to supplement a student's own resources.

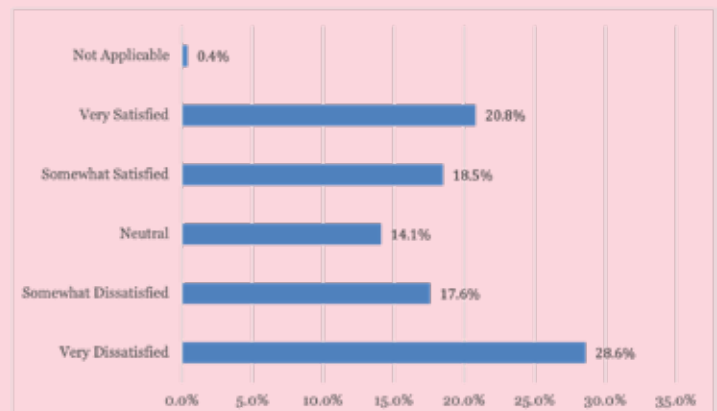
In their most recent media conference in August of 2021, Manitoba's Minister of Advanced Education, Skills and Immigration, announced an increase to the Manitoba Bursary Budget of \$1.8 million dollars, and emphasized the important of the province's financial aid programs - including Manitoba Student Aid, the Manitoba Bursary Program and the Manitoba Scholarship and Bursary Initiative.⁷⁸ The Minister stated that Manitoba Student Aid provided \$254 million in financial aid to 17,016 Manitoba students, responding to over 66,000 phone and online inquiries in 2021.⁷⁹ The Manitoba Scholarship and Bursary Initiative was described as being "highly successful" in facilitating financial support.⁸⁰ While MAPSS supports the province's plan to prioritize Repayment Assistance Applications and increase funding, we have raised issue on what it truly means to be a "highly suc-

cessful" initiative.

In October of 2021, Manitoba's provincial government released the results of their student and client satisfaction survey. This EngageMB survey was meant to provide insight on how Manitobans use and perceive services offered by Manitoba Student Aid.⁸¹ From MAPSS' perspective, the survey results made one point evidently clear - students are not satisfied with the service they have received.

The survey conducted revealed that students' biggest concern with the financial aid they are being offered is the way it is serviced to them. A majority of the complaints

Figure 5 Response to EngageMB Survey Rating Student Satisfaction with Regard to the Length of Time Spent Waiting on Hold with Manitoba Student Aid



Source: Government of Manitoba, What We Heard: Manitoba Student Aid Client Satisfaction Survey (2021)

about Manitoba Student Aid have to do with phone wait times, confusion, and not receiving funds in a timely manner resulting in other types of debt. These additional barriers not only make post-secondary less accessible to the general student, but leads to significant levels of stress in those who are seemingly ignored or lost in the system. Not only are first points of contact lacking, but further communications about the process are too. Individuals continue to wait unreasonable amounts of time for their loans to be processed, some taking as long as

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seven months.

Moreover, many students reported that their experience with student aid was re-traumatizing, revealing that many students were not updated on the process, not told that they were missing necessary documentation, or not informed when the office lost information – all of which resulted in stalled applications and supports. Students have had to begin their studies without any funds from Manitoba Student Aid, which means they've had to forego purchasing supplies, potentially falling behind in classes, and accessing other loan services like credit cards. This not only negatively impacts their academic wellbeing, but overall wellbeing. This is not just sentiment from the student body, but fact. According to the Canadian Alliance of Student Associations, students are reporting more stress about everything from their health and finances to their future.⁸² The reality is that students have faced, are currently facing, and will continue to face financial struggles when accessing post-secondary education. However, this reality does not have to be a gruesome one. Programs, such as Manitoba Student Aid, exist to help guide students through the economic and equity inequalities within the post-secondary landscape, and it is critical that this purpose is met. Given the evidence above, as well as the findings in the EngageMB survey, it can be safely assumed that the offices of Manitoba Student Aid are not being funded appropriately and or are not being given the guidance and resources to properly utilize the funding they do receive. This speaks to the priorities of government and our province: though rhetoric and government websites routinely state how important it is to facilitate education for all, this ethos does not trickle down into the mechanism that actually makes education more accessible.

The fall of 2021 marked the official reopening of the province's in-person Manitoba Student Aid services. Throughout the pandemic, Manitoba Student Aid services were offered entirely online or by phone. During this time, MAPSS expressed concern that the barriers faced by students, and more specifically students from systematically marginalized communities, continue to limit the accessibility and equity of post-secondary edu-

cation. Though it seems universal for people to use the internet or pick up the phone and call, one must think about the demographic accessing these services. Students from rural communities, international students, and others may not have good familiarity with the mechanisms of academia, governmental loans, or access to the internet. For example, many rural Manitobans have zero service providers in the area and cannot access 50/10 Mbps, which has been deemed the most adequate internet speed.⁸³ Not having in-person services surely disrupted processes for those who felt it necessary to have in-person meetings or needed paper copies for any number of reasons

Conclusion

While MAPSS recognizes that these services and loans are supposed to alleviate the financial burden and overall stress of enrolling as a student, the above points depict how much stress an individual may be under. Not having adequate and readily available resources to competently help underprivileged students through whichever medium is detrimental to student mental health. They are no doubt facing hardship and stress around their finances, and these feelings have now been heightened because communication is subpar, and they may not even get their funds by the time they need them. As governments seek to build a stronger Manitoba, it is important that they recognize the intersectionality of students' financial, physical, and mental well-being. For learners in Manitoba, and more broadly across Canada, financial student aid represents an opportunity for post-secondary education to become truly accessible and more equitable. It is our hope, that our government seizes that opportunity.





NEW BRUNSWICK STUDENT ALLIANCE

New Brunswick's Story of Student Financial Aid

WRITTEN BY KJELD MIZPAH (KJ) CONYERS-STEED, NBSA EXECUTIVE DIRECTOR (2019-2020) AND BIBI WASIIMAH JOOMUN, NBSA EXECUTIVE DIRECTOR (2020-2022)

Introduction

On April 10, 2019, the Government of New Brunswick (GNB) made a series of changes to the province's student financial aid program. These changes included the implementation of the Renewed Tuition Bursary (RTB), which replaced the Free Tuition Program (FTP) and Tuition Relief for the Middle Class (TRMC); the elimination of the Timely Completion Benefit (rather than adjusting the Benefit for actual time-to-completion of 4.42 years); and a reintroduction of the Tuition Tax Credit.

The FTP, TRMC, and Timely Completion Benefit were highly supported in previous advocacy initiatives. The FTP provided up to \$10,000 in funding to students whose household income was below \$60,000, while TRMC provided financial support using a sliding scale to students whose household income was higher than the \$60,000 threshold. In the 2018-19 academic year, 5,119 and 1,448 students benefited from the FTP and TRMC, respectively, and both programs saw a steady increase in usership. In our view, these programs were innovative, progressive, and inclusive to addressing the debt crisis in our province and improving access to post-secondary

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education for low- and middle-income citizens.

Since the announcement of the termination of the FTP, TRMC, and the Timely Completion Benefit programs, the New Brunswick Student Alliance (NBSA) has actively advocated against these changes. In Spring 2019 we launched the #NotFairAtAll campaign, which brought attention to the unfair elimination of several programs, including the FTP and the Timely Completion Benefit. In the Fall, we launched another campaign, #Don'tCutOurFuture, that brought stakeholder attention to the negative impacts of the reduced financial support. We further emphasized the importance of student financial aid by submitting two policy recommendations during our 2019 Advocacy Week.

The NBSA is also concerned about the reintroduction of the Tuition Tax Credit, a largely ineffective measure at increasing access to post-secondary. The tax credit is only available to students or their parents who meet the income threshold and is granted at the end of the school year, which is unhelpful to cover the upfront cost of post-secondary education. Additionally, the Canadian Millennium Scholarship Foundation found that 61 percent of full-time university students have an income of less than \$10,000, and only 5 percent of these students pay any tax, averaging about \$5.⁸⁴ Since the tax credit is non-refundable, the majority of students will not have to pay the \$5 dollars they owe, but will end up forfeiting the remainder of their credit and will be unable to make full use of it. Overall, these changes by the GNB place students from low-income backgrounds at a disadvantage by increasing the likelihood of post-graduation debt and reducing the number of low-income students these programs were available to.

History of Student Financial Aid in New Brunswick

The NBSA has consistently taken a firm stance on the real cost of post-secondary education knowing the financial and emotional toll this has on students. Since the early 2000s, we have advocated for sustainable funding from the government to maintain reasonable tuition costs so that students can manage the financial burden of post-secondary education.

One of the biggest hit areas has been student financial aid. New Brunswick's financial aid system has been unpredictable as a result of our province's political climate. Each new government introduces changes to our student financial aid framework by adding or removing programs that were implemented by their predecessors. However, we have had a history of success in addressing the concerns to affordability and accessibility of post-secondary education in the province. In early 2016, we played a pivotal role in Premier Brian Gallant's introduction of the Tuition Access Bursary (TAB), which provided upfront, non-repayable assistance for students with gross household incomes of \$60,000 or less, attending publicly-funded undergraduate university programs in New Brunswick. Additionally, we advocated to expand the TAB to which the government responded by creating the FTP and TRMC. In the 2017-18 academic year, the provincial government estimated that approximately 77 percent of students who attended a publicly-funded university or college could qualify for these programs.

Importance of Student Financial Aid

Student financial aid makes post-secondary education more accessible to everyone, especially those in need. It not only provides students with lower incomes an opportunity to gain necessary skills to contribute to provincial economic growth, but it also helps them succeed in their future without the added financial strain of student debt. This is a particular concern in New Brunswick where the average student graduates with \$40,000 of debt, 36.7 percent higher than the national average of \$28,000.⁸⁵ In 2018, 65 percent of students were worried about their debt, and in 2017 nearly 77 percent of Canadians under 40 reported that they regretted taking on debt to pay for their education.⁸⁶ It takes roughly seven years to pay off student debt, making it an issue that burdens graduates long after they graduate, and during formative years as they begin their careers.⁸⁷

Student financial aid also helps students stay more focused on their studies by limiting the need to take on additional commitments to meet financial obligations.

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Statistics Canada reported that in 2010, 9 in 10 students worked while attending school.⁸⁸ The average time spent working was 16 hours a week, the equivalent of a two-day distraction from post-secondary studies. As New Brunswick students enter the workforce, they will be impacting industries and will become the province's future leaders. To ensure these students thrive in their futures, we need to support them by investing in their education.

The NBSA currently has two financial aid policies to advocate to the GNB. First, we propose repurposing the [Tuition Tax Credit](#) into upfront, non-repayable, needs-based grants. These grants would: provide students with the means to pay their tuition; be based on financial need; and eliminate the need to wait for tax returns. We also propose the introduction of a New Brunswick Debt Relief Program that would forgive the outstanding New Brunswick portion of the Canada-NB integrated student loan debt, at a maximum rate of 20 percent, per year, for up to five years. Students who work in New Brunswick post-graduation and are actively paying off their debt will be eligible for the Program. The combination of these recommendations will ensure students are getting the support they need throughout their entire post-secondary experience.

Student Financial Aid and the Pandemic

The pandemic has given way to additional financial barriers. Not only have students lost their employment but are also expected to pay the same university fees - if not more - than what they used to pay pre-COVID-19. With cuts to financial aid programs pre-COVID-19, post-secondary students across the province - domestic and international - have expressed how now, more than ever, a lack of aid from the government has made it extremely difficult to fund their online education.

International students face multiple barriers when it comes to accessing post-secondary education in New Brunswick including the high cost of international student tuition. Since tuition is unregulated by the government and based solely on university's discretion, it is often much higher than domestic student tuition. In the 2018-19 academic year, international students in the Maritimes paid an average of 108 percent more than do-

mestic students.⁸⁹ In order for international students to be more inclined to study and stay in New Brunswick, a decrease or cap on international student tuition needs to be put in place. In fact, without international students in New Brunswick, the economy greatly suffers. According to a report done by the New Brunswick Multicultural Council, international students contribute enormously to the GDP of New Brunswick. The estimated 900 international students in New Brunswick in 2018 directly contributed \$75,811,502 to the GDP.⁹⁰

Conclusion

With the pandemic, it is imperative that we show our students that we are there for them and provide them with assistance during their studies. We need to be thinking about how any investment made in the post-secondary education system during the pandemic is going to have a long-lasting impact on our education system in the province. This year, in our advocacy document [Investing in New Brunswick's Future through Post Secondary Education](#), the NBSA is asking the government to eliminate interest in the provincial portion of the student loans since students desperately need relief from this financial burden so they can start reinvesting in our province. We also ask the government of New Brunswick to provide financial assistance to our international students in hopes that they will stay in the province post-graduation and keep continuing to contribute to not only the economy of New Brunswick but also to the culture and community here. Lastly, we call on the government to increase the post-secondary institutions operating grant by a minimum of 3 percent annually, to not only match inflation, but also since the amount of funding universities receive from the government is directly correlated to university fees for students. The NBSA firmly believes in creating a post-secondary education system where any qualified student can attain a high-quality education while enjoying an exceptional quality of life. To do this, it is necessary to provide students with financial assistance during their studies.



ONTARIO UNDERGRADUATE STUDENT ALLIANCE

Targeted Free Tuition: Triumphs and Lessons Learned

WRITTEN BY RYAN TISHCOFF, OUSA RESEARCH AND POLICY ANALYST (2019-21)
WITH CONTRIBUTIONS FROM RYAN SIEG, VICE-PRESIDENT UNIVERSITY AFFAIRS
AT THE ALMA MATER SOCIETY OF QUEEN'S UNIVERSITY AND OUSA STEERING
COMMITTEE MEMBER

Introduction

For the past few years, helping students get the financial support they need has been one of OUSA's top priorities. On an institutional level, our member student associations have advocated for increased work placements and scholarships, and on a provincial level, OUSA has focused on improving the Ontario Student Assistance Plan (OSAP).

OSAP, a collaboration between the provincial and federal government, offers students a mixture of grants and loans to help them afford the cost of attending either college or university. Two of the most notable changes to OSAP over the last decade have been the introduction of the "Targeted Free Tuition" program (TFT) in 2016 and its subsequent removal in 2019. And while TFT had a few weaknesses, we believe it was a positive step toward accomplishing our goal of ensuring that all students have access to post-secondary education in Ontario, regardless of their socioeconomic background. We still believe the provincial government should reinstate this program, and recognizing the gaps the program previously had, we provide a few ways to address these when evaluating financial aid in the future.

“Targeted Free Tuition”

OSAP has undergone significant changes in the last two decades. In the early 2000’s, the program did not offer upfront grants and all aid was in the form of loans. Many low-income students had the desire and the ability to attend post-secondary but felt they would not be able to afford the costs associated with their degree or the high-interest loan payments they would be required to make after graduation. This prompted a shift: in 2005, OSAP added the Ontario Access Grant, Ontario Student Opportunity Grant, Ontario Distance Grant, and several others. Unfortunately, the process of applying for these grants was difficult to understand and restricted the number of students who qualified for funding due to confusing differences in eligibility criteria based on year of study and parental income level.⁹¹

Fast forward to the release of the 2016 provincial budget, where the government at the time overhauled Ontario’s student financial aid system and introduced the “Targeted Free Tuition” program, a major advocacy win for OUSA. Faced with the challenge of improving post-secondary access for low-income students, our student leaders developed a policy solution that would repurpose existing OSAP tax credits into upfront, non-repayable grants to cover tuition for low-income students. After a meeting with officials at Queen’s Park our idea was branded “Targeted Free Tuition” and put in place — a lasting example of what student advocacy can accomplish.

In many respects, TFT was a success. The program led to a significant increase in OSAP applications — 384,000 in 2017, up from 313,000 in 2016 — and more applications from groups who, historically, have been under-represented in post-secondary education.⁹² Applications from Indigenous students grew by 36 percent, and applications from mature students grew by 20 percent.⁹³ The program also resulted in the majority of grants (76 percent) being awarded to students from families earning less than \$50,000 per year.⁹⁴ This is a clear signal that there is an attainment barrier for students from low-income and marginalized groups, and that offering these students the incentive of non-repayable grants will increase their access to post-secondary.

However in 2019, as a part of several cuts to OSAP, the provincial government removed the TFT program, citing concerns over OSAP’s long-term financial sustainability. Consequently, 24,253 less awards were distributed between 2018-19 and 2019-20.⁹⁵ In addition, the system that replaced it reduced grant funding and made students more reliant on loans to pay for their education. This had a negative effect on low-income students in particular.

The implications of the TFT removal were evident among the experiences of our students. In 2020, OUSA administered our biennial student survey, the Ontario Undergraduate Student Survey (OUSS), which captured the effects of the 2019 changes to OSAP and coinciding COVID-19 pandemic. Generally, our results showed that 61 percent of students were concerned about having enough money to complete their education (of which, 47 percent attributed this to the reduced OSAP funding they received) and 49 percent of students who had debt found it “very” burdensome.⁹⁶ However, reports of being “very” concerned with having enough money to complete studies was also more prevalent in low-income students (32.2 percent) compared to non-low-income students (17.3 percent), and significantly more low-income students anticipated their debt to be “very” or “somewhat” burdensome than non-low-income students (60 percent and 33 percent, respectively).⁹⁷ Low-income students face financial barriers that leave them anxious about completing their studies and may be deterring them from applying for post-secondary education. Removing the TFT program, which was geared specifically towards helping low-income students, re-cements these financial barriers and further decreases access to education. With the current emphasis on loans in OSAP, students are extremely concerned about interest accumulation and the amount of debt they must take on to pursue their education. Moving back to the TFT program and emphasizing non-repayable grants will help alleviate this burden and encourage more people to pursue higher education. Post-secondary education can increase upward mobility and have positive economic benefits by creating highly skilled workers, but removing appropriate financial aid instruments makes this more difficult

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for low-income students. Ultimately, removing programs that serve marginalized and underrepresented groups makes it more difficult to achieve a diverse workforce as some willing and qualified students may not choose to pursue higher education due to financial constraints.

While one of the reasons for the cancellation of the pro-

gram was a lack of changes to enrolment numbers at post-secondary institutions, this may not show the full picture. Enrolment numbers at post-secondary institutions are often capped and increases to enrolment require capital investment at institutions to support a larger student body. In order to have witnessed an effect on

Table 1 Distribution of OSAP Grants and Loans Compared to Tuition

	2017-2018 (under TFT)				2020-2021 (after TFT)			
	Grants	Loans	Total	Tuition	Grants	Loans	Total	Tuition
Student 1 in Engineering	\$9,000	\$7,100	\$16,100	\$13,007.62	\$5,800	\$10,100	\$15,900	\$12,782
Student 2 in Sociology	\$8,100	\$7,100	\$15,200	\$6,471.60	\$9,200	\$5,900	\$15,100	\$5,955

Source: OSAP's Aid Calculator (2019) and Estimator (2022), accessed online

enrolment numbers from the 2017 OSAP model, it would have had to be in place for a longer period of time. Focusing solely on enrolment numbers across the sector likely does not show the full benefits experienced by low-income students resulting from the TFT program.

The Future of Financial Aid in Ontario

Despite our recommendation that the provincial government restore TFT, we understand that the program had room for improvement. One of the biggest critiques was that funding wasn't entirely targeted and wasn't tailored to each individual student. To illustrate this, we inputted the information into the OSAP estimator for 2017, only changing the program each time. For reference, in both scenarios the "student" attends McMaster University, is living away for school, entering their 3rd year of a 4-year degree, and has a combined parental income of \$30,000. We've also inputted figures for the 2020-21 academic year, under the same parameters, to compare the distribution of loans to grants outside of the TFT program. The breakdown of funding that each student would have received from OSAP is shown in Table 1.

Under TFT, one would assume that all students would receive enough grants to cover the cost of tuition, but the numbers above tell a different story. In 2017, the sociology student received enough grants to pay their tuition and have \$1,500 left over. If this student is working part-time, with the overages in grants they may not even have to take out any loans. Alternatively, the engineering student wouldn't have received enough grants to cover tuition and would need to access loans in order to pay for tuition, not to mention all the additional costs associated with post-secondary. In reassessing the state of financial aid in Ontario, it isn't enough to simply reinstate the TFT program. There should be significant changes to ensure all students receive enough grants to cover the actual costs of their tuition in order to truly make the financial aid system "targeted." The first step in this process suggests that the Ministry of Colleges and Universities should ensure they are regularly communicating with and pulling updated data from institutions on the real cost of a students' tuition for each individual program. When applying for OSAP, there is a prompt asking what program a student is applying to and the website provides students with an estimate of the tuition costs.

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These costs aren't always accurate to the cost of tuition and does not always reflect the funding that a student needs.

The reinstatement of the TFT program would be very beneficial for many low-income students, but it would benefit from adjustments. By working with students as key stakeholders, the program could be improved to ensure the previous gaps are filled. Through collaboration, we could work towards a program that would be sustainable for years to come while improving access to post-secondary education for low-income students.

Conclusion

The TFT program increased access to post-secondary for many low-income students across the province. Unfortunately, the changes to OSAP made in 2019 mean that students today face similar financial barriers to those experienced by students four years prior. We ask that the provincial government reinstate the TFT program with the improvements we have discussed here. As the COVID-19 pandemic has had serious consequences on many people's finances and exacerbated financial barriers to accessing post-secondary education, the reintroduction of the TFT program would be timely. This program does not alleviate all the barriers financially insecure students face but works towards reducing the barriers they experience which should be a worthwhile investment for the provincial government. With a new academic year around the corner, OUSA and its member institutions will continue to advocate for a financial aid system that equitably supports all students — regardless of socioeconomic background — and their journey throughout higher education.





STUDENTS NOVA SCOTIA

Modernizing Needs-Based Assistance in Nova Scotia

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In Nova Scotia, steadily rising expenses with no corresponding expansion of student supports have increasingly limited the affordability and accessibility of post-secondary education. These barriers have become increasingly pronounced since the pandemic began, with disproportionate impacts upon those already underrepresented within the post-secondary sphere.

Introduction: Contextualizing Student Assistance in Nova Scotia

The role of post-secondary education as a social and economic capital builder cannot be overstated, especially in the wake of the COVID-19 pandemic. The unemployment rate for high school diploma earners in Nova Scotia is 8.8 percent, compared to 5.8 percent and 4 percent for those holding a college or university degree.⁹⁸ The earnings advantage of a bachelor's degree is also significant, increasing earnings by 50.7 percent for men and 70 percent for women.⁹⁹ However, these returns on investment are only realized for those with the resources to access education in the first place.

These earnings and employment advantages are especially critical in Nova Scotia, with the lowest median

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family income in Canada and the highest child poverty rate (nearly 1 in 4) of all Atlantic provinces.¹⁰⁰ In general, Nova Scotia faces above-average poverty rates; however, these impacts are disproportionately felt within Mi'kmaq and Black Nova Scotian communities.

Over the past two years, the pandemic has further exacerbated affordability barriers for students. Youth employment rates saw the greatest decline when the pandemic hit, impacting students' capacity to use savings to finance their education. Indeed, a 2021 report found 55 percent of recent Maritime university graduates' financial situations had changed as a result of the pandemic, with 30 percent using too much - or all - of their savings, and 12 percent taking on additional debt.¹⁰¹ Though employment has nearly returned to pre-pandemic levels, the same report found the proportion of Maritime university graduates unemployed two years after graduation remained higher than the past number of cohorts.

Even as post-secondary education becomes an increasingly critical asset, its associated costs become increasingly prohibitive. Combined with extraneous factors such as inflation and historic vacancy rates in student-dense areas, the cost of living – often the most expensive aspect of post-secondary – continues to rise. Furthermore, many institutions may take advantage of unregulated auxiliary and ancillary fees, pricing students out of on-campus accommodations. While strides have been made to combat these barriers, such as the inclusion of mandatory student fee consultation in the 2019-2024 Memorandum of Understanding, barriers to post-secondary participation and retention persist.

The primary system supporting students financially - and, by extension, the best representation of the resources available to low-income students - is the Nova Scotia Student Financial Assistance Program. Despite providing needs-based assistance - a critical contributor to post-secondary access among low- and middle-income students - weekly maximums have not been updated since 2017. This lack of modernization has led a growing number of students to face unmet need. Similarly, assessment criteria may not be inclusive of a broader understanding of “need,” furthering access bar-

riers among particular demographics.

Tuition, Ancillary Fees, and the Cost of Living

Within the envelope of costs levied upon students, tuition is among the most frequently discussed. Tuition for domestic university students (those eligible for Nova Scotia Student Assistance) is regulated through the MOU between the Nova Scotia government and the Council of University Presidents (CONSUP). Despite provisions within the 2019-2024 MOU that cap tuition at 3 percent, Nova Scotia students continue to face the highest domestic tuition in Canada. Notably, the government provides a yearly tuition bursary of \$1,283 for every full-time resident student to incentivize them to study and stay. However, this non-needs-based aid program does little to bridge the affordability gap for students in need, despite costing the province \$24.8 million annually.

In contrast, institutions have more flexibility in setting auxiliary and ancillary fees. Although the MOU dictates that fee increases cannot exceed increases in the costs of services and goods, it is challenging to access regional comparisons of on- and off-campus accommodation costs. This is particularly problematic in rural regions, where it is customary - and at times, necessary - to live on-campus due to low vacancy in the surrounding town. Over 50 percent of students at St. Francis Xavier University in rural Antigonish live on-campus, where they can expect to pay \$8,805/year; this does not include mandatory meal plan fees.¹⁰²

Students living off-campus face similar costs: as of 2021, the Canadian Mortgage and Housing Corporation placed vacancy rates in Halifax – home to six of Nova Scotia's ten universities – at 1 percent. This rate is even lower than that of cities such as Toronto and Vancouver, who are facing similar housing crunches. As a result, the cost of off-campus housing continues to climb: the average monthly rent for a two-bedroom unit in Halifax is \$1,746.¹⁰³

Despite these pressures, confounded by rising inflation, Student Assistance continues to assess borrowers according to 2017 criteria with weekly maximums capped at \$200/week. This lack of modernization has direct im-

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pacts on students' financial wellbeing; even prior to the pandemic, 17 percent of Nova Scotia university borrowers faced unmet need. The largest current driver of unmet need is housing allowances, which are increasingly out of touch with the realities of housing costs across the province. Since 2017, housing allowances have remained fixed at \$500/month with allocations for living expenses stagnating at \$245/month. Table 2 illustrates how living assessments underfund borrowers, continuing to exacerbate unmet need.

Supporting Black Nova Scotian and Mi'kmaq Learners

While post-secondary education is a strong defense against multi-generational poverty, students require the upfront capital to pursue their studies. The challenges faced by Nova Scotia's demographic groups warrant a tailored approach to providing aid. In particular, Black Nova Scotian and Mi'kmaq youth continue to face additional challenges in post-secondary access. According to the most recently available data, the child poverty

Table 2 Residence, Meal Plan, and Off-Campus Costing Comparisons at Nova Scotia Universities, 2021-22

	Residence Costs	Meals & Utilities	Total Living Costs	Housing & Living Allowance	Deficit
On-Campus, Wolfville <i>Acadia University</i>	Avg. Single ¹⁰⁴ \$7,607/academic year	7-Day Plan ¹⁰⁵ \$4,957.18	\$1570/month	\$745/month	-\$825/month -\$6604/8 months
On-Campus, Halifax <i>Saint Mary's University</i>	Single Room \$7,600/academic year ¹⁰⁶	7-Day All Access \$5,200 ¹⁰⁷	\$1600/month	\$745/month	-\$855/month -\$6840/8 months
Off-Campus, Halifax <i>1-bdrm, South End</i>	\$1,084/month	Groceries/Utilities \$430/month ¹⁰⁸	\$1514/month	\$745/month	-\$781/month -\$6152/8 months
On-Campus, Truro <i>NSSC</i>	\$9100/year ¹⁰⁹	Cost includes 19 meal/week plan.	\$1137/month	\$745/month	-\$392/month -\$1936/8 months

Source: Government of Alberta's Department of Advanced Education (2018)

rate in Nova Scotia Mi'kmaq communities is 75 percent, and is similarly high in Black Nova Scotian communities. North Preston, the oldest and largest Black community in Canada, saw a child poverty rate of 50 percent in 2019.

Given that a strong financial assistance program should provide upfront aid to those who need it most, it is cru-

cial to identify those with highest need and invest in targeted support. Both the Canada Student Grants (CSG) and Nova Scotia Student Grants (NSSG) programs provide non-repayable aid for designated student groups, including those with permanent disabilities and those categorized as high need with dependents. However, targeted support for demographic needs are not high-

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lighted in the current Nova Scotia Student Loan (NSSL) program.

Additionally, while many Nova Scotia universities have developed recruitment strategies to increase enrollment among certain demographics, financial incentives in the form of targeted, non-repayable grants have been under-explored. On the federal level, funding to the Post-Secondary Student Support Program (PSSSP) has been capped for the past two decades, despite consistent population growth among eligible youth.

Potential Student Financial Assistance Reforms

Financial assistance program modernization is critical to addressing affordability of education for Nova Scotia students, and requires a multi-step approach. First, students facing unmet need require greater weekly assistance; increasing the living allowance alone will not help those that have already reached the funding cap. This deficit is further compounded by the fact that borrowers are being assessed by 2017 criteria, despite the impacts of the pandemic and dramatic changes to the housing and fee landscape.

Increasing weekly allowances from \$200 to \$250 and living allowances from \$750 to \$900 would reduce unmet need, providing relief to borrowers who are unfairly assessed against outdated criteria. This ambitious reform would provide funding to over 11,000 Nova Scotia borrowers, essentially eliminating unmet need. Funding for this increase (at an estimated cost of \$9 million annually) could be reallocated from the aforementioned Nova Scotia Tuition Bursary – a non-needs-based grant.

Finally, in supporting post-secondary participation among Indigenous youth, Mi'kmaq students should not have to apply for loans as a funding source. While the PSSSP is a national program, many Nova Scotia-based Mi'kmaq students experience funding delays or do not receive funding at all. StudentsNS has urged the Province of Nova Scotia and our federal colleagues to reform PSSSP at the national level, ensuring Mi'kmaq students have equitable access to post-secondary. Similarly, targeted provincial funding for Mi'kmaq and Black Nova Scotian students is a vital measure in addressing sys-

temic gaps in educational access.





UNIVERSITY OF PRINCE EDWARD ISLAND STUDENT UNION

Unaffordable and Inaccessible: The Case for Enhanced Student Financial Aid in PEI

WRITTEN BY MAGGIE LECLAIR, VICE PRESIDENT ACADEMIC AND EXTERNAL

The financial situation experienced by a prospective student is easily the most tangible barrier to overcome in accessing post-secondary education in Canada.¹⁰⁴ This statement is especially true in Prince Edward Island (PEI), where the cost of undergraduate tuition at the University of Prince Edward Island (UPEI) increased by a staggering 23 percent between 2013 to 2021.¹⁰⁵ This significant increase has severely hindered equal access to post-secondary education for low- and middle-income families. Student advocates have been pushing the Government of Prince Edward Island to better finance post-secondary studies with upfront and non-repayable grants. While there have been significant improvements in the accessibility of student financial aid in PEI over recent years. Advocacy efforts to secure equitable distributions of funding remain ongoing.

When discussing student financial aid, it is crucial to examine the average debt accumulated by students throughout their post-secondary education. In 2018, the average Canadian university student graduated with roughly \$13,925 in debt.¹⁰⁶ However, survey results

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from the UPEI Student Union (UPEISU) indicate that the average university student debt for the same year was \$22,264 – 60 percent above the national average.¹⁰⁷ Furthermore, results from the National Graduates Survey in 2018 indicated that students living in Atlantic Canada took much longer to repay their debt compared with students living in other parts of the country.¹⁰⁸ Not only are UPEI students graduating with larger amounts of debt, but they are also at a further disadvantage if they decide to reside within Atlantic Canada, which is a likely outcome. A study by the Maritime Provinces Higher Education Commission (MPHEC) in 2016 showed that 60 percent of PEI residents graduating from UPEI were living in the province two years after graduation, a retention percentage higher than each of the other Maritime provinces.¹⁰⁹ Therefore, higher amounts of debt in tandem with continued residence in the Atlantic provinces creates the perfect storm for unaffordability of post-secondary education in PEI. The aforementioned data found by the UPEISU and MPHEC is extremely disheartening; the Government of Prince Edward Island must take action to ensure student access to post-secondary education through a robust student financial aid system in the form of upfront, non-repayable, needs-based grants that are accessible at all levels of study.

Up until 2018, student financial aid in PEI was distributed in three forms: the George Coles Bursary, the Island Student Awards, and the George Coles Graduate Scholarship. The George Coles Bursary provided first-year, first-time post-secondary Island students with \$2,200. The Island Student Awards provided students with \$400 and \$600 in their second and third years of study, respectively. In their fourth year, students would receive either a \$2,000 George Coles Graduate Scholarship if they were to graduate, or \$600 in Island Student Awards followed by \$1,400 upon graduation.¹¹⁰ While the financial aid was appreciated by Island students, this approach failed to account for students' economic status and the barriers that low-income students face, thus rendering the approach ineffective, inequitable, and lacking the promotion of post-secondary education accessibility.

To address the evident shortcomings in student financial aid for low- and middle-income students, the UPEISU advocated for a needs-based grant system that would ensure readily available, upfront, non-repayable financial aid to those who need it most, thus allowing any student the opportunity to further their education without accumulating an insurmountable debt. Fortunately, in 2018, after four long years of ongoing advocacy for UPEI students, the provincial government introduced a new financial aid model called the Island Advantage Bursary (IAB). The IAB provided increased investments in student financial aid through the form of non-repayable grants. The George Coles Bursary was increased to \$2,200 for students in their first three years of study, with an additional \$2,200 upon graduation through the George Coles Graduate Scholarship.¹¹¹ Most notable, however, was the implementation of the Island Advantage: Low and Middle Income Needs-based Bursary. This new bursary is accessed on a sliding scale based on each student's assessed need, providing a maximum of \$5,885 in upfront and non-repayable grants annually, with a fixed tuition cap when combined with the George Coles Bursary and Canada Student Grants for Full-Time Students.¹¹² Following the implementation of this new model, 1,000 low- and middle-income students were able to fully cover their post-secondary tuition.¹¹³

While the IAB has been a monumental improvement to student financial aid in PEI, there continues to be unnecessary barriers in the accessibility of this aid, specifically in how need is assessed. The calculation for this considers expected financial contributions from parents, which is an extremely unfair assessment methodology for three reasons. Firstly, not all parents value post-secondary education and are willing to invest in it. Secondly, not all parents consider their children to be dependents when they begin university and are willing to offer financial support. Finally, not all parents have the financial capacity to invest in their children's post-secondary education. In fact, a study released in 2016 by Statistics Canada revealed that the average PEI household contributed less than 1 percent of total household expenditures toward tuition.¹¹⁴ Furthermore, a 2018 study showed that 1,397 students were assessed by the province to receive pa-

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rental investments greater than \$1,000 toward their education. However, only 583 of the 1,397 students received parental contributions.¹¹⁵ Needless to say, the evaluation system of the province excessively fails in predicting realistic parental contribution to post-secondary costs, thus rendering many students unable to finance their education. In order to ensure student financial aid is acquired by those who require it the most, it is essential that student need levels are being assessed accurately. To solve this, the UPEISU has and continues to advocate for the exemption of parental income as an asset in student loan assessments.

Another significant disadvantage felt by UPEI students is that the financial aid currently available is not accessible for all levels of post-secondary studies. That is, student financial aid in the form of the IAB is restricted to students pursuing a first degree and enrolled in a post-secondary institution for the first time. However, UPEI has seen a 6.7 percent increase in graduate student registration between 2020 to 2021 alone. UPEI is now home to 512 graduate students, a number expected to double by the year 2023, who are unable to access the IAB and other dedicated grants throughout their studies.¹¹⁶ PEI must follow the lead of other provinces that have graduate student research grants which provide funding to students enrolled in thesis-based graduate studies. For example, New Brunswick offers the NB Graduate Scholarship with a monetary value between \$4,000 and \$7,000 per year for eligible graduate students.¹¹⁷ Upon successful implementation of a similar model at UPEI, the province would witness increased research and innovation, while also ensuring graduate students can access the financial support required for their education.

Student financial aid, especially in the form of upfront grants, is an integral part of creating an affordable and equitable post-secondary education system not solely in PEI, but across Canada. The UPEISU recognizes that financial barriers are the most prevalent and significant challenge in accessing post-secondary education. The organization is continually striving to develop new strategies and advocate for solutions to reduce barriers to quality education.



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