



University Students' Council Standing Policy
Student Financial Aid Policy Paper

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Land Acknowledgement

The University of Western Ontario is located on the traditional territories of the Anishinaabeg, Haudenosaunee, Lunaapeewak and Attawandaron peoples, who have long-standing relationships to the land and region of southwestern Ontario and the City of London. The local First Nation communities of this area include Chippewas of the Thames First Nation, Oneida Nation of the Thames, and Munsee Delaware Nation. In the region, there are eleven First Nation communities and a growing Indigenous urban population. Western University values the significant historical and contemporary contributions of local and regional First Nations and all of the Original peoples of Turtle Island (North America).

Executive Summary

This student financial aid policy paper was written at the request of the 2020-2021 Students' Council. This paper is intended to give comprehensive recommendations about post-secondary student financial aid for Western University, Government of Ontario and the Government of Canada. The authors of this paper thought it was important to note that though this paper was created during the COVID-19 pandemic, the principles, concerns and recommendations outlined throughout the paper are relevant to students at all times. COVID-19 has exacerbated many of the concerns listed in this paper, making the need for affordable post-secondary education as relevant as ever. It should also be noted that affiliate campuses at Western have separate processes for student financial aid. Though the USC does not advocate to affiliate administration, we are always here to assist affiliate students with their academic advocacy.

Key Terms

Scholarship: A non-repayable financial award given to students based on academic achievement or extracurricular and community involvement.

Bursary : A non-repayable financial award given to students based on financial need. Some specific bursaries are also dependent upon a students' academic achievement or extracurricular and community involvement.

Work Study: Provides students with part-time employment on the university campus based on financial need.

OSAP: The Ontario Student Assistance Program (OSAP) is a financial assistance program, based on a mix of loans and grants, that helps students pay for post-secondary education.

Eligible OSAP costs include: "tuition, books, equipment and supplies, compulsory student fees charged by a school, living expenses (full-time students only), child care (for students with children)."¹

CSL/CSG: Canada Student Grants and Loans is the federal government's financial assistance program, based on a mix of loans and grants, that helps students pay for post-secondary education. Canada Student Grants and Loans is administered through OSAP for Ontario students.

Student Financial Aid: A mix of loans, grants and scholarships that are provided by government programs, academic institutions and/or private donors, to either incoming or current post-secondary students.

BIPOC: Black, Indigenous and people of colour.

¹ "Learn about OSAP," Government of Ontario, November 20, 2020, <https://www.ontario.ca/page/learn-about-osap>.

Western University

Western University Financial Aid Benchmarks

Principle: Qualified students who cannot afford to attend post-secondary education should be eligible for student financial aid.

Concern: Western using OSAP as a benchmark for financial aid qualifications is a barrier to students accessing aid, as the metrics OSAP uses of expected personal and parental income are not reflective of students' entire financial situation.

Concern: Using OSAP as a benchmark also excludes international students from receiving student financial aid, as they often do not qualify for the government program.

Recommendation: Western University should explore benchmarks other than OSAP for assessing student financial need.

OSAP eligibility has changed drastically twice in the last 5 years.² However, Western has continued to use OSAP as a benchmark for financial aid qualifications. Students are unable to plan for the financial burden associated with post-secondary education as the use of expected personal and parental incomes within OSAP's metrics OSAP is not reflective of students' entire financial situation. In addition, using OSAP as a benchmark also excludes international students from receiving student financial aid, as they often do not qualify for the government program. Therefore, Western's reliance upon OSAP funding calculations fails to effectively decrease barriers associated with post-secondary education. Relying upon OSAP calculations hinders Western University's ability to attract "the world's brightest minds."³ Introducing more reflective financial aid benchmarks will ensure that qualified students who cannot afford to attend post-secondary education are eligible for student financial aid. For these reasons, Western University should explore benchmarks other than OSAP for assessing student financial need.

² Stephanie Bertolo, Matthew Gerrits, Connor Plante, Tasneem Warwani, "Student Financial Aid," *Ontario Undergraduate Student Alliance*, Last modified Spring 2019, https://d3n8a8pro7vhmx.cloudfront.net/ousa/pages/37/attachments/original/1553696178/Student_Financial_Aid_document.pdf?1553696178

³ Office of the President, "Achieving Excellence," Western University, 2021, https://president.uwo.ca/strategic_planning/index.html

Bursaries (Western Guarantee)

Principle: Students should not graduate post-secondary with insurmountable debt.

Principle: International students deserve to have equitable access to post-secondary education.

Principle: Two-Spirit and LGBTQ+ students deserve to have equitable access to post-secondary education.

Concern: Students should not be expected to use all of their savings towards their education.

Concern: According to the 2018-2019 exit survey, there are still Western students graduating with over \$100,000 in debt.⁴

Concern: The pandemic has exacerbated the known financial strain Western students and their families are experiencing.

Concern: International students pay higher rates for tuition in Ontario.

Concern: Two-Spirit and LGBTQ+ students face additional barriers in accessing post-secondary education.

Recommendation: Western University should reinstate the 'Western Access Guarantee' that no qualified student would be unable to attend Western and no Western student would be required to withdraw from an academic program for lack of access to adequate financial resources

Recommendation: Western University should aim to increase the amount of bursaries available to students.

Recommendation: The Provost and Vice-Provost, Academic Programs in collaboration with the University Students' Council should develop and put forward a Policy on Student Financial Support to the Senate Committee of Academic Policy and Awards outlining the allocation of funds to support Western's commitment to accessible education.

Recommendation: Western University should increase the number and value of bursaries for international students.

Recommendation: Western University should create a bursary for Two-Spirit and LGBTQ+ students.

Western students face substantial financial barriers to entering and completing a university degree. For example, according to the 2018-2019 exit survey, there are still Western students graduating with over \$100,000 in debt.⁵ The impacts of high post-secondary education debt are significant, as student debt "contributed to 1 in 6 insolvencies" in Ontario in 2018.⁶ As a result, students are expected to deplete their savings, as well as commit to tens of thousands of dollars of, at times, insurmountable debt to complete a university degree. Despite the tremendous costs associated with post-secondary education, over 50% of Canadians between 25 and 64 have

⁴ University Students' Council, "University Students' Council General Exit Survey 2018-2019," 2019.

⁵ Ibid.

⁶ Hoyes & Michalos, "Student Debt Crisis- A generation Buried in Debt," date accessed January 2, 2021, <https://www.hoyes.com/press/joe-debtor/the-student-debtor/>

post-secondary qualifications.⁷ As a result, post-secondary education has emerged as a prerequisite for entering the majority of disciplines.⁸

However, without adequate financial aid funding, students are unable to complete their studies, as debt aversion serves as one of the key reasons people do not pursue post-secondary education.⁹ Therefore, Western University should aim to increase the amount of bursaries available to students as it will make post-secondary education more accessible for low-income students. In addition, Western University should reinstate the 'Western Access Guarantee' that no qualified student would be unable to attend Western and no Western student would be required to withdraw from an academic program for lack of access to adequate financial resources.

In addition, international students play a pivotal role within the Western student community. However, international students are facing rising and unstable tuition fees, without equitable access to financial aid. For example, between 2016 and 2020 Western University international student tuition increased between 29 percent and 57 percent, depending on the program.¹⁰ As stated in Western University's International Action Plan, Western University aspires to build a university community with "high levels of cross-cultural competence and intercultural understanding and empathy."¹¹ Nevertheless, without equitable access to financial aid, international students will not be able to attend and/or graduate from Western University due to the insurmountable financial barriers. The Western University student experience is strengthened when there is a growing and supported international student community. Therefore, Western University should increase the number and value of bursaries for international students, in order to ensure that international students have equitable access to post-secondary education.

Two-Spirit and LGBTQ+ students face additional barriers in accessing post-secondary education. Two-Spirit and LGBTQ+ individuals "are especially susceptible to socioeconomic disadvantages."¹² For instance, the Canadian Mental Health Association found that "bisexual

⁷ Statistics Canada, "Education in Canada: Key results from the 2016 Census," Government of Canada, November 29, 2017, <https://www150.statcan.gc.ca/n1/daily-quotidien/171129/dq171129a-eng.htm>

⁸ Universities Canada, "80% of Top Jobs Require a University Degree," date accessed January 7th, 2021, <https://www.univcan.ca/facts-and-stats/stats/80-top-jobs-require-university-degree/>.

⁹ Canadian Federation of Students, "Student Debt in Canada: Educations Shouldn't be a Debt Sentence," Spring 2015, <https://cfs-fcee.ca/wp-content/uploads/2018/10/Factsheet-2015-05-Student-Debt-EN.pdf>

¹⁰ University Students' Council, "USC Report On Tuition — Statistics Canada 2020 Data Summary," University Students' Council, 2020, https://doc-0c-40-docs.googleusercontent.com/docs/securesc/p5dhn7jmtidqrak6risv43oatm2afv8p/6igu8e589t8rmn4jruihk47fccg0klh5/1612720650000/07873188664847124953/03447637478844619786/1ZwAhmqWqDjRzaFvUNA5uwEpkLmX_Mzgg?e=download&authuser=2 .

¹¹ Western University, "International Action Plan: 2014-2019," <https://international.uwo.ca/pdf/International%20Strategy%202014-2019.pdf>

¹² American Psychological Association, "Lesbian, Gay, Bisexual and Transgender Persons & Socioeconomic Status," Date accessed Jan. 25th, 2020, <https://www.apa.org/pi/ses/resources/publications/lgbt>

and trans people are over-represented among low-income Canadians.”¹³ Therefore, Two-Spirit and LGBTQ+ individuals are “more vulnerable to conditions of poverty,”¹⁴ which negatively impacts Two-Spirit and LGBTQ+ individuals' access to post-secondary education. Two-Spirit and LGBTQ+ students deserve to have equitable access to post-secondary education. Therefore, Western University should create a bursary for Two-Spirit and LGBTQ+ students, in order to decrease the financial barriers that many Two-Spirit and LGBTQ+ individuals face when accessing post-secondary education.

Lastly, the COVID-19 pandemic has exacerbated the known financial strain Western students and their families are experiencing. Many students and parents have lost their sources of employment, yet the costs associated with post-secondary education have remained unchanged. The pandemic will have short and long-term impacts on students. In the short-term, the alarmingly low employment rate amongst students aged 20 to 24, is causing significant concern amongst students regarding payments for tuition and books, as well as necessary living expenses, such as groceries and rent.¹⁵ In the long-term, current and incoming students face uncertain financial and professional futures. A key mechanism for decreasing the financial burden associated with post-secondary education is through bursary programs. Therefore, the Provost and Vice-Provost, Academic Programs in collaboration with the University Students' Council should develop and put forward a Policy on Student Financial Support to the Senate Committee of Academic Policy and Awards outlining the allocation of funds to support Western's commitment to accessible education.

Work Study

Principle: Savings should not be taken into account when calculating student financial aid.

Principle: Financial barriers should not prevent any student who is willing or able from pursuing post-secondary education.

Principle: Work study should be related to a students' field of study.

Principle: Students participating in work study bring valuable skills and perspectives to their work.

Concern: Students are often rejected from work study opportunities because of their savings. This is an issue as students should be able to save for retirement young and not have it impact their ability to access PSE.

Concern: Students who access work study are often assigned jobs unrelated to their educational pursuits.

¹³ Canadian Mental Health Association, “Lesbian, Gay, Bisexual, Trans & Queer identified People and Mental Health,” Date accessed Jan. 25th, 2020, <https://ontario.cmha.ca/documents/lesbian-gay-bisexual-trans-queer-identified-people-and-mental-health/>

¹⁴ American Psychological Association, “Lesbian, Gay, Bisexual and Transgender Persons & Socioeconomic Status,” Date accessed Jan. 25th, 2020, <https://www.apa.org/pi/ses/resources/publications/lgbt>

¹⁵ Statistics Canada, “Impacts of the COVID-19 Pandemic on Postsecondary Students,” Government of Canada, May 12, 2020, <https://www150.statcan.gc.ca/n1/daily-quotidien/200512/dq200512a-eng.htm>.

Concern: Students participating in work study currently get paid minimum wage despite bringing valuable skills and experience to the position.

Recommendation: Western University should develop a breadth of work-study opportunities that align to a student's field of study, with a specific focus in non-STEM faculties.

Recommendation: Western University should ensure that all work study opportunities provide meaningful work-study opportunities that reasonably contribute to the student's educational and/or personal growth and success.

Recommendation: Western University should develop a promotional campaign to raise awareness of work study opportunities.

Recommendation: Wherever possible, Western University should compensate students at an hourly rate above minimum wage.

Recommendation: Western University should remove the requirement for students to declare their assets and savings in order to access work study.

Work study is a way for students who are in financial need to gain work experience while completing part-time work. The objective of these programs is to give students with financial need a regular source of income and to offer training and work experience that will further their studies and assist university faculty and staff. Work study has created many meaningful work opportunities for students, with opportunities for paid undergraduate research and networking with professors being highlights of this program.

The current system of work-study at Western is valued but poses several barriers to students who have difficulties accessing the program. Stories of students who have other forms of student financial aid but are denied for work study are common, as OSAP, assets, and savings can alter the way in which work study eligibility is determined therefore limiting access to this valuable form of student financial aid.

Firstly, students are asked to declare their assets when applying to work study. This means that students who own a car would have this asset work against them when accessing work study. Furthermore, students are required to declare their savings when applying for work study. This causes an issue, as a student's savings for retirement, rent payments through the semester or future educational endeavours should not be the reason a student does not qualify for work study. These factors can augment the financial picture that Western sees of students and therefore should be removed to ensure that every student who is in need qualifies for student financial aid.

It is important that all forms of work study provide meaningful opportunities for students. Many students report positive experiences from Western's work study program, however, there are several students who have been placed in poor working environments. Stories of students working in residence cafeterias serving other students are just one of many examples as to how work-study placements can perpetuate existing stigmas between students who receive financial assistance, and those who do not. This is especially important for students who are in

non-STEM faculties, as there are often less opportunities for research in a laboratory and other forms of traditional work study. Western University should remove these work options and ensure that all work study opportunities provide meaningful experiences that reasonably contribute to the student's educational and/or personal growth and success.

It is important that the work that students do is recognized as valuable and skilled labour. Many of the jobs that students complete for their work study require skills and expertise that go above and beyond what is normally required for minimum wage jobs. To recognize this experience, students who participate in work study should be paid above minimum wage to ensure they are adequately compensated for the skills they bring to the table.

For all of the reasons identified above, work study continues to be a valuable program that allows students to supplement their expenses with on campus work experience. To ensure that students are aware of the program and are able to use it to the fullest extent, Western University should develop a promotional campaign to raise awareness of work study opportunities. This will hopefully create a greater usage of the program and bolster student financial aid at Western.

Scholarships

Principle: All qualified and willing students should have access to post-secondary education.

Principle: Students should be rewarded for improvement within their programs.

Principle: All qualified and willing students should have access to post-secondary education.

Concern: BIPOC students face unique and specific barriers in their access to higher education.

Concern: Many scholarships are given to students as they enter Western.

Recommendation: Western University should create targeted entrance scholarships and mid-stream multi-year scholarships for BIPOC students.

Recommendation: Western University should develop a mid-stream multi-year scholarship program to financially incentivize the growth of students within degrees.

Western's entrance scholarships reward incoming students for their high school achievements. However, many students improve academically throughout their university career without similar opportunities for scholarships. In particular, many students see a "15-20 percentage point" decline in their average in the first year of university.¹⁶ However, despite the initial academic dip in students' averages, many students progress academically as they develop better study habits and better equate themselves with the existing academic support. As a result of this adjustment, many students lose their initial entrance scholarships, as seen through the 21% entrance scholarship retention rate at McMaster.¹⁷ Therefore, financial aid programs should reward students for high achievement prior to university, as well as reward students for improvement within their programs. Increasing mid-stream multi-year scholarships will reward academic growth throughout students' post-secondary careers. For this reason, Western University should develop a mid-stream multi-year scholarship program to financially incentivize the growth of students within degrees.

Furthermore, BIPOC students face unique and specific barriers in their pursuit of higher education, as well as throughout their university experience. Whether it is prior to entering post-secondary education,¹⁸ or throughout post-secondary education,¹⁹ BIPOC students face systematic barriers to academic and professional success that can adversely impact an individuals' academic, mental, physical and social well-being. Targeted BIPOC financial aid ensures that Western University decreases financial barriers for BIPOC students, as all qualified

¹⁶ Bill Anderson, "What Happens to Grades," A Professor in Waterloo Engineering, September 5th, 2016, <https://profbillanderson.com/2016/09/05/what-happens-to-grades/>.

¹⁷ Carson Jerema, "Your Grades Will Drop," Macleans, July 8th, 2010, <https://www.macleans.ca/education/uniancollege/your-grades-will-drop/>.

¹⁸ Tana Turner, "Teacher Diversity Gap," Turner Consulting Group, October 30, 2014, <https://www.turnerconsultinggroup.ca/blog-tana-turner/teacher-diversity-gap>

¹⁹ Jason Murugesu, "Universities are Failing to Address Racism on Campus," Times Higher Education, October 1, 2020, <https://www.timeshighereducation.com/features/universities-are-failing-address-racism-campus>

and willing students should have access to post-secondary education. In particular, Western University should utilize targeted BIPOC scholarships in the recruitment and retention of BIPOC students. Therefore, Western University should create targeted entrance scholarships and mid-stream multi-year scholarships for BIPOC students.

Information and Accessibility of Financial Aid

Principle: Access to information about student financial aid should be available for all students.

Principle: All scholarships and bursaries that are available to Western students should be distributed.

Concern: Many scholarships and bursaries that are offered go unused every year.

Concern: Information about student financial aid can be difficult to access.

Concern: Students have difficulties accessing student financial aid advisors.

Recommendation: Western University should provide students with an up-to-date, easily accessible and user-friendly scholarship and bursary platform that quickly matches students with relevant financial aid support.

Recommendation: Western University should increase the amount of student financial aid advisors available to students.

Recommendation: Western University should automatically consider students for all scholarship opportunities.

Recommendation: Western University should create a centralized online database of scholarships offered.

Access to financial aid decreases barriers to post-secondary education; however, information about student financial aid can be difficult to access. Western's current financial aid platform is out of date and inaccessible for students. For instance, Western students indicate that the current platform includes outdated information and submission processes, it does not adequately match students to relevant financial aid and the layout of the website is not user-friendly. The inaccessibility of Western's financial aid programs is concerning as access to information about student financial aid should be available for all students. Many of the other U6 schools, such as the University of Toronto and McMaster, have recently introduced new financial aid accessibility platforms. For instance, McMaster recently introduced a centralized application process through their AwardSpring program.²⁰ Rather than submitting numerous written applications for scholarships and bursaries, students submit one common application. The program automatically includes students in scholarships and bursaries that are relevant to their application, as well as outlines any other financial aid opportunities that require additional documentation. Western students would benefit from a similar program as it would streamline financial aid for students and ensure that students are taking advantage of the funding opportunities that are available to students. Therefore, Western University should provide students with an up-to-date and centralized online scholarship and bursary platform that quickly matches students with relevant financial aid support.

²⁰ Office of the Registrar, "Scholarships and Bursaries," University of Waterloo, Date accessed December 27th, 2020, <https://registrar.mcmaster.ca/aid-awards/scholarships-and-bursaries/#tab-3>

Furthermore, many students lose out on financial aid due to the difficulty navigating Western's complex financial aid programs. Given the inaccessibility of Western's financial aid programs, Western students would benefit from increased access to financial aid advisors to ensure that no Western student slips through the cracks. For instance, all students at the University of British Columbia have an Enrollment Services Advisor, who meets with students to help students navigate through their financial aid options.²¹ Therefore, Western University should increase the amount of student financial aid advisors available to students as it will ensure that all students have support when navigating through Western's financial aid programs.

Additionally, many scholarships that are offered through Western's financial aid programs go unused every year. Donors provide thousands of dollars to Western University to ensure that high achieving students are rewarded for their academic excellence; however, when funds are not distributed it negatively serves the Western's donor community, as well as eligible students. It is integral that all scholarships that are available to Western students are distributed, especially given the tremendous financial barriers known to face students. Therefore, Western University should automatically consider students for all scholarship opportunities.

²¹ The University of British Columbia, "Enrollment Services Advisors," UBC, Date accessed January 12, 2021, <https://students.ubc.ca/about-student-services/enrolment-services-advisors>

Government Student Financial Aid

Expected Contributions

Principle: Families should not be unreasonably burdened by the cost of post-secondary education.

Principle: The assessment of individual, spousal, and familial financial contributions to post-secondary education should take into consideration the context of an individual's situation.

Concern: The 2019 OSAP changes place an additional financial strain on students, who are now expected to have their parents or guardians support their education for six years after they graduate high school.

Concern: The current government financial aid applications do not factor debt into spousal, parental, and individual expected contributions.

Concern: The current government financial aid applications do not take into account the complex structures and situations of many families.

Recommendation: The provincial and federal government should eliminate parental and spousal expected income contributions in the calculation of student financial aid.

Recommendation: The provincial government should, similar to most other Canadian provinces, define financially independent students as those who have been out of secondary school for four years.

Recommendation: The provincial government should redevelop the calculation of expected parental, spousal, and individual contributions to factor in current household debt.

Recommendation: The provincial government should increase grants to students whose families have a low disposable income, to account for greater savings and less accumulation of debt.

One out of every two families with a child in university are worried about whether they will be able to afford to support their child in their studies.²² Even as students take on additional forms of paid employment, one-third of parents are being forced to take on additional hours and/or an additional job to financially support their children to achieve a post-secondary degree.²³ Therefore, families are unreasonably burdened by the cost of post-secondary education. In a national survey, 33% of parents are forced to utilize their retirement savings to help support their children attend post-secondary education.²⁴ As a result, both parents and students are faced with tremendous financial strain due to post-secondary education. For this reason, the provincial and federal governments should eliminate parental and spousal expected income contributions in the calculation of student financial aid.

²² HSBC, The Value of Education: The Price of Success Canada Factsheet (London: HSBC Holdings plc, 2018), 7.

²³ Ibid., 4.

²⁴ Canadian Alliance of Student Associations, "Backgrounder: Parental Views on Post-Secondary Education," Canadian Alliance of Student Associations, 2014.

Ontario families are not homogeneous. OSAP calculations should reflect the diversity and complexity across familial situations. Therefore, the assessment of individual, spousal, and familial financial contributions to post-secondary education should take into consideration the context of an individual's situation. In the majority of cases, OSAP calculations are built upon the assumption that parents financially contribute to a students' post-secondary education, yet many parents are not able to financially contribute to the degree. Despite the significant expectation that is placed on parental contributions, over 55% of young adults in Ontario (aged 20-34) do not live with their parents.²⁵ 63% of students indicated that they "paid for post-secondary education using their own savings," with numerous students commenting that "their parents did not have the means to or did not want to pay for their education."²⁶ As a result, there is concern amongst Ontarians that the current OSAP financial aid applications do not take into account the complex structures and situations of many families and fails to factor debt into spousal, parental, and individual expected contributions. For this reason, the provincial government should redevelop the calculation of expected parental, spousal, and individual contributions to factor in current household debt. In addition, the provincial government should increase grants to students whose families have a low disposable income, to account for greater savings and less accumulation of debt.

In addition, the 2019 OSAP changes place an additional financial strain on students. Students are now expected to have their parents or guardians support their education for six years after they graduate high school. In Ontario, as opposed to most other Canadian provinces, parents are expected to continue to contribute and further decimate their short and long term savings for six years. In many cases, parents may cease to financially support their children in post-secondary education past four years, yet the current OSAP calculations fail to take the real-life familial situations into context. Therefore, the provincial government should, similar to most other Canadian provinces, define financially independent students as those who have been out of secondary school for four years.

²⁵ Statistics Canada, "Young adults living with their parents in Canada in 2016," Government of Canada, August 2, 2019, <https://www12.statcan.gc.ca/census-recensement/2016/as-sa/98-200-x/2016008/98-200-x2016008-eng.cfm>.

²⁶ Stephanie Bertolo, Matthew Gerrits, Connor Plante, Tasneem Warwani, "Student Financial Aid," *Ontario Undergraduate Student Alliance*, Last modified Spring 2019, https://d3n8a8pro7vhmx.cloudfront.net/ousa/pages/37/attachments/original/1553696178/Student_Financial_Aid_document.pdf?1553696178

Eligibility

Principle: Students who are estranged from their families/parents often have additional financial burdens.

Principle: The cost of post-secondary education is increased significantly by required accreditation fees associated with undergraduate degrees.

Principle: Similar to full-time students, part-time students face significant financial barriers to post-secondary education.

Principle: Refugees and permanent residents in Canada deserve to be supported in their access of post-secondary education.

Principle: Students should have costs associated with their degree, including co-op costs, accounted for in their student financial aid calculations.

Concern: Students who are estranged from their families/parents often have a hard time applying for student financial aid.

Concern: Undergraduate accreditation fees are a required component of many undergraduate programs, yet are not included within financial aid formulas.

Concern: Part-time students are not able to access financial aid support in order to decrease barriers to post-secondary education.

Concern: Refugees and permanent residents in Canada do not have access to government-assisted student financial aid.

Concern: Many students incur additional costs through co-op placement that is not accounted for in student financial assistance.

Recommendation: The Ministry of Colleges and Universities (MCU) should modify the OSAP appeals process to allow students who are not receiving financial aid from their families/parents to be eligible for more grants and loans, due to families being estranged or otherwise.

Recommendation: The Ministry of Colleges and Universities (MCU) should modify the financial aid formula to consider accreditation fees usually incurred in students' undergraduate studies.

Recommendation: The provincial and federal government should modify the financial aid program to provide part-time students enrolled in degree programs with financial aid that factors in the costs of tuition, travel, and living.

Recommendation: The provincial government should ensure that refugees or permanent residents in Canada are always treated the same as Canadian citizens in terms of OSAP eligibility.

Recommendation: The provincial and federal government should ensure that student financial aid funding formulas account for the cost of co-op program fees and provides adequate financial aid for co-op students.

OSAP funding makes post-secondary education more accessible when students are able to access the funding. A large barrier to accessing OSAP funding is its eligibility constraints. For

example, similar to full-time students, part-time students face significant financial barriers to post-secondary education. In 2019, approximately one-fifth of post-secondary students in Canada were part-time.²⁷ Nevertheless, part-time students are not able to access financial aid support in order to decrease barriers to post-secondary education. The exclusion of part-time students within OSAP funding calculations fails to acknowledge that many part-time students have significant prior financial responsibilities that would be unattainable with full-time studies, are responsible for a dependent(s), such as children, and/or are currently in full-time employment. In particular, part-time students are more likely to be “mature students; (2) managing a disability; (3) coming from rural areas; or (4) coming from lower-income families.”²⁸ Therefore, expanding OSAP eligibility to include part-time students decreases financial barriers to traditionally marginalized communities to enter post-secondary education. For these reasons, the provincial and federal government should modify the financial aid program to provide part-time students enrolled in degree programs with financial aid that factors in the costs of tuition, travel, and living.

In addition to high costs of tuition, the cost of post-secondary education is increased significantly by required accreditation fees associated with undergraduate degrees. Many undergraduate and professional programs require additional accreditation fees, on top of the high tuition rates. For example, accreditation fees can reach upwards of \$2,450,²⁹ yet they are not currently included within financial aid formulas. Therefore, many students face additional required costs that further decrease the accessibility of post-secondary education. Consequently, the Ministry of Colleges and Universities (MCU) should modify the financial aid formula to consider accreditation fees usually incurred in students' undergraduate studies.

Similarly, many students incur additional costs through co-op placement that are not accounted for in student financial assistance. Whether it is through application fees and program fees, or the indirect costs associated with co-op placements, including moving expenses, rent, groceries, etc., the exclusion of required co-op costs disadvantages many students, including low-income students that rely upon OSAP funding to higher education. Students should have costs associated with their degree, including co-op costs, accounted for in their student financial aid calculations. Therefore, the provincial and federal government should ensure that student financial aid funding formulas account for the cost of co-op program fees and provide adequate financial aid for co-op students.

Currently, refugees and permanent residents in Canada do not have access to government-assisted student financial aid. Refugees and permanent residents in Canada enhance post-secondary education and contribute to the Canadian economy. Therefore,

²⁷ Usher, A., *The State of Postsecondary Education in Canada, 2020*. Toronto: Higher Education Strategy Associates, 2019, p. 13.

²⁸ Stephanie Bertolo, Matthew Gerrits, Connor Plante, Tasneem Warwani, “Student Financial Aid,” *Ontario Undergraduate Student Alliance*, Last modified Spring 2019, https://d3n8a8pro7vhmx.cloudfront.net/ousa/pages/37/attachments/original/1553696178/Student_Financial_Aid_document.pdf?1553696178

²⁹ The National Dental Examining Board of Canada, “Certification Process,” 2019 <https://ndeb-bned.ca/en/accredited/fees> .

refugees and permanent residents deserve to be supported in their access of post-secondary education. In addition, permanent residents in Canada have the right to “live, work or study anywhere in Canada,” in addition to receiving “most social benefits that Canadian citizens receive.”³⁰ Therefore, OSAP funding should mirror social benefits, such as access to health care, to include permanent residents. For these reasons, the provincial government should ensure that refugees and permanent residents in Canada are always treated the same as Canadian citizens in terms of OSAP eligibility.

In addition, many students who are estranged from their families/parents often have a hard time applying for student financial aid due to administrative obstacles. Not all students have the ability to access parental income, due to lack of funds or due to estranged relationships. Therefore, students who are estranged from their families/parents often have additional financial burdens. The inaccessibility associated with identifying estranged familial relationships negatively impacts students who are estranged from their parents due to experiences of abuse, or drug addiction. In addition, the lack of appeals process for students who are estranged from their families/parents fails to support students that are members of the Two-Spirit and LGBTQ +community, as contacting the parent or guardian may negatively impact the student’s physical or emotional well-being. For these reasons, the Ministry of Colleges and Universities (MCU) should modify the OSAP appeals process to allow students who are not receiving financial aid from their families/parents to be eligible for more grants and loans, due to families being estranged or otherwise.

Many students are not aware that they can appeal their OSAP estimates. Therefore, many students are not given adequate opportunities to accurately reflect their financial situation. The current system allows students to appeal based on exceptional circumstances, income, expenses, residency, family breakdown, non-supportive step-parent and academic concerns.³¹ Therefore, students should have a greater awareness of the OSAP appeals process as it will allow students the opportunity to have their financial situation better reflected within their OSAP funding. Consequently, the Ministry of Colleges and Universities (MCU) should better promote the current OSAP appeals processes, including on the OSAP website and when communicating to students about their OSAP estimates.

³⁰ Government of Canada, “Understand permanent resident status,” Government of Canada, accessed December 27, 2020, <https://www.canada.ca/en/immigration-refugees-citizenship/services/new-immigrants/pr-card/understand-pr-status.html>.

³¹ University of Waterloo, “OSAP appeal and review forms,” Student Awards & Financial Aid, accessed December 29th, 2020,, <https://uwaterloo.ca/student-awards-financial-aid/forms/osap-appeal-and-review-forms>.

Provincial OSAP Funding

Principle: Post-secondary education should be accessible to all qualified students, regardless of their socioeconomic status.

Principle: Interest on student loans should be minimized, or eradicated.

Principle: The government should utilize its preferential borrowing abilities to assist students in paying for their post-secondary education.

Concern: Student debt can act as a barrier for students in achieving a post-secondary education.

Concern: Students with debt “have a lower net worth, fewer assets, and are less likely to have savings or investments than non–student debt holders of the same age.”³²

Recommendation: The provincial government should increase grants for all low and middle-income students.

Recommendation: The provincial government should remove interest on all student loans.

Recommendation: The provincial government should implement a 2-year interest-free grace period on student loans for all recent graduates.

The significant costs associated with post-secondary education, including direct costs, such as tuition and indirect costs such as books, rent, groceries and transportation, make higher education inaccessible for many students. The high costs of post-secondary education force students to take on debt in order to complete their education. As a result, the average Canadian undergraduate student graduates with \$28,000 of debt.³³ The costs and debt associated with post-secondary education serve as a key obstacle for many students. For example, approximately 40% of students who declined their first choice university indicated that issues related to cost of the program were a key contributor to this decision.³⁴ As a result, Canadian students “spend more on paying back credit cards, personal loans and student debt than they do on academic books” over the course of their degree.³⁵ For these reasons, the provincial government should increase grants for all low and middle income students to decrease the amount of debt that students graduate with.

³² Glen Burley, “Eliminating Tuition and Compulsory Fees for Post-Secondary Education,” Canadian Centre for Policy Alternatives, February 2016, p. 4.

<https://www.policyalternatives.ca/publications/reports/eliminating-tuition-and-compulsory-fees-post-secondary-education#:~:text=By%20shifting%20the%20focus%20of,benefits%20for%20the%20wider%20economy>.

³³ Statistics Canada, “Student debt from all sources, by province of study and level of study,” Government of Canada, 2021.

³⁴ Seltzer, Rick, “Turning Down Top Choices,” Inside Higher Ed, March 23, 2017, <https://www.insidehighered.com/news/2017/03/23/study-shows-how-price-sensitive-students-are-selecting-colleges>.

³⁵ HSBC, “The Value of Education: The Price of Success Canada Factsheet,” London: HSBC Holdings plc, 2018, p. 5.

In addition, students that graduate with debt “have a lower net worth, fewer assets, and are less likely to have savings or investments than non–student debt holders of the same age.”³⁶ Despite the negative consequences of holding post-secondary education related debt, students continue to be charged interest on student loans. Therefore, interest on student loans should be minimized, or eradicated. In particular, the government should utilize its preferential borrowing abilities to assist students in paying for their post-secondary education. Though post-secondary education remains expensive, it is still a significant factor in young Canadians’ professional and economic success as “80% of top jobs require a university degree.”³⁷ In the meantime, the provincial government should remove interest on all student loans. In addition, the provincial government should implement a 2 year interest free grace period on student loans for all recent graduates.

³⁶ Glen Burley, “Eliminating Tuition and Compulsory Fees for Post-Secondary Education,” Canadian Centre for Policy Alternatives, February 2016, p. 4.
<https://www.policyalternatives.ca/publications/reports/eliminating-tuition-and-compulsory-fees-post-secondary-education#:~:text=By%20shifting%20the%20focus%20of,benefits%20for%20the%20wider%20economy>.

³⁷ Universities Canada, “80% of Top Jobs Require a University Degree,” Date accessed January 7th, 2021, <https://www.univcan.ca/facts-and-stats/stats/80-top-jobs-require-university-degree/>.

Federal OSAP Funding - Canada Student Loans / Canada Student Grants

Principle: All qualified students should have access to post-secondary education, no matter their income.

Principle: Interest on student loans should be minimized, or eradicated.

Principle: The government should utilize its preferential borrowing abilities to assist students in paying for their post-secondary education.

Concern: Student debt can act as a barrier for students in achieving post-secondary education.

Concern: Student debt can act as a barrier for students after they graduate from post-secondary education.

Recommendation: The federal government should move towards removing interest on all student loans.

Recommendation: The federal government should implement a 2-year interest-free grace period on student loans for all recent graduates.

Recommendation: The federal government should lower the thresholds for accessing the Repayment Assistance Program.

Recommendation: The federal government should increase grants for all low and middle-income students.

Post-secondary education serves as a key determinant for future success. In addition, post-secondary education leads to intangible benefits, such as living longer, volunteering more, participating in crime less, and being more involved parents.³⁸ Many students are unable to access the benefits associated with post-secondary education due to financial constraints. Therefore, federal financial aid programs are of significant importance as all qualified students should have access to post-secondary education, no matter their income. Despite the growing necessity of a post-secondary degree, student debt serves as a significant barrier for students in achieving a post-secondary education. Therefore, the costs associated with higher education, in conjunction with the lack of adequate funding support directly affect Canadians' ability to enter post-secondary education and enter the middle class. As a result, the federal government should increase grants for all low and middle-income students to support their access to post-secondary education.

In addition, many students suffer financially due to the interest incurred from their student loans. This interest on their student loans means they are unable to use their money to pay down their student debt, save for their first home, or contribute to the Canadian economy. Therefore, the federal government should take advantage of its preferential borrowing abilities in order to make post-secondary education more accessible to Canadians. Moreover, interest on federal student loans should be minimized, or eradicated, as it further limits individuals from accessing

³⁸ Don Pittis, "Yes, Post-Secondary Education Makes You Rich, But That May Not Be The Best Part: Don Pittis Social Sharing," CBC, <https://www.cbc.ca/news/business/education-canada-economics-1.4268921>

post-secondary education and entering the middle class. In the meantime, the federal government should implement a 2-year interest-free grace period on student loans for all recent graduates. Lastly, many current students and recent graduates are facing unprecedented economic uncertainty. As previously stated, student debt can hinder graduates' future economic stability.³⁹ The federal and provincial government's Repayment Assistance Program intends to support recent graduates repay their loans, when their loan repayments "exceed their income by 20%," depending on their income.⁴⁰ However, the current threshold leaves many graduates without adequate access to financial support. Therefore, the federal and provincial governments should lower the current thresholds for accessing the Repayment Assistance Program, in order to ensure that graduates are able to achieve economic stability and stay within the middle class.

³⁹ Hoyes & Michalos, "Student Debt Crisis- A generation Buried in Debt," Date accessed January 2, 2021, <https://www.hoyes.com/press/joe-debtor/the-student-debtor/>

⁴⁰ Government of Canada, "Repayment Assistance Program," Government of Canada, October 30, 2020, <https://www.canada.ca/en/services/benefits/education/student-aid/grants-loans/repay/assistance/rap.html>

Post Secondary Student Support Program

Principle: All willing and qualified students deserve to attend post-secondary education.

Concern: Many existing government funding streams, including the Post-Secondary Student Support Program, do not currently have enough funds to keep up with the demand of student participants.

Recommendation: The Government of Canada should expand funding for the Post-Secondary Student Support Program up to the required levels calculated by the Assembly of First Nations.

Post-secondary education is becoming a prerequisite for entering the majority of the workforce.⁴¹ Post-secondary education serves as a key determinant of future professional success; however, there continues to be a significant disparity between Indigenous and non-Indigenous rates of educational attainment.⁴² The educational gap is highlighted through Recommendation 7 from the Truth and Reconciliation Commission, which aims to minimize the educational and employment gaps between Indigenous and non-Indigenous populations. Nevertheless, many existing government funding streams, including the Post-Secondary Student Support Program, do not currently have enough funds to keep up with the demand of student participants. For example, many Indigenous students seeking post-secondary education experience financial backlog.⁴³ Therefore, in order to support all willing and qualified students who attend post-secondary education, the Government of Canada should expand funding for the Post-Secondary Student Support Program up to the required levels calculated by the Assembly of First Nations.

⁴¹ Universities Canada, "80% of Top Jobs Require a University Degree," Date accessed January 7th, 2021, <https://www.univcan.ca/facts-and-stats/stats/80-top-jobs-require-university-degree/>.

⁴² Government of Canada, "Investing in the Middle Class: Budget 2019," March 19th, 2019, p.49.

⁴³ Truth and Reconciliation Commission of Canada, "Honouring the Truth, Reconciling for the Future: Summary of the Final Report of the Truth and Reconciliation Commission of Canada," 2015, p. 151.

Financial Aid Data Collection

Principle: Comprehensive data on the Ontario Student Assistance Program (OSAP) should be collected to inform decisions related to the program.

Principle: Data collected through OSAP should be stored securely, updated yearly and publicly available to provide the most accurate and representative information to policy and decision makers.

Principle: All OSAP data collection should clearly specify and communicate in plain language the method, purpose, and risks associated with the data collection.

Principle: Students should have clear and complete information about how data will be used and stored, and about how information will be reported – particularly those from marginalized communities who have previously been targeted for data collection.

Concern: The Ministry Colleges and Universities (MCU) does not collect and report data that can track the success of the OSAP and its recipients.

Concern: The lack of data available on OSAP can impede policy change and improvements to the program.

Concern: The use of student collected data is not always clear.

Recommendation: The Higher Education Quality Council of Ontario (HEQCO) should collect data on all OSAP recipients during and after their degree to determine the success of the OSAP program and to be used to inform future policy decisions about the program.

Recommendation: The Ministry of Colleges and Universities (MCU) and Higher Education Quality Council of Ontario (HEQCO) should be completely transparent to students and the public in Ontario about their usage of all data collected and survey information by clearly posting how the data will be used both on the survey and on their website.

Recommendation: The Ministry Colleges and Universities (MCU) should develop, launch, and incentivize students to participate in a voluntary demographic survey when they apply for OSAP to determine if there has been an enrollment of students from under-represented groups.

To create a high-quality public student financial aid system in Canada, it is important that comprehensive data is collected to ensure that educated decisions are made to improve the program. Without high-quality data, decision makers are not able to see the full impacts of their policy decisions and how they impact Ontarians. In the Auditor General's 2018 Annual Report, it states that between 2016-2018, OSAP was unsuccessful in increasing access to post-secondary education, as enrollment at universities had only increased 1%.⁴⁴ This statistic was used to justify the cuts made to the OSAP program in 2019, where the number of grants and loans available to Ontario students through OSAP were decreased.⁴⁵ However, drastic

⁴⁴ Bonnie Lysyk, "Office of the Auditor General of Ontario: Annual Report 2018," Toronto, ON: Queen's Printer for Ontario, 2018, p.457.

⁴⁵ Stephanie Bertolo, Matthew Gerrits, Connor Plante, Tasneem Warwani, "Student Financial Aid," *Ontario Undergraduate Student Alliance*, Last modified Spring 2019,

increases in post-secondary education enrollment numbers in Ontario are prevented through Strategic Mandate Agreements between the province and publicly funded universities, which are financially penalized for enrolling more students.⁴⁶ This means that enrollment could not have drastically increased because of government-set regulations. This example stresses the importance of why comprehensive data on the Ontario Student Assistance Program (OSAP) should be collected to inform decisions related to the program.

With the widespread usage of online information and data sharing, it is important that the Government of Ontario provides students with clear and complete information about how data will be used and stored, and about how information will be reported. This is especially important for marginalized communities who have previously been targeted for data collection. Students who are asked to self-identify take on the risk of having this information leaked, as self-identification can be “detrimental to (students) or their families.”⁴⁷ These students take on the personal responsibility of having to determine if the benefits of sharing their experiences outweigh the consequences that could come.⁴⁸

Though this information is sensitive, it is important for policy makers to have access to the information. Accurate information about who uses government programs is integral to improving them and targeting them towards the Ontarians who need them. For this reason, the Ministry Colleges and Universities (MCU) should develop, launch, and incentivize students to participate in a voluntary demographic survey when they apply for OSAP to determine if there has been an enrollment of students from under-represented groups.

https://d3n8a8pro7vhm.cloudfront.net/ousa/pages/37/attachments/original/1553696178/Student_Financial_Aid_document.pdf?1553696178

⁴⁶Government of Ontario, “Archived - 2017-20 Strategic Mandate Agreement: Western University,” Updated November 26, 2020,

<https://www.ontario.ca/page/2017-20-strategic-mandate-agreement-western-university#section-10>

⁴⁷ Stephanie Bertolo, Matthew Gerrits, Connor Plante, Tasneem Warwani, “Student Financial Aid,” *Ontario Undergraduate Student Alliance*, Last modified Spring 2019,

https://d3n8a8pro7vhm.cloudfront.net/ousa/pages/37/attachments/original/1553696178/Student_Financial_Aid_document.pdf?1553696178

⁴⁸ John Doren et al., *What are Ontario’s Universities Doing to Improve Access for Under-represented Groups?* (Toronto, ON: Higher Education Quality Council of Ontario, 2015).