



University Students' Council Standing Policy
Tuition Policy Paper

Legislative History
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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 tuition 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 tuition for Western University and the Government of Ontario. 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.

Section 1: Overview

Transparency

Principle: Students should understand how the money they contribute to their education is spent.

Principle: Students should have reasonable foresight in how much their university education will cost.

Concern: Tuition fee bills are not presented in a transparent way that is conducive to student's understanding.

Concern: Students are often caught off guard by drastic increases in tuition.

Recommendation: Western University provides a public narrative breakdown of their tuition fee bills before tuition payment is required. These breakdowns should also be provided in plain, readable language.

Recommendation: Any increases in tuition should be actively communicated to students before the completion of the Winter Academic Term.

Prior to the provincial government's decision to halt domestic tuition increases in 2019, Western University was increasing domestic tuition steadily between 2-3% each year ¹. In addition, international students' tuition has been increasing immensely over the past three years, with up to 12% increases in 2020/2021 ². As gathered from student feedback, students were upset they were not informed of such drastic tuition increases. An earlier release of this information could have allowed families and students to better prepare for the financial impact such a large tuition increase would have on their financial situation. Therefore, the University Students' Council encourages that Western University actively communicates tuition increases to students before the completion of the winter term, providing more time for students to financially plan for increased tuition.

Beyond actively communicating tuition increases in a public and transparent way, students still need to understand the fees they are paying. According to a study conducted by the Canadian Financial Consumer Agency, approximately 80% of students aged 14-18 were not confident in their financial knowledge.³ As a result, students entering university require a more transparent explanation of student fees and the services to which they contribute. Currently, Western University does not disseminate information regarding student expenses in a clear, comprehensive way for students to understand. Typically, total tuition and residence costs are outlined in lookbooks and at university fairs, but these total costs are not divided into more specific categories. This information is provided broadly when students pay their tuition on

¹ Aly Lancione, "International Students at Western Upset By Tuition Hike During Pandemic," *Canadian Broadcasting Corporation*, August 4, 2020.

<https://www.cbc.ca/news/canada/london/international-students-western-upset-by-tuition-hike-1.5669013>

² Gotovsky, Katherine, et al, "Financial Education: A Key Factor in Financial Well-Being." *Federation of Canadian Secondary Students*, 2016.

³ "Fee & Refund Schedules," *Western University*,

https://registrar.uwo.ca/student_finances/fees_refunds/fee_refund_schedules.html

Western's Student Centre. However, the university still does not make it clear where large expenditures are contributing to exactly. A brief explanation of what specific services these fees cover such as fitness classes or equipment would provide students with more context and a better understanding of their tuition cost. Additionally, many undergraduate programs have costs associated with them that are not outlined in any tuition bill such as immunization and certification costs for nursing students. The University Students' Council therefore recommends that Western University provide a public narrative breakdown of tuition fee bills to increase transparency and understanding surrounding the cost of education. Moreover, the university should provide this narrative prior to tuition instalment due dates so students can understand their fees prior to payment.

Collection

Principle: Students should have reasonable flexibility in tuition payment schedules to accommodate their financial concerns.

Concern: The current instalment schedule offers limited flexibility for students who may have difficulty paying tuition installments.

Recommendation: Western University continues to offer accommodation to students who require deferral or multiple instalment programs.

Recommendation: The Office of the Registrar at Western University develop a communication strategy to better publicize alternatives to the existing instalment plan schedules and how students can pursue them.

Tuition payment processes should be accessible for all students, regardless of their financial situation. Western University's payment schedule consists of two instalment dates, one just before both first and second semester. Large upfront payments make tuition payments less accessible to those from lower-income households or who work during the school year to pay for tuition. Although this payment schedule is consistent with most other universities, it is limiting. As such, the university should continue to offer accommodation to those who require deferral or multiple instalment programs.

The current instalment schedule is made clear by Western on each student's Student Center. However, accommodation for deferral or multiple instalment programs is not publicized by the university. Accommodation is now handled on a case-by-case basis, assessed after an inquiry is made to the registrar's office. Since many students could make use of accommodations if they were aware of them, this information should be easily accessible and publicized. As such, the University Students' Council recommends that the university form a communication strategy to better inform students about accommodation programs. The University Students' Council believes that improved information sharing will result in more students utilizing these programs and will relieve the financial pressure of students from low-income households. Providing this service to students will improve their ability to attend post-secondary education and make Western a more desirable option, as a university that supports the academic and financial success of its students.

One example of an effective communication method is to include information on accessing multiple instalment programs within offer packages or university look books handed out to high school students. In addition, social media is the most effective method of communicating to students aged 18-23 and could be utilized by Western University to communicate this information.⁴ Finally, providing clear information on the registrar's website outlining Western's multiple instalment programs and how to access them would increase accessibility and awareness of these opportunities.

Professional Tuition

Principle: Additional costs associated with pursuing a professional degree should not act as a barrier to pursuing an education.

Concern: Additional costs associated with pursuing a professional degree are not always reflected clearly when students pursue these degrees.

Concern: Not all costs associated with obtaining a professional education are reflected in tuition.

Recommendation: Western University provides appropriate compensation to professional students to assist with additional costs associated with completing their degree.

Recommendation: Western University provides students with a narrative breakdown of their ancillary fee bill before tuition payment is required.

Tuition rates for professional schools have risen dramatically since the 1990s, weakening access for low-income students and disproportionately negatively affecting marginalized groups. In 1990, the average Ontario tuition rate was \$1,890 for law school and \$2,330 for medical school.⁵ After adjusting for inflation, in 2017-2018, law school should cost a student \$3,250.80 and medical school, \$4,007.60. Tuition rates from 2017-2018 show that since 1990, law school and medical school tuition has increased by 528% and 570% respectively, much greater than the rate of inflation.⁶ The extreme tuition increases feed into a negative feedback loop that benefits high-income students. Students who graduate from professional schools are more likely to have opportunities leading to a higher salary job. While high-income students continue to benefit from this system, low-income students struggle to access higher education, keeping their opportunities scarce. Higher education would help lower-income students increase their financial security, but 30% of students aged 18-24 specified they did not pursue higher education due to financial reasons.⁷

⁴ Dehghania and Tumerb, "A research on effectiveness of Facebook advertising on enhancing purchase intention of consumers," *Computers in Human Behavior*, Volume 49, August 2015.

<https://www.sciencedirect.com/science/article/pii/S0747563215002411>

⁵ Frenette, "The Impact of Tuition Fees on University Access", *Analytical Studies Branch Research Paper Series*. (Ottawa: Statistics Canada), 5.

⁶ "Tuition Fees for Degree Programs, 2017/2018," *Statistics Canada*,

<https://www150.statcan.gc.ca/n1/en/daily-quotidien/170906/dq170906b-eng.pdf?st=F0hV2dps>.

⁷ Macdonald and Shaker, "Eduflation and the High Cost of Learning," 6.

In addition to professional school tuition increasing drastically over the past 20 years, there are additional associated costs with professional schools that aren't highlighted from publicized tuition numbers. In consultation with students, examples of associated costs include personal equipment, costs associated with work placements, and lab fees. These additional costs make professional school even less accessible to low-income students. As such, the University Students' Council encourages Western University to assist in covering students' additional costs associated with completing their professional degree.

Like undergraduate students, professional students should also clearly understand what their fees are contributing to. Moreover, professional students have more fees associated with their education and should understand where these added costs are going. As such, the University Students' Council suggests Western University provides a narrative breakdown of the fees associated with professional schools. In addition, having additional fees revealed while students are already in the program can create more stress and feelings of financial insecurity. Therefore, this narrative breakdown should include all fees paid to the university as well as those paid to other bodies required by their program, and should be provided prior to the first instalment of tuition is due.

Courses

Principle: The tuition that students pay should accurately reflect their access and usage of courses and facilities.

Concern: Students are often overcharged for the courses they take and the services they use.

Concern: Students who take 4.0 courses should not be charged the same as students who take 5.0 courses.

Recommendation: Western University should adopt a per-course billing structure up to 5.0 credits. For programs requiring students to take more than 5.0 credits per year, the current fee structure should remain in place.

The current provincial tuition framework outlines per-credit tuition as the preferred tuition structure. The per-credit framework associates cost with the number of credits taken by students enrolled. Western University uses a per-credit cost model up to 3.5 credits in a year. However, beyond 3.5 credits, Western students pay a flat fee for the program in which they are enrolled. As such, a student taking 4.0 credits would pay equivalent tuition to a student enrolled in 5.0 credits. Therefore, full-time Western students may be paying for education that they do not receive. The University Students' Council encourages Western University to adopt a per-credit cost model for up to 5.0 credits. For programs requiring students to take more than 5.0 credits per year, the current fee structure should remain in place.

The length of time to complete a degree has been trending upwards of 4 years.⁸ A per-credit model can allow students to spread their degree out over more than four years, without the additional costs. Doing so can make tuition payments more manageable for students who work

⁸ Luckerson, Victor. "The Myth of the Four-Year College Degree." *Time*, Time, 10 Jan. 2013, <https://business.time.com/2013/01/10/the-myth-of-the-4-year-college-degree/>

during the school year or summers. Moreover, the flexibility to take a reduced course load, without financial strain, may improve wellness among students by providing additional time in which to manage coursework. Finally, taking a slightly reduced course load can allow students to take more hours of work during the academic year, which can help reduce financial barriers for students while at the same time affording them an opportunity to build skills in the workplace and build a resume. Paying only for the courses taken, students taking a 4.0 or 4.5 credit year can both save money in that year while at the same time making more to support their education in the subsequent years.

Section 2: Domestic Tuition

Principle: Post Secondary education should be accessible for students no matter their socioeconomic status.

Concern: Many students cannot afford to pursue post-secondary education because of the high cost.

Recommendation: The Ministry of Colleges and Universities should increase basic operating grant funding for post-secondary institutions to reduce the burden placed on students through high tuition.

Recommendation: The provincial government and Western University should immediately establish protections for students already in-program to cap yearly tuition increases at the rate of the Consumer Price Index.

Post-secondary education has emerged as a key factor in young Canadians' short and long-term economic success as "80% of top jobs require a university degree."⁹ Despite the necessity of post-secondary education, the high cost of tuition and fees reduces the accessibility of post-secondary education, thus decreasing many domestic students' ability to pursue post-secondary education and find employment.

In the 2020-2021 academic year, Western University charged \$6,050 for first-entry degree programs (excluding Engineering (\$12,294) and FIMS-MTP (\$6,329)).¹⁰ Adding in ancillary fees, domestic students in first-entry programs at Western University (excluding Engineering and FIMS-MTP) pay between \$7,603.71-\$7,789.02.¹¹ In comparison, Western University's second-entry cohort-based program tuition ranges from \$7,271-\$56,000; however, second-entry cohort-based program students are charged between \$9,276.21-\$88,503.71, including ancillary

⁹ Universities Canada, "[80% of top jobs require a university degree.](#)"

¹⁰ Western University, "Tuition and Ancillary Fee Schedule for 2020-2021: Undergraduate Program Fees," https://registrar.uwo.ca/student_finances/fees_refunds/pdfsfeeschedule/Fall%20Winter%202020-2021%20UGRD%20fee%20schedule%20CDN.pdf

¹¹ Ibid.

fees.¹² Consequently, despite the necessity of post-secondary education, high-tuition rates serve as a barrier for many students to pursue post-secondary education.¹³

Between 2000-2015, Statistics Canada found that the “percentage of graduates (Bachelor’s) with large debt at graduation (\$25,000 and over)” increased by 12 percent, from 33 percent to 45 percent.¹⁴ In order to graduate from post-secondary education, students are faced with increasing amounts of debt, with decreasing access to provincial financial aid.¹⁵ The growing student debt amongst domestic students has a negative impact on students’ short and long-term success as the Canadian Center for Policy Alternatives found that “student debt holders 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.”¹⁶

The Ministry of Colleges and Universities should increase basic operating grant funding for post-secondary institutions to reduce the burden placed on students through high tuition. This will decrease the proportion of tuition that students pay themselves and relieve students of some of the financial burden. In addition, the provincial government should immediately establish protections for students already in-program to cap tuition increases from the year-to-year to the rate of CPI. This will ensure that students will only have predictable increases in tuition.

The financial barriers associated with high tuition rates and minimal financial aid jeopardizes Western University’s ability to uphold its vision to “ be a destination of choice for the world’s brightest minds seeking the best learning experience at a leading Canadian research university.”¹⁷ In order to attract the brightest students, Western University should establish protections for students already in-program to cap tuition increases from the year-to-year to the rate of CPI, as a student’s financial situation should not limit their ability to meaningfully contribute to the Western community. Western should establish this independently of the provincial government mandating it to ensure that students at Western are adequately protected from unfair tuition increases. If this were to be implemented, increases in incoming Western

¹² Ibid.

¹³ Evan Solomon, “Free tuition is good. But it’s just a start.” March 2nd, 2016, <https://www.macleans.ca/education/free-tuition-is-good-but-its-just-a-start/>

¹⁴ Statistics Canada, “National Graduates Survey (NGS), student debt from all sources, by province of study and level of study,” <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3710003601>

¹⁵ OUSA, “What’s the Deal with the 2019 Changes to OSAP?” https://www.ousa.ca/blog_osap_changes

¹⁶ Burley, Glen. “Eliminating Tuition and Compulsory Fees for Post-Secondary Education,” Canadian Centre for Policy Alternatives (Ottawa: February 2016): 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.>

¹⁷ Western University (Office of the President), “Re-imagining our mission and vision,” https://president.uwo.ca/strategic_planning/mission.html

tuition (2021-2022) should cap at 0.1% (August 2020).¹⁸ (For example, 2021-2022 tuition for first-entry degree programs should cap at \$6,110.5 from \$6,050 (2020-21))

Section 3: International Tuition

Principle: All students should be able to reasonably predict the cost of their education.

Principle: International student tuition should not be used to subsidize the lack of government operating grants.

Concern: Many students are unable to afford a post-secondary education because of the financial barriers.

Concern: International students' tuition often increases in unpredictable and inconsistent ways.

Concern: Post-secondary institutions might not explicitly state the lack of operating grants as a driving force behind increases to international tuition.

Recommendation: The Ministry of Colleges and Universities should regulate international tuition for incoming students at a maximum of 5 percent per year to match institutionally set limitations.

Recommendation: Western University should regulate international tuition for incoming students at a maximum of 5 percent per year to match other institutionally set limitations.

Recommendation: The Ministry of Colleges and Universities should implement an in-cohort international student tuition increase cap of 3 percent per year.

Recommendation: Western University should implement an in-cohort international student tuition increase cap of 3 percent per year.

Recommendation: The provincial government should increase basic operating grant funding for post-secondary institutions to reduce the burden placed on universities to generate revenue through high international tuition fees.

International students are an important part of the Western University student community. Western University's International Action Plan emphasizes Western University's goal of building a university community with "high levels of cross-cultural competence and intercultural understanding and empathy."¹⁹ As a result, international students play a key role in Western University's short and long-term strategy. For instance, increasing international student enrollment was included within Western University's most recent strategic plan;²⁰ furthermore,

¹⁸ Statistics Canada, "Consumer Price Index, August 2020," Government of Canada, <https://www150.statcan.gc.ca/n1/daily-quotidien/200916/dq200916a-eng.htm?indid=3665-1&indgeo=0>

¹⁹ Western University, "International Action Plan: 2014-2019," <https://international.uwo.ca/pdf/International%20Strategy%202014-2019.pdf>

²⁰ Western University, "Achieving Excellence of the World Stage," https://president.uwo.ca/pdf/strategic-plan/WesternU_Full_StratPlan_2014.pdf

Western University's long-term vision includes reference to attracting the “world’s brightest minds.”²¹

Despite Western University’s goal of internationalizing the university, international students’ tuition often increases in unpredictable and inconsistent ways.²² The instability of international tuition decreases international students’ ability to predict the cost of their education and attend Western University. As a result, many international students are unable to afford post-secondary education in Canada because of financial barriers. Between 2006 and 2015, international student tuition increased by “68.61 percent (while taking inflation into consideration).”²³ In addition, within the last four years, international tuition has increased by almost 40 percent.²⁴ The lack of consistency surrounding international tuition is alarming as all students should be able to reasonably predict the cost of their education.

Consistency in international tuition will benefit students as it allows international students to financially plan for their degree, as well as ensure that Western University attracts top students from around the world. The University Students’ Council recommends that both the Ministry of Colleges and Universities and Western University should regulate international tuition for incoming students at a maximum of 5 percent per year to match institutionally set limitations. In addition, the Ministry of Colleges and Universities should implement an in-cohort international student tuition increase cap of 3 percent per year.

The recent provincial government’s decision to reduce domestic students’ tuition by 10%, without increasing government funding to postsecondary institutions has inadvertently forced postsecondary institutions to be “more reliant on international tuition to fund operating costs.”²⁵ While post-secondary institutions might not explicitly state the lack of operating grants as a driving force behind increases to international tuition, increases in international tuition can be tied to proportional decreases in provincial operating grants. The University Students’ Council believes that international student tuition should not be used to subsidize the lack of government operating grants, and recommends that the provincial government increase basic operating

²¹ Western University (Office of the President), “Re-imagining our mission and vision,” https://president.uwo.ca/strategic_planning/mission.html

²² Jane Sims, “Western University’s international students shocked by tuition increase,” London Free Press, June 25th, 2020
<https://lfpres.com/news/local-news/western-universitys-international-students-shocked-by-tuition-increase>

²³ One Class, “Ontario Universities' Increasing Reliance on International Students,” <https://oneclass.com/blog/featured/154317-ontario-universities27-increasing-reliance-on-international-students.en.html>.

²⁴ Statistics Canada, “Canadian and international tuition fees by level of study,” <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3710004501>.

²⁵ OUSA, “International Students and International Education,” https://d3n8a8pro7vhmx.cloudfront.net/ousa/pages/82/attachments/original/1589213013/International_Students___International_Education_document.pdf?1589213013

grant funding for post-secondary institutions to reduce the burden placed on universities to generate revenue through high international tuition fees.