



UNIVERSITY STUDENTS' COUNCIL
**STUDENT FINANCIAL AID
POLICY PAPER**



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SCHOLARSHIPS & BURSARIES *(Western Guarantee)*

Principle: Students should not graduate with large amounts of debt.

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

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

Concern: Students often become financially unstable in order to fund their education.

Concern: According to the 2018-2019 exit survey, there are still Western students graduating with over \$100,000 in debt.¹

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

Concern: Many scholarships are entry-based at Western.

Recommendations: 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.

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

Recommendations: 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.

1 Ibid.



Recommendations: Western University should develop a multi-year scholarship program to financially incentivize the growth of students within degrees. For example, faculties offering scholarships to students that improve their GPA by a letter grade from the previous year.

Many Western students face substantial financial barriers when entering and completing their university degree. To attend university, taking out large amounts of debt has negatively impacted students' wellbeing and their future endeavours. Scholarships and bursaries are therefore a crucial factor in having students stay in their university program and reach graduation.

Without adequate financial aid, students are unable to complete their studies, as debt aversion serves as one of the key reasons people do not pursue post-secondary education.² In order to alleviate student stress around debt accumulation, 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.

² 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>.



With the current allocation of bursaries and scholarships, Western students are graduating with over \$100,000 in debt, according to the 2018-2019 exit survey.³ The impacts of high post-secondary education debt are significant, as student debt “contributed to 1 in 6 insolvencies” in Ontario in 2018.⁴ As a result, post-graduation students’ well-being tends to plummet, leading to poor levels of degree satisfaction. Alongside having to reallocate their savings to insurmountable debt to complete a university degree, there is little-to-no knowledge of funding opportunities for personal and professional fulfilment outside the university. Despite the tremendous costs associated with post-secondary education, over 50% of Canadians between 25 and 64 have post-secondary qualifications.⁵ As a result, post-secondary education has emerged as a prerequisite for entering the majority of disciplines.⁶ Therefore obtaining an education and acclimating student loan debt for those who cannot afford it without assistance has become unavoidable to enter their preferred workfield.

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 recognition via scholarships. In particular, many students see a “15-20 percentage point” decline in their average in the first year of university.⁷ 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.⁸ A more balanced financial aid program should reward students for high achievement prior to university, as well as reward students for improvement within their programs.

3 Ibid.

4 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/>

5 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>

6 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/>.

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

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



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 academic growth of students throughout their time at Western.

In doing so, Western University would award the achievements of students who have showcased impressive academic improvement. One way to measure improvement might be to reward a student with a scholarship for improving a letter grade from the previous school year. This is an inclusionary financial aid process, as it recognizes that not every student has the capacity to obtain the highest class grades. Furthermore, this would improve the retention rate of students and invest in students' futures as Western alumni while still using the scholarship system to award merit and students' successes.

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. In 2022 the rise of inflation and living costs are causing significant concern amongst students regarding payments for tuition and books, as well as necessary living expenses, such as groceries and rent.⁹ 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 and scholarship 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 outlining the allocation of funds to support Western's commitment to accessible education.

9 Ibid.



Principle: Student financial aid should be accessible for all students.

Principle: All scholarships and bursaries should be made available Western students.

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.

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

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

Recommendations: Western University should automatically consider students for all scholarship opportunities. Implementing a faculty based system that automatically pairs students with applicable scholarships.

Recommendations: Western University should prioritise communication of unclaimed scholarships and bursaries to equity-deserving individuals.

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



Student financial aid services and support must be accessible to students. Often scholarships and other resources go unclaimed due to a lack of awareness of the opportunity. To achieve the principle of accessibility, it is recommended that Western University provide a centralized database that matches students with applicable scholarships. Furthermore, student financial aid services and support should focus on expanding their resources awareness. Creating accessible financial aid services removes an additional barrier to financial wellbeing and subsequently obtaining an education.

To make the best use of scholarships and bursaries that go unclaimed, Western University should automatically match students who would be eligible. In doing so, students should receive communications about the opportunity. This would be feasible through collaboration with faculties, departments, and other stakeholders. Aligning with Western 150 strategic plan, unclaimed scholarships, students who identify with equity-deserving communities should receive prioritised communication for scholarship opportunities. Notably highlighting that an award has gone unclaimed or has few applicants, doing so to combat the inaccessibility marginalised groups face to receive financial aid.

Furthermore, to contribute to an equitable society, students who have increased their grade-point average and can demonstrate previous academic hardship should be awarded for their achievements. An effort like this would redistribute financial awards to students who may not be able to maintain a high culmination average but display merit. To achieve a system like this Western university should conduct consultation with departments and faculties to find the gaps in financial support for respective students.



EQUITY & ACCESSIBILITY

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.

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

Principle: Students with Disabilities deserve to have equitable access to post-secondary education.

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

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

Concern: Racialized and religious students face additional barriers in accessing post-secondary education funding.

Concern: Students from equity-deserving communities face unique and specific barriers in their access to higher education.

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

Recommendations: Aligning with Western's Strategic Plan to invest in equity-deserving groups, Western University should prioritize bursaries for Two-Spirit and LGBTQ+ students.

Recommendations: Western University should automatically consider students for all scholarship opportunities. Implementing a faculty based system that automatically pairs students with applicable scholarships.



Recommendations: Aligning with Western’s Strategic Plan to invest in equity-deserving groups, Western University should prioritize bursaries for racialized students.

Recommendations: Aligning with Western’s Strategic Plan to invest in equity-deserving groups, Western should prioritize financial aid initiatives that garner intersectionality.

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

According to Western’s 150 Strategic plan, the value of equity has been a priority for western universities. Whether it is to increase classroom, community spaces, etc, to create an equitable space starts with accessibility alongside it. Notably prioritising marginalised community members and the intersectional barriers they face with financial funding and aid. With concerns for racialized, LGBTQ+, Two-spirit, and international students, the university students’ council wishes to highlight the specific barrier they face in accessing financial aid which therefore places a barrier on equity-deserving communities to obtain education. This holds immense value as education rates perpetuate inequality within Canada, with educational attainment having a strong correlation with job-attainment; engagement with student financial aid can dedicate career attainment and be a deciding factor of success.

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

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/>

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



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 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.

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,¹⁵ or throughout post-secondary education,¹⁶ 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 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

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>

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 Ibid

15 Tana Turner, “Teacher Diversity Gap,” Turner Consulting Group, October 30, 2014, <https://www.turnerconsultinggroup.ca/tanas-blog/teacher-diversity-gap>

16 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>



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

Furthermore, members of equity-deserving communities face intersectional barriers which inhibit their engagement with student financial aid. To be proactive, Western University must counter their marginalisation by prioritising marginalised groups in their financial aid policies and practices. By enacting the suggested initiatives for racialized, Two-Spirit, and LGBTQ+ students, Western should prioritize further financial aid initiatives that focus on intersectionality, notably regarding disabled students, religious minority students and other visible minority groups on campus. In doing so Western University can foster an inclusive environment on campus, encouraged in part through equitable and accessible financial aid.



INDIGENOUS STUDENTS FINANCIAL AID

Principle: Canada has ongoing responsibility for reconciliation, and Western University should contribute to that reconciliation process.

Concern: Indigenous students face barriers financially to accessing post-secondary education.

Recommendations: Western adapt calls to action number 7 and 11 to enact in a local context.

The Truth and Reconciliation Commission of Canada's Call to Action includes two significant recommendations to aid in closing the gap for education between Indigenous and non-Indigenous learners:

(7) We call upon the federal government to develop with Aboriginal groups a joint strategy to eliminate educational and employment gaps between Aboriginal and non-Aboriginal Canadians.

(11) We call upon the federal government to provide adequate funding to end the backlog of First Nations students seeking a post-secondary education.

Western should commit to adopting these recommendations as an institution, to ensure that Indigenous students have access to an education here at Western.

There are still ongoing gaps between access to post secondary education when looking at Indigenous versus non Indigenous students. As of 2011, 9.8% of self-identifying Indigenous people aged 25-64 had a university degree, compared to 25% of non-Indigenous peoples.¹⁷ Universities Canada EDI statistics indicate that approximately 4% of university students identify as Indigenous, which is almost consistent with the 2016 Statistics Canada data showing that Indigenous peoples make up 4.6% of the population in Canada. Western has significantly lower numbers of Indigenous students compared to the national average, with the Equity Census reporting 2.2% of students self-identifying as Indigenous.¹⁸

¹⁷ <https://www.macleans.ca/education/truth-and-education/>

¹⁸ <https://www.president.uwo.ca/equity-census/>



The Truth and Reconciliation Commissions 7th recommendation should be adopted by Western through relationships with local Indigenous communities, and ensuring that students wishing to pursue post-secondary education at Western are able to do so with few barriers. Western's Strategic Plan, Towards Western at 150, emphasizes the importance of advancing reconciliation with Indigenous communities.¹⁹

In addition to Western's goal of increasing recruitment of Indigenous students, there should be an emphasis on supporting Indigenous students financially, and working with the Indigenous Students Centre to understand the financial needs of students from different Indigenous communities.

Currently, Indigenous students have the opportunity to receive financial aid through their communities, but not every community has enough resources to support each of their students, and not every community has the financial resources to wholly support their students. Because of this, many Indigenous students at Western are required to look to resources such as OSAP to supplement their financial needs. Western has contributed resources to the Indigenous Students Centre (nested under the Office of Indigenous Initiatives), to support Indigenous students in finding financial aid throughout their time as a student. Western must improve funding for Indigenous students through both merit and non-merit based applications. Funding options for Indigenous students both in their community as well as at the Municipal, Provincial, and Federal levels are competitive, forcing many students to depend on additional funding resources such as OSAP to complete their studies. This is not in line with the goals of reconciliation that many institutions are espousing, and it is the responsibility of these institutions to ensure that Indigenous students do not put themselves in debt in order to complete their studies.

19 <https://strategicplan.uwo.ca/>



EXPECTED CONTRIBUTIONS & ELIGIBILITY

Principle: Individuals and families should not be spending more than 30% of their income on post-secondary education.

Concern: High inflation rates and living costs place an additional financial strain on students and families.

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

Concern: Students who are estranged from their families/parents often have additional financial burdens but experience difficulties applying for student financial aid.

Concern: Part-time students are not able to access financial aid support.

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.

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

Recommendations: The provincial government should redefine financially independent students as those who have been out of secondary school for at least four years.

Recommendations: The provincial government should modify the financial aid formula to account for accreditation fees incurred in students' undergraduate studies.



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

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

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

Financial aid makes post-secondary education more accessible for both current and prospective students. The costs associated with obtaining an undergraduate degree burden individuals and families with financial strain that is disproportionate to their income levels.²⁰ This creates unnecessary barriers to accessing post-secondary education, driving students away from programs and training that will prepare them for a smooth entry into the workforce. It is imperative that funding structures and formulas be adapted to support students as best as possible by accounting for costs and extenuating circumstances that may inhibit their ability to afford and reap the full benefits from a post-secondary education.

Currently, financially independent students in Ontario are defined as those who have been out of secondary school for 6 or more years at the start of their study period.²¹ This places an expectation upon parents and guardians to financially support their child's post-secondary education for at least six years following their graduation from high school, and perpetuates the assumption that parents and guardians are naturally in a financial position to provide funding for or cover the costs associated with post-secondary schooling. Federally, however, students are considered to be financially independent 4 years after the start of their study period.²² Students in the majority of other Canadian provinces are also characterized as financially independent after 4 years. There is, therefore, an existing precedent for supporting both students and families in sharing and relieving the financial burden of post-secondary education.

20 <https://www.cbc.ca/news/canada/pricedout-postsecondary-1.6378577>

21 OSAP Definitions. <https://www.ontario.ca/page/osap-definitions#section-22>

22 Ibid.



The cost of post-secondary education is significantly increased by required accreditation and co-op program fees associated with undergraduate degrees. Accreditation fees, which can range from \$100 to \$2500, are not currently included in financial aid formulas and serve to further decrease the accessibility of post-secondary education.²³ The fee to become a CPA Accredited Student, for example, ranges from \$300 + GST to \$600 + GST, depending on the time of registration.²⁴ The fee to become accredited with Technology Accreditation Canada is \$2500 outright.²⁵ Co-op programs also represent an additional financial burden. Although co-op programs effectively and efficiently prepare students for the workforce by exposing them to integrated and hands-on learning opportunities, they represent yet another additional cost on top of existing post-secondary expenses. This discourages students from pursuing these programs. The Ministry of Colleges and Universities (MCU) should therefore modify the financial aid formula to consider accreditation and co-op fees typically incurred in students' undergraduate studies.

Existing financial aid formulas include parental and spousal expected income contributions in their calculations of student financial aid. This practice does not accurately reflect nor adequately capture the financial reality of the vast majority of families across Canada.²⁶ 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, and one-third of parents are forced to take on additional hours and/or an additional job to financially support their children in acquiring a post-secondary degree.²⁷ 33% of parents are forced to utilize their retirement savings to help support their children attend post-secondary education.²⁸ The consideration of a parent or spouse's expected income contribution in calculating eligible amounts of student financial aid should therefore be eliminated.

23 <https://www.oct.ca/members/college-fees/ontario-regulatory-body-fees>

24 <https://www.cpaontario.ca/become-a-cpa/student-registration/accredited-registration>

25 <http://www.technologyaccreditation.ca/National-Accreditation/Fees>

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

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

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



Financial aid formulas should further be modified to better accommodate and support part-time students. Part-time students are not included in the majority of existing financial aid programs. Currently, there are approximately 300,000 part-time students enrolled in degree programs in Canada.²⁹ Part-time post-secondary programs are typically more accommodating for students, providing them with the time and flexibility to customize their degree and make the most out of their education. Studying part-time is further correlated with higher degrees of confidence and initiative in the workplace.³⁰ Ensuring access to readily available and adequate financial aid encourages students to pursue part-time programs that enable their success in the classroom and in the workforce.

Expanding the eligibility and availability of financial aid improves the accessibility of post-secondary education for a wider array of students, whose skills and talents are then reinvested into growing and developing communities across Canada. Universities provide full-and-part-time students with high quality education and training: facilitating greater access to these institutions thus equips students with the tools to make their fullest contributions to their community and beyond.

29 Universities Facts and Stats <https://www.univcan.ca/universities/facts-and-stats/#:~:text=Overview&text=There%20were%20about%201%2C116%2C000%20full,BCI%202022%20Fall%20enrolment%20survey>.

30 <https://luminare.prospects.ac.uk/how-and-why-postgraduates-choose-their-course>



PROVINCIAL & FEDERAL FUNDING

OSAP & Canada Student Loans/Grants

Principle: Adequate post-secondary education funding should be accessible to all students, regardless of their socioeconomic status or income level.

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

Concern: Student debt can act as a barrier for students in accessing 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.”³¹

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

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

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

High interest costs on financial funding and a lack of availability of grants for post-secondary education frequently deter students from pursuing an undergraduate degree.³² Low and middle-income students, in particular, are disproportionately disadvantaged, accumulating greater amounts of debt in order to fund their post-secondary education. Increasing the number of grants available to current and prospective students in these economic brackets improves both the affordability and accessibility of a post-secondary education. Removing interest on student loans

31 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.>

32 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>



further improves the accessibility of a post-secondary education, ensuring that students have the means to obtain an undergraduate degree and enabling students to enroll in programs and training that will prepare them for a smooth transition into the workforce.³³

Post-secondary education equips students with the soft and hard skills necessary to adapt to a fluid and oft-unpredictable labor market. Individuals with a post-secondary education are also less likely to face prolonged periods of unemployment, and are significantly more likely to perform at a higher level in the workplace than those without a university degree.³⁴ Ontario universities, in particular, provide students with a well-rounded, holistic education that develops and hones their technical, human, and business skills, preparing traditional and non-traditional students for a successful future in their chosen field.³⁵ Removing interest on loans improves the affordability and accessibility of a post-secondary education in Ontario, paving the way for the students and workers of tomorrow to succeed.

33 How the elimination of interest on federal student loans could give graduates a boost <https://www.theglobeandmail.com/investing/personal-finance/young-money/article-how-the-elimination-of-interest-on-federal-student-loans-could-give/>

34 Defining the skills citizens will need in the future world of work <https://www.mckinsey.com/industries/public-and-social-sector/our-insights/defining-the-skills-citizens-will-need-in-the-future-world-of-work>

35 Partnering to Drive Ontario's Recovery Through Talent and Innovation <https://ontariosuniversities.ca/wp-content/uploads/2021/12/Partnering-to-Drive-Ontarios-Recovery-through-Talent-and-Innovation-Full.pdf>



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.

Recommendations: 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.

Recommendations: 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.



Recommendations: 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.

Comprehensive data collection is critical to the success of Ontario and Canada's student financial aid system. Data allows policymakers and decision makers to quantify and see the full impacts of various policy decisions. 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%.³⁶ 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. This is reflected in the Ontario government's budget, where OSAP expenditures in 2020-2021 decreased by \$400 million dollars compared to the previous fiscal year.³⁷ It is imperative that this data is used in conjunction with other student financial aid data from institutions to see where policies need to change, how they are impacting Ontarians, and which groups are accessing these programs most.

With the growth of information technology and data sharing, the Government of Ontario must prioritize transparency about the usage, storage, and reporting of data. This is particularly important with respect to marginalized communities who have historically been targeted for data collection. Students who are asked to self-identify take on the risk of having their information and privacy leaked. These students take on the personal responsibility of having to determine if the benefits of sharing their experiences outweigh the consequences that could come.³⁸

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

37 Government of Ontario, <https://budget.ontario.ca/2021/pdf/2021-ontario-budget-en.pdf#page=194>

38 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).



Though this information is sensitive, it is important for policy makers to have access to the information. Accurate information about the demographics who use 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.





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