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Highlighting Education

a blueprint for improving Ontario's postsecondary education system

educated-solutions **OUSA**
ontario undergraduate student alliance



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INTRODUCTION

Initiatives pertaining to post-secondary education (PSE) in Ontario must increasingly focus on accessibility, affordability, and quality. Current estimates predict 70 per cent of individuals will require PSE in order to compete in the marketplace; notably, both the provincial and federal government have already taken steps to increase the accessibility of PSE for students. In fact, the Ontario Undergraduate Student Alliance (OUSA) and the College Student Alliance (CSA) commend the increased investment by the provincial government in initiatives such as *Reaching Higher: The Plan for Post-Secondary Education*, and the Millennium/Ontario Access Grant, among others.

However, although some benchmarks for PSE have been attained, the provincial government cannot cease striving for a better PSE system. Achievements in the system do not imply that PSE in Ontario is accessible, affordable, or quality oriented. Post-secondary institutions remain under-funded and these limitations adversely affect students; many students in Ontario experience difficulty accessing and completing PSE. Upon completion of degree and diploma programs, students are often burdened with crippling debt loads and increasingly high interest rates.

Failure to invest in post-secondary education will negatively impact Ontario: socially and economically.¹ Recognizing the necessity of increased investment, OUSA and the CSA feel that the following recommendations are attainable for the provincial government. The recommendations address a variety of issues pertaining to accessibility, affordability and quality within PSE. These broad areas address specific issues pertaining to funding, student financial aid, and tuition. Furthermore, they also address early outreach initiatives, teaching quality, and transferability between university and college institutions. Subsequently, this submission addresses long-term systemic changes and immediate changes that are relatively easy to fix.

¹ Individuals with PSE often have a longer life expectancy, personal and professional mobility, higher wages, express better consumer decision-making, and lead healthier life styles. For more information, please reference Institute for Higher Education Policy, *Reaping the Benefits: Defining the Public and Private Value of Going to College* (Washington, DC: The Institute for Higher Education Policy, 1998).

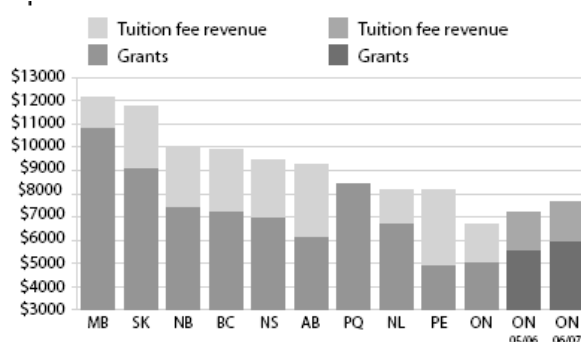
ACCESSIBILITY

Funding

At a minimum, the provincial government must increase college and university operating grants to the per student national average and then beyond.

- The *Reaching Higher* initiative is appreciated by both OUSA and the CSA. The Plan is a positive step for funding postsecondary education. Unfortunately, *Reaching Higher* has only been sufficient to address years of inadequate funding prior to the McGuinty government. Furthermore, a surge in PSE enrolment, especially at universities, has markedly offset the impact of the Plan.²
- Despite increases in funding by the provincial government, Ontario colleges still lag behind their provincial counterparts in per student FTE operating grants. The current provincial college per student operating grants for 2006/07 is \$5, 954.³

Estimated grants and tuition fee revenue per college student for all provinces 2004/05 and Ontario 2005/06 and 2006/07⁴



- In like manner, Ontario universities provincial per student FTE operating grant remains inadequate in comparison to other jurisdictions. The current provincial university operating grants per FTE student for 2006/07 is \$8, 076.⁵ Unfortunately, data compilation to compare provinces for 2006/07 is currently unavailable.⁶ Yet, when taking into consideration that current evidence (outlined below) suggests funding increases in universities have been offset by other factors, it can be assumed that the increase in funding has resulted in little change.

² For more information, please read subsequent recommendation.

³ Colleges Ontario, *2007 Environmental Scan: An analysis of trends and issues affecting Ontario*. E-mail transmission dated October 17, 2007 from Kauser Thomas.

⁴ Colleges Ontario, *2007 Environmental Scan: An analysis of trends and issues affecting Ontario* (Toronto: Colleges Ontario, 2007), 54; accessed online at

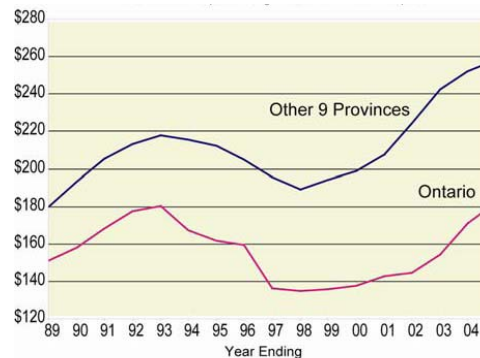
[http://www.collegesontario.org/Client/CollegesOntario/Colleges_Ontario_LP4W_LND_WebStation.nsf/resources/2007+Scan+Files/\\$file/2007-SCAN-BW-FULL.pdf](http://www.collegesontario.org/Client/CollegesOntario/Colleges_Ontario_LP4W_LND_WebStation.nsf/resources/2007+Scan+Files/$file/2007-SCAN-BW-FULL.pdf)

⁵ 2006/07 Operating Grants per student. Email transmission with Graeme Stewart, Universities Unit, Post-Secondary Accountability Branch, MTCU, October 10, 2007. FTE refers to Full-Time Enrolment. Data included refers to students enrolled full-time at post-secondary institutions.

⁶ Some provinces have released numbers for 2006/07. For example, the Alberta government provided universities \$12,192 per FTE student in 2006/07. Email transmission with Duncan Wojtaszek, Executive Director, Council of Alberta University Students, November 6, 2007. Sources include Alberta Advanced Education and Technology 2006/07 Annual Report, University of Alberta 2006/07 Databook, University of Calgary 2006/07 Fingertip Statistics and University of Lethbridge 2006/07 Factbook.

- In comparison to other jurisdictions, Ontario university per student FTE operating grants continue to lag behind their Council of Ontario University (COU) counterparts.⁷

Figure One: Provincial Operating Grants Per Capita, 1989-2005⁸



In the event of unplanned enrolment anomalies, the provincial government must be more responsive in providing promised operating grant increases to institutions.

- Enrolment increases at Ontario institutions have negatively affected anticipated funding increases. Although well intentioned, Reaching Higher has had to address both years of insufficient funding levels and enrolment increases. The Ontario government failed to forecast the impact of the Plan by failing to account for enrolment increases. As enrolment rates surged, additional funding has only addressed increased enrolment numbers. A study by the Ontario Confederation of University Faculty Associations (OCUFA) reveals that the initiative, particularly at the university level, will increase per-student funding by only one per cent over the plan's five-year implementation period.⁹
- As a result, the provincial government must adequately prepare for unplanned enrolment numbers and take these into consideration when projecting funding.
- Furthermore, enrolment increases should not affect anticipated increases in funding for universities and colleges.

The provincial government must lobby the federal government for a greater share of the Canada Social Transfer (CST) for sustainable and competitive post-secondary institutions.

- Consistently, Ontarians receive less per person in federal transfers through the CST than other provinces. Ontario currently operates in a fiscal imbalance with the federal government, with unfair federal funding transfers particularly reflected in PSE.
- Therefore, OUSA and the CSA are requesting increased federal funding through the CST that addresses the fiscal imbalance. The Ontario government must continue to lobby the federal government for this increase in funding.

⁷ Research by the COU has stated that "Ontario remains one of the lowest-funding provinces in Canada on a per-student and per-capita basis." For more information, please read Council of Ontario Universities, *Resource Document-2007* (Toronto: COU, 2007), vii.

⁸ Council of Ontario Universities, "Ontario's Investment in Universities Relative to Other Jurisdictions" (Toronto: COU, 2007); available from http://www.cou.on.ca/content/objects/COUFundingComparisons2007Feb6_rev.pdf

⁹ OCUFA, *Leading Higher: Funding for Ontario Universities* (Toronto: OCUFA, 2007), i.

The Ontario government must advocate to the federal government for the renewal of the Canada Millennium Scholarship Foundation (CMSF).

- In 2006, 47,672 Ontario students benefited from the CMSF. The Foundation distributed approximately \$130,804,980 in grants, bursaries, and excellence awards. Hypothetically averaged amongst recipients, each of those students could have received \$2,743. OUSA and the CSA maintain that the CMSF continues to be a transparent, accountable, and effective bursary distribution program, positively impacting student accessibility to PSE.¹⁰
- The anticipated end of the CMSF must be adequately addressed by the federal government with either a renewal of the CMSF, or a commitment to continue the funding previously provided by the Foundation (\$350 million).
- The Ontario government can play a key role in the renewal of the CMSF by advocating to the federal government its efficiency and positive impact.

Student Financial Aid

The Ontario government must establish an OSAP Taskforce which will undertake a holistic review of Ontario's student financial aid system.

- The current system of student financial aid is unsustainable, inefficient, and ineffective.
- An OSAP Taskforce must be established and mandated to examine areas of the system which hinder its efficiency and effectiveness. For example, the assessment should evaluate the eligibility criteria for funding, the need assessment formula, the usability of the OSAP website, and repayment policies.

The Student Access Guarantee must account for all reasonable costs of education, including but not limited to, full tuition and ancillary fees, textbooks, and living expenses.

- The current assessment formula is woefully inadequate in accurately assessing the total cost of student education, including geographical placement of the institution and living costs in that area.
- The Student Access Guarantee must acquire a holistic assessment and funding formula that will accurately calculate and fund these costs.

The Ontario government must consider a responsible cost-sharing system for students in which the student is not forced to shoulder a disproportionate cost of the financial educational burden.

- Students in Ontario currently shoulder a disproportionate cost of post-secondary education. OUSA and the CSA recognize that students should be required to contribute to their education. However, as of 2004/05, students at Ontario universities contribute approximately 45 per cent of university operating grants through tuition. In contrast, the university average amongst the other nine provinces is 29.6 per cent.¹¹ At Ontario colleges in 2006/07, students contributed approximately 22

¹⁰ Canada Millennium Scholarship Foundation, *Award Distribution- Ontario*, (Montreal: CMSF, 2007); accessed online at http://www.millenniumscholarships.ca/en/map_print.asp?province=ON&sid=443&rid=

¹¹ *Ontario Universities Resource Document-2007*, "Percent University Operating Income by Source of Income- Provincial Comparison," (Toronto: COU, 2007), 15.

per cent to revenue through tuition. This number is up from 13 per cent in 1992/93.¹² Clearly, students in Ontario bear a greater cost of PSE than their provincial counterparts.¹³

- OUSA and the CSA recommend a system of responsible cost-sharing in which students do not bear a disproportionate share of the cost of their education. It is recommended that student cost-sharing is in line with the national average or below.

The Ontario and Canadian governments must combine resources in an attempt to heighten awareness of programs available to low-income students.

- College and university students require assistance to cover the realistic education-related costs when pursuing a postsecondary education. The two levels of government have undertaken initiatives that support savings programs such as the Registered Education Savings Plans (RESPs) and the Canada Learning Bond. Although laudable, many students and their families are unaware of the resources currently available.¹⁴
- Therefore, academic and financial aid counsellors at secondary schools and PSE institutions must be increasingly aware of available programs in order to provide adequate support to students with financial need.
- In addition, awareness initiatives must be established to target students and parents in other avenues. Parents should be provided information on educational savings programs when their children are still young. For example, hospitals could provide information packets on child development, nutrition, education milestones and financial strategies to achieve these milestones, in maternity wards and children's wards.

The provincial government must eliminate the education and tuition tax credit and use the additional revenue in the form of up-front grants.

- The education and tuition tax credit does not benefit those who need it most; oftentimes low-income students who need the benefits of tax credits do not receive them. Christine Neill has argued that although tax credits were theoretically created to make PSE more accessible, they often fail to address the issue of accessibility and rarely benefit those who require the benefits.¹⁵
- The education and tuition tax credit must be eliminated and the additional revenue, currently estimated at \$1.3 billion, provided as up-front grants.¹⁶ Rather than incur debt during the course of their education, students must be provided the opportunity to decrease debt throughout the duration of their education.

¹² Colleges Ontario. *Environmental Scan: 2007* (Toronto: Colleges Ontario, 2007), 54.

¹³ As of release date, the impact of the Reaching Higher initiative has yet to be estimated. Therefore, it is possible that funding initiatives by the provincial government have begun to offset the impact of tuition on university operating funds. However, tuition fees do continue to increase in the province.

¹⁴ Often, low-income students are unable to participate in these financial initiatives as even the initial investment in the programs is unattainable.

¹⁵ Christine Neill, *Canada's Tuition and Education Tax Credits* (Montreal: Canada Millennium Scholarship Foundation, 2007).

¹⁶ Canada Millennium Scholarship Foundation, *Canada's Education and Tuition Tax Credit* (Montreal: CMSF, 2007), i.

The provincial government must increase targeted non-repayable financial assistance to students from under-represented groups.

- Universal grants, while beneficial, often fail to accurately target students who have greatest need for these grants. Therefore, the provincial government must increase the number of targeted non-repayable grants for under-represented students, recognizing the particular hindrances these students may experience. For example, the government could implement enhanced targeted distance access grants similar to one established in Saskatchewan, in which students who live more than 80km from their post-secondary institution are afforded additional funding in recognition of the geographical difficulty in accessing and attending PSE.

Students from low-income families must be provided with up-front access grants through to degree completion.

- While access initiatives that fund students during their first year of post-secondary education are welcomed, these initiatives fail to address retention issues after the student's initial entry into PSE. Targeted grants must include up-front access grants for students from low-income families, administered annually through to degree and diploma completion.

The Ontario financial aid system must modify its eligibility criteria to provide funding to part-time students.

- While the federal government provides some funding to part-time students, the Ontario government does not currently have a funding program in place for part-time students. Ontario students are not eligible for OSAP if they take less than 60 per cent of a full course load. Students must be enrolled in this minimum course load for both terms, so there is no averaging of course loads over an academic year in order to qualify. Circumstances beyond their control often result in students' reversion to part-time status. OUSA and the CSA believe such situations should not hinder them from accessing PSE.
- The Ontario portion of the OSAP system must be modernized to provide financial aid for part-time students.

Reverting from full-time to part-time status should not affect loan repayment and students must only be required to repay their loans at the end of their study term.

- The OSAP system is unfair to students who transfer from full-time to part-time study. Loan repayment begins six months after a student has completed full-time studies, irregardless if they have graduated or if they are simply transferring to part-time study. Oftentimes, circumstances require students to revert to part-time studies. This change in circumstances should not require students to begin loan repayment if they have not completed their studies and intend to remain enrolled, continuing their education.
- Rather, students should be required to begin loan repayment only after degree or diploma completion, irregardless of part- or full-time enrollment.¹⁷

¹⁷ Students should be expected to repay loans at the end of a study period if they have decided not to complete their degree, diploma, or certificate, nor will they continue their post-secondary education.

The provincial government must allow students to earn income up to the amount of their unmet need before their OSAP is clawed back.

- Many students are faced with a gap between need and available assistance. Many students attempt to supplement their unmet need through outside employment. Yet, once a student earns more than \$50 a week his or her OSAP is reduced (clawed-back), which negates the benefit of working and acts as a disincentive for students to seek employment.
- Therefore, students attempting to earn additional income to supplement unmet need must not be subject to the OSAP claw-back effect.

The provincial and federal government must instate a 12 month, interest-free grace period in order for students to prepare for loan repayment.

- Interest accrued during the grace period drastically affects student ability to repay his or her loan. In fact, it often takes three years before a student is able to begin paying the principle on his or her loan due to high interest rates.¹⁸ Furthermore, defaults on student loans often occur during the first three years of repayment. Increasing the length of time before repayment would, assumedly, reduce repayment default and allow students adequate time to prepare for loan repayment.
- The provincial government must work with the federal government to instate a genuine 12 month grace period after graduation during which a student's loan amount is not subject to interest.

Interest accrued on student loans should be lowered to prime minus-one.

- Canada is currently outpacing other G8 countries in interest charges on student loans. Countries with comparable PSE systems charge between 0 and 4 per cent interest on student loans, whereas Ontario and Canada charge prime interest rate (currently 6.25) plus 2.5 on student loans, markedly increasing the cost of PSE for students and increasing their debt burdens after graduation.¹⁹
- Interest rates on both loans, Ontario and Canada, should be lowered to prime minus-one in order to make PSE accessible, increase repayment potential and lower default rates.

During loan consolidation, graduates must be able to choose a repayment term which works with their unique financial situation.

- Failing to work with a graduate's unique financial situation results in increased loan default rates and negatively impacts quality of life. Graduates must not be required to begin repayment, nor should interest accrue, until their income exceeds an acceptable debt-to-earnings ratio.
- When consolidating their loans, the repayment terms should be in line with their current financial situation. Moreover, graduates should be provided with information about their financial choices, and the implications and consequences of those choices.

¹⁸ According to one study, "up to 75 per cent of all borrowers who default do so in the first three years of repayment- when most of what they are repaying is interest." Julian Benedict, "new Organization Champions Loan Reform," *Educated Solutions* (Toronto: OUSA, 2007), 6.

¹⁹ This estimate is based on a floating interest rate. Students entering repayment on fixed interest rate schedules experience higher repayment interest rates, potentially reaching 11 per cent.

The provincial government must lobby the National Student Loan Service Centre (NSLSC) to regularly update students regarding the status of their loan.

- NSLSC contact with students is limited and students find it increasingly difficult to access information regarding the status of their loan. Students are only issued an invoice of their repayment history once a year, placing them in a state of financial flux the rest of the year.
- Consequently, the NSLSC should provide regular paper or online statements regarding loan status, outlining amount owed, amount paid, interest rates and interest accrued, along with information regarding programs available for borrowers facing difficulty in repayment.

Early Outreach Programs

The provincial government must establish a community-based foundation with an endowment to sufficiently fund early outreach programs targeted toward elementary and secondary students to increase PSE accessibility.

- OUSA and the CSA are advocates of early outreach programs that seek to increase student participation in post-secondary education.²⁰ Under-represented students, particularly low-income students, are less likely to access PSE due to financial and non-financial constraints. For example, inaccurate perceptions of financial barriers, such as perceived cost of tuition, prevent many students from accessing PSE.²¹
- As a result, early outreach programs must provide information and resources to students, families and communities to assist in making better informed decisions about educational pathways. These programs should include, but must not be limited to, guidance counselling, mentoring, post-secondary financing information, parental involvement activities and overall curriculum changes. Programs must contribute to student capacity building, allowing students to access the proper post-secondary opportunities available.

The provincial government should fund programs, implemented by colleges and universities, which strengthen social and academic support programs targeted for, but not limited to, under-represented students.

- Outreach programs at post-secondary institutions must foster persistence and retention in colleges and universities with the creation and implementation of support programs. These support programs should include social support, academic counselling, and psychological services.

²⁰ The success of Pathways to Education in Regent Park, which has increased student college and university enrollment rate from 20 per cent to 80 percent, and reducing high school drop out rates from 56 per cent to 10 per cent, has led to the expansion of the program into five other areas of the province and the country. In fact, analysts of the program increasingly claim long-term benefits of the program; for more information, please see Pathways to Education, "Direct Benefits," (2007); available online at <http://pathwaystoeducation.ca/results.html>

²¹ Canadian Council on Learning, *Canadian Attitudes on Post-secondary Education* (Toronto: CCL, 2007), 41; available online at http://www.ccl-cca.ca/CCL/Reports/PostSecondaryEducation/CAPSE_2006_Summary.htm

AFFORDABILITY

Tuition

The provincial government must undertake a holistic review of the tuition framework.

- The current tuition framework is set to expire in 2009/10. Therefore, OUSA and the CSA encourage the government to begin the review of the tuition framework in the fall of 2008. This will allow adequate time and resources to be devoted to a productive dialogue and extensive consultation which will produce a holistic review of tuition and subsequent recommendations.

Tuition fees must not increase beyond the rate of inflation as measured by CPI.

- Currently, the university rate of inflation far exceeds the Consumer Price Index (CPI). For example, CPI for 2006/07 was approximately 2.1 per cent.²² In contrast, the university rate of inflation averages an annual increase of approximately 4.3 per cent.²³ College students have also experienced 4 per cent yearly increases, with some deregulated programs increasing by approximately 8 per cent.²⁴ Clearly, tuition fee increases are disproportionate to the rest of the economy.
- In order for tuition to remain affordable for students, tuition fee increases must not increase beyond CPI.

All tuition must remain regulated by the provincial government.

- Years of tuition deregulation in the early 1990s have revealed the detrimental effects of over-inflated tuition increases. In college programs where tuition fees were deregulated in 1998, some fees increased by 800 per cent.²⁵ Tuition increases for deregulated programs at universities also resulted in sky-rocketing fees. Between 1995/96 and 2001/02, real deregulated tuition fees in Ontario in medicine, dentistry, and law increased by 241 per cent, 315 per cent, and 141 per cent, respectively.²⁶ These examples are a brief reflection of the negative ramifications of tuition deregulation. Current research suggests that an increase of \$1,000 in PSE can decrease participation by 1.3 per cent.²⁷
- The deregulation and increase of tuition fees markedly alters the ability of many students to access post-secondary fees. Therefore, tuition must remain regulated by the provincial government. Furthermore, the provincial government must create legislation outlining renewed tuition control before the expiry of the current tuition framework.

²² Statistics Canada, *The Daily*, "Consumer Price Index," 19 June 2007 (Ottawa: Statistics Canada, 2007); available online from <http://www.statcan.ca/Daily/English/070619/d070619a.htm>.

²³ Statistics Canada, "University Tuition Fees," *The Daily*, 18 October 2007 (Ottawa: Statistics Canada, 2007); available online at <http://www.statcan.ca/Daily/English/071018/d071018b.htm>.

²⁴ College Student Alliance, "Liberals replace tuition freeze by burning a hole in college students' pockets" (Toronto: CSA, 2006); accessed online at http://www.csaontario.org/inp/view_printer.asp?ID=36.

²⁵ Statistics Canada 2003 & Educational Policy Institute, 2004.

²⁶ Marc Frenette, "The Impact of Tuition Fees on University Access: Evidence from a Large-scale Price Deregulation in Professional Programs," *Statistics Canada*, (Ottawa: Statistics Canada, 2005), 6.

²⁷ David R. Johnson and Fiona Rahman, "The role of economic factors, including the level of tuition, in individual university participation decisions in Canada," *The Canadian Journal of Higher Education*, 35, no. 3 (2005): 117

QUALITY

Teaching Quality

The provincial government must establish a quality fund targeted at improving teaching quality at all post-secondary institutions across the province.

- Currently, instructors at post-secondary institutions have few institutional standards for teaching quality. There exist varying degrees of teaching support. Although colleges have program advisory committees to ensure courses are meeting industry standards, affect upon teaching quality is sporadic. In addition, assessment measures vary between institutions and are inconsistent in their analysis.
- Teaching quality must be a priority for the government. Therefore, the government must establish a fund targeted to the promotion of teaching quality at post-secondary institutions. In addition, the provincial government must encourage universities and colleges to perform holistic assessments of, and encourage and promote, teaching quality at their institutions.

Increased funding must also address infrastructure at post-secondary institutions.

- Following the 2007 federal budget announcement, the Ontario government in 2007 Budget tabled \$390 million of additional funding for postsecondary education.²⁸ However, there exists a funding gap between needs and infusion. The PSE system requires a significant funding increase for facility renewal, infrastructure deterioration, and safety issues arising from a backlog of deferred maintenance.
- OUSA and the CSA advocate the provincial government proactively respond to the needs of infrastructure and equipment expansion and renewal on today's campuses.

Increased funding must allow for the hiring of more full-time faculty, as opposed to part-time faculty.

- A trend in recent times has been to hire part-time faculty to replace full-time faculty. This is highly advantageous to the institutions, as the rates they pay part-time faculty are considerably less than full-time faculty, and there is greater flexibility in the conditions of employment of part-time staff. Although this may be an effective way to decrease expenditures and gain some budgetary flexibility, the quality of education for the students is most undoubtedly compromised. Students feel that part-time faculty might be less accessible to students, for they do not spend as much time on campus as their full-time counterparts.
- To provide a high quality education for students, the government must take more efforts to help institutions have large enough pool of qualified people to fill the many vacant faculty positions.

²⁸ *Ontario Budget-2007*, "New Investments in Post-Secondary Equipment," (Toronto: Ontario Government, 2007); accessed online at <http://www.ontariobudget.ca/english/chpt1c.html#6b>.

Transferability

The provincial government must expand the scope of the College-University Consortium Council (CUCC) to become a Transfer Agency which allows for student mobility between institutions.

- The two-tier system between colleges and universities does not allow for student mobility between institutions, hindering the openness and accessibility of a post-secondary education. Transfer students regularly lose credits already gained, often because their institution does not recognize the credits earned at another college or university level as valid certification. They are often required to re-take courses and pay twice for knowledge already acquired.²⁹
- The CUCC must be given a mandate to establish clear policies regarding transfers to facilitate the movement of students between institutions. The CUCC must focus particularly on increasing the number of articulation agreements and credit recognition between institutions.³⁰
- Other suggested strategies for the CUCC include focusing on the specific needs of college transfer students by developing special college-university transfer credit programs, removing financial disincentives for joint programs, improving communication of transfer opportunities, and a more effective use the *Ontario College-University Transfer Guide*.³¹

The provincial government must extend the Ontario Education Number (OEN) beyond elementary and secondary school into post-secondary institutions.

- Many students transfer between programs, universities, and colleges. However, without an accurate tracking mechanism, many of them become lost in the shuffle. Students in elementary and secondary schools were all been issued an Ontario Education Number (OEN) 2001/02. This number should extend beyond secondary school into post-secondary education, in order to enhance student progress tracking and produce accurate education statistics. The province must be committed to life-long learning and will only be able to holistically reflect the student experience with a quantitative measure such as an OEN.

²⁹ In 2004/2005, 8.7 per cent of college graduates attended university directly after college including 2.2 per cent that enrolled in a university degree outside of Ontario. Some institutions have created credit-recognition agreements. However, these agreements limit students to those institutions; transferring to another institution that does not recognize credits earned often results in increased financial burden and a delay in a student's career path. Increasingly, students transfer outside of the province, to institutions which recognize their previously earned credits. Ontario's Colleges: Graduates in Demand. Winter, 2007. College Ontario.

³⁰ Although government encourages institutions to establish credit-recognition programs amongst themselves, no overarching provincial regulation method exists to facilitate mobility between institutions. The establishment of the CUCC to promote joint education and training ventures between Ontario's postsecondary institutions is appreciated. Yet, its scope and influence is still markedly limited. Therefore, the impact and authority of the CUCC must be increased, or an alternate Transfer Agency must be established

³¹ www.ocutg.on.ca

CONCLUSION

This submission requests the government expand and undertake initiatives that will create a PSE system for all willing and qualified students in Ontario. Although not all recommendations can be immediately implemented, OUSA and the CSA maintain that all the policies within are attainable and laudable. By outlining strategies for accessibility, affordability, and quality, most issues within the PSE sector have been addressed and solutions presented. These recommendations are imperative to a PSE system that will allow Ontario to become a leader in learning.

The Ontario Undergraduate Student Alliance (OUSA) represents the interests of over 125,000 professional and undergraduate, full- and part-time university students at seven institutions across Ontario.

The College Student Alliance (CSA) is an advocacy and services organization which has been proudly serving Ontario's college and college/university students since 1975. The CSA currently represents 16 colleges and 23 student councils with over 109,000 full-time student members throughout the province.

Recommendations

1. At a minimum, the provincial government must increase college and university operating grants to the per student national average, and beyond.
2. In the event of unplanned enrolment anomalies, the provincial government must be more responsive in providing operating grants to institutions.
3. The provincial government must lobby the federal government for a greater share of the Canada Social Transfer (CST) for sustainable and competitive post-secondary institutions.
4. The Ontario government must advocate to the federal government for the renewal of the Canada Millennium Scholarship Foundation (CMSF).
5. The Ontario government must establish an OSAP Taskforce which will undertake a holistic review of Ontario's Student Financial Aid system.
6. The Student Access Guarantee must account for all reasonable costs of education, including but not limited to, full tuition and ancillary fees, textbooks, and living expenses.
7. The Ontario government must consider a responsible cost-sharing system for students in which the student is not forced to shoulder a disproportionate cost of the financial educational burden.
8. The Ontario and Canadian governments must combine resources in an attempt to heighten awareness of programs already available to low-income students.
9. The provincial government must eliminate the education and tuition tax credit and use the additional revenue in the form of up-front grants.
10. The provincial government must increase targeted non-repayable financial assistance to students from under-represented groups.
11. Students from low-income families must be provided with up-front access grants through to degree completion.
12. The Ontario financial aid system must modify its eligibility criteria to provide funding to part-time students.
13. Reverting from full-time to part-time status should not affect loan repayment and students must only be required to repay their loans at the end of their study term.
14. The provincial government must allow students to earn income up to the amount of their unmet need before their OSAP is clawed back.
15. The provincial and federal government must instate a 12 month, interest-free grace period in order to students to prepare for loan repayment.

16. Interest accrued on student loans should be lowered to prime minus-one.
17. During loan consolidation, graduates must be able to choose a repayment term which works with their unique financial situation.
18. The provincial government must lobby the National Student Loan Service Centre (NSLSC) to regularly update students regarding the status of their loan.
19. The provincial government must establish a community-based foundation with an endowment to sufficiently fund early outreach programs targeted toward elementary and secondary students to increase PSE accessibility.
20. The provincial government should fund programs, implemented by colleges and universities, which strengthen social and academic support programs targeted for, but not limited to, under-represented students.
21. The provincial government must undertake a holistic review of the tuition framework.
22. Tuition fees must not increase beyond the rate of inflation as measured by CPI.
23. All tuition must remain regulated by the provincial government.
24. The provincial government must establish a quality fund targeted at improving teaching quality at all post-secondary institutions across the province.
25. Increased funding must also address infrastructure at post-secondary institutions.
26. Increased funding must allow for the hiring of more full-time faculty, as opposed to part-time faculty.
27. The provincial government must establish a Transfer Agency which allows for student mobility between institutions.
28. The provincial government must extend the Ontario Education Number (OEN) beyond elementary and secondary school into post-secondary institutions.

