

# University of Saskatchewan Submission to the McCall Review on Post-Secondary Education Accessibility and Affordability

## Executive Summary

The University of Saskatchewan thanks the Government of Saskatchewan for the opportunity to present its views on the most pertinent issues regarding accessibility and affordability of post-secondary education in our province. These are complex issues that are interwoven with a broad range of social, community, and family issues. To realize effective solutions, there is a need for strong partnerships and collaboration in all sectors.

The University of Saskatchewan has many ideas and suggestions regarding the ways in which the accessibility and affordability of post-secondary education in our province might be improved and would be very interested in exploring these further with the appropriate government departments. For space reasons, we have limited the scope of this submission to the 12 specific recommendations that we believe are the most salient. For each recommendation listed, a challenge or barrier is identified and a discussion section explores the issue further.

One major and overriding issue that we have identified in relation to accessibility is the need to address the low post-secondary participation rates of Saskatchewan citizens. The University would like to work with the government and our post-secondary colleagues to establish more appropriate participation rate targets and to develop strategies that can increase participation rates in our province.

Our specific recommendations follow.

## Accessibility

### Recommended Action #1

Provide Saskatchewan citizens, especially young adults, with more timely and accurate information regarding their future educational options and better opportunities to explore their academic/career interests and options.

### Recommended Action #2

Support the development of cross-sector curriculum committees that will provide opportunities for secondary and post-secondary sectors to improve the coordination and articulation of high school and university curricula in all core academic disciplines.

### Recommended Action #3

Invest in the development of transition programs and activities that would start in high school and continue throughout the first year of university.

### Recommended Action #4

Increase TEL (Technology Enhanced Learning) funding and provide other targeted support so that the universities can develop and deliver a wider range of courses and programs to students in remote locations across the province.

Recommended Action #5

Continue to support SaskCAT and Campus Saskatchewan so that they can continue to facilitate more robust transfer arrangements.

Recommended Action #6

Provide targeted resources to facilitate the development of more co-op, internship, and service learning opportunities.

Recommended Action #7

Assist the University of Saskatchewan with targeted, one-time funding to upgrade existing and construct new student residence facilities.

## Affordability

Recommended Action #8

Establish a new “matching grant” program whereby public funds are provided to match private donations for scholarships and bursaries.

Recommended Action #9

Provide targeted grants for students whose financial need is greatest, rather relying on tuition regulation and tax credit strategies.

Recommended Action #10

Establish a work-study program that provides on-campus work opportunities for students.

Recommended Action #11

Invest in improving the technological infrastructure that supports the Canada-Saskatchewan student loan program.

Recommended Action #12

The Government of Saskatchewan, in collaboration with other provinces and the federal government should make a concerted effort to overhaul the current Student Loans Program as soon as possible, and, where possible, implement changes to the program on its own.

The University of Saskatchewan was established in 1907 and is the Province’s only medical-doctoral university. The U of S offers 58 degrees, diplomas, and certificates in over 100 areas and disciplines. Colleges and schools include: Agriculture and Bioresources, Arts and Science, Commerce, Dentistry, Education, Engineering, Graduate Studies and Research, Kinesiology, Law, Medicine (including Physical Therapy), Nursing, Pharmacy and Nutrition, and Veterinary Medicine. We have an undergraduate enrolment of approximately 16,500 and a graduate enrolment of 2,100. Our mandate is to serve the needs of the people of Saskatchewan, and as an academic community, our mission is to achieve excellence in the scholarly activities of teaching, discovering, preserving, and applying knowledge. It is our hope that the recommendations outlined in this submission will provide a good overview of what the University of Saskatchewan sees as the most pressing issues related to the accessibility and affordability of post-secondary education in our province.

## Introduction

The University of Saskatchewan and the Government of Saskatchewan share similar concerns regarding the accessibility and affordability of a university education. We embrace the strong ties we have with the people of Saskatchewan and recognize and applaud the important work that the Government is doing by conducting the McCall Review.

We all recognize that a well-educated population is vital to the well being and future development of our province. Not only do employment and earning levels rise with education levels, but it is education, and especially university education, that drives innovation and economic growth. For these reasons, it is vital that our province's colleges and universities be both accessible and affordable.

One of the major challenges that Saskatchewan faces in this regard is our province's low post-secondary participation rates, especially at the university level. Saskatchewan's participation rates are among the lowest in Canada. Only 15 percent of our province's labour force have completed a bachelor's degree versus 17 percent nationally. The situation is even grimmer at the graduate level: our province is tied with New Brunswick for the lowest percentage of graduate degrees among our employed population.<sup>1</sup>

The University of Saskatchewan believes that in conjunction with the review of the accessibility and affordability of post-secondary education, the Government should, as a matter of public policy, give serious thought to how it wishes to respond to these low post-secondary participation rates. Other western provinces have already done so. In recent years, the governments of Alberta and British Columbia have made major commitments to increasing post-secondary participation rates in their provinces and are investing in and increasing the capacity of their post-secondary education systems accordingly. The increased post-secondary capacity and participation rates in Alberta and British Columbia have the potential to deprive our province of a highly educated workforce and its universities of the vibrant student enrolment required to sustain academic programs. **We therefore urge the Province to work closely with its college and university partners to establish post-secondary participation rate targets for its citizens and to develop and implement strategies that will increase these participation rates.**

The University of Saskatchewan is currently taking steps to increase the participation rates of Saskatchewan people by identifying groups that have been historically and are currently under-represented. In some cases, targeted programs and supports, such as the Arts and Science Transition Program, the Aboriginal First-Year Experience Program, and the Math and Science Enrichment program, have been successfully established to provide access for and support within our University to students who might otherwise not have such opportunities.

Despite the University's efforts, many of the barriers that under-represented students face are attitudinal or social in nature and are difficult for the University to address without the support of and significant partnerships with the Government and other key stakeholders. Such barriers include: 1) access to quality information at an appropriate age (beginning at the elementary school level) that influences a child's determination to seek a university education, 2) lack of visible role models in their community who have successfully pursued a university education, and 3) serious misperceptions among many families and communities regarding both the costs and benefits of attending university. The costs of post-secondary education are commonly

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<sup>1</sup> *Sask Trends Monitor* from Statistics Canada Labour Force Survey data.

overestimated while the benefits are underestimated.<sup>2</sup> These perceptions are most strongly held among those in lower socio-economic groups where post-secondary participation rates are already low.

The Government of Saskatchewan, in consultation with its post-secondary institutions, should consider providing more comprehensive and accurate information about post-secondary education to Saskatchewan residents, both in the schools and via a public promotional campaign, to inform them of the benefits of post-secondary education. This information should target groups in which participation rates are low (Aboriginal communities, low-income families, families with no post-secondary education, remote and rural families, and mature students).

Clearly, it is in the best interest of our colleges and universities, our province, and most importantly, the citizens of Saskatchewan to improve this situation by making post-secondary education more accessible and affordable. In this document, the University of Saskatchewan outlines its views regarding what we believe to be the most prominent barriers to access and affordability and offers suggestions regarding steps that we and the Government should take to deal with these barriers. The University is committed to examining these issues carefully and looking for shared opportunities to develop solutions that will enable students from diverse backgrounds to enjoy a meaningful and affordable educational opportunity.

## Accessibility

The University of Saskatchewan defines *accessibility* as the opportunity for academically qualified individuals to understand the benefits of post-secondary education, make informed choices regarding the institutions and programs for which they are best suited, access the financial resources they require to undertake their programs, and be provided with the supports they need to successfully complete those programs.

While cost and adequate financial resources are important factors that affect some people's decisions regarding college or university attendance, there are numerous other factors that also have a significant impact on post-secondary participation and success. Some of the barriers that can negatively influence those considering college or university include the lack of high-quality information regarding post-secondary opportunities and options; insufficient or inaccurate information linking academic/career goals, academic requirements, and educational options; lack of educational options outside of our major urban centres; and difficulties transferring between institutions. For those attending university, the lack of sufficient experiential learning opportunities that enable students to apply their knowledge to and learn from the real-world work environment and the distractions of off-campus work can affect the ongoing accessibility of college or university.

It is important that we work together to address these barriers to accessibility. However, it is equally important that we maintain and improve the quality and capacity of the educational programs to which we are providing access. Access to university is meaningless if our students are not well served by accomplished faculty, modern facilities, and excellent student services.

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<sup>2</sup> Sean Junor and Alex Usher (2004). *The Price of Knowledge 2004: Access and Student Finance in Canada*. Montreal, QC: The Canadian Millennium Scholarship Foundation; Alex Usher (2005). *A Little Knowledge is a Dangerous Thing: How Perceptions of Costs and Benefits Affect Access to Education*. Toronto, ON: Educational Policy Institute.

Similarly, if they do not have the knowledge, skills, and supports that enable them to successfully complete their programs of study in a reasonable period of time, students end up wasting valuable resources. Thus, access in and of itself is not sufficient; for the true value of post-secondary education to be realized, access must be paired with high-quality programs, adequate program and facility capacity, and successful students.

The University of Saskatchewan is committed to providing a high-quality educational experience and to ensuring that as many of its students as possible succeed. We have developed new academic programs, continue to examine new opportunities, and have re-allocated resources accordingly. We consider our partnerships with the provincial government, secondary school system, Saskatchewan business sector, and city of Saskatoon vital to our success and the success of our students.

### **Recommended Action #1**

**Provide Saskatchewan citizens, especially young adults, with more timely and accurate information regarding their future educational options and better opportunities to explore their academic/career interests and options.**

Specifically, we recommend that the focus on and funding for programs at all levels (elementary, secondary, post-secondary) that provide Saskatchewan children, young adults, and their families with information on post-secondary education and academic/career planning be increased. This could include the development of a compulsory ‘career and life planning’ course within the secondary school system.

### **Accessibility Challenge – insufficient or inaccurate educational and career information**

Many students make uninformed or misinformed decisions about their educational and career futures because they lack accurate information regarding educational and career options, decision making, and preparation. Some students with tremendous academic potential choose not to pursue college or university because of misconceptions about their own abilities or about the costs and benefits of post-secondary education. Others waste valuable time and resources by enrolling in institutions or programs that are not well matched to their academic and career interests or pursuing post-secondary education without having identified clear career or academic goals.

For this reason, career information and guidance at all levels needs to be improved. Better and more timely information regarding the variety of post-secondary educational options available, their requirements, costs, and benefits need to be systematically presented to students in the K-12 system to ensure students and their families are able to make informed decisions regarding their future academic goals and properly prepare themselves for the paths they choose beyond high school.

### **Discussion**

Through its participation in several national surveys<sup>3</sup>, the University of Saskatchewan has come to recognize the increasing importance that today’s students place on the linkages between education, career preparation, and better job opportunities. A recent Student Retention Study conducted by the University of Saskatchewan indicated that many of the students who voluntarily leave the University do so either to pursue education at the college level or because university was not a “good fit” for their interests and goals. We interpret these results to

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<sup>3</sup> Canadian Undergraduate Survey Consortium, National Survey of Student Engagement, Noel-Levitz Student Satisfaction Inventory.

indicate, in part, a lack of adequate information regarding career aspirations/options and choices of an educational setting.

To improve their preparedness for tertiary education, children need to be informed about post-secondary options early during their K-12 years. This can help students focus, develop goals, and open doors for them in the future that might otherwise be closed. Parents also need information that will encourage them to make adequate family and financial preparations. Ideally, students should be considering their post-secondary options and goals before selecting their courses at the high school level.

In addition to needing more and better information regarding the academic options open to them, students in the K-12 sector, especially those at the high school level, need to be actively engaged in career exploration and understand what educational options best suit their career aspirations.

The University continues to improve the amount and quality of the information and services it provides for prospective and first-year students as it relates to academic/career exploration and decision making. We are taking steps to enhance these services, for example, by developing a new web-based Career Exploration Tool, offering numerous career fairs, and providing some, albeit limited, co-op, internship, and service learning opportunities. However, our current capacities in this area cannot begin to address student needs, especially for those in the secondary school system. An investment in improved guidance and career planning programs in our schools would improve accessibility by helping more young people understand the benefits of post-secondary education and choose the institutions and programs for which they are best suited.

### Recommended Action #2

**Support the development of cross-sector curriculum committees that will provide opportunities for secondary and post-secondary sectors to improve the coordination and articulation of high school and university curricula in all core academic disciplines.**

### Accessibility Challenge – lack of articulation between high school and university curricula

Many students experience difficulty at university because there are major gaps between the knowledge and skills they have acquired in high school and those they require to succeed at university.

### Discussion

First-year students are more likely to persist and succeed in college or university if they have acquired the academic knowledge and learning skills they require during their secondary school years. Unfortunately, too many students enter post-secondary institutions without adequate preparation. Part of the reason for this is that our secondary and post-secondary schools operate very autonomously from one another, and thus their curricula are not as well articulated as they should be. At a minimum, each should be aware of the content and skills covered by the other. Over time, it would be beneficial if these curricula become more closely aligned so that university-bound students graduating from grade 12 could be confident that they had completed the work necessary to prepare them for their first-year studies at university.

The establishment of a series of subject-based, cross-sector curriculum committees would provide a way for teachers and professors to become better informed about the subject matter taught in their respective courses and work towards closing the gaps that currently exist between the secondary and post-secondary systems.

### Recommended Action #3

Invest in the development of transition programs and activities that would start in high school and continue throughout the first year of university.

### Accessibility Challenge – students inadequately prepared for the rigours of university-level studies

The student retention literature clearly indicates that the majority of attrition at colleges and universities occurs during the first year of study. A Student Retention Study that was recently completed at the University of Saskatchewan revealed that many of the students who chose to leave university did so because they felt under-prepared for the academic expectations and work loads.<sup>4</sup> To the extent that our educational system allows students to begin their post-secondary studies, only to have them withdraw within a few weeks or months because of inadequate preparation denies them meaningful access to higher education.

### Discussion

While the University has allocated considerable resources to supporting the transition, remedial academic development, and personal success of first-year students, much more can and should be done. In particular, university-bound high school students should be provided with more accurate information regarding the academic expectations, work load, and study skills associated with university to both ease their transition from high school to university and improve their chances for success.

The University of Saskatchewan believes that targeted funding from the Government to support the development of a collaborative, cross-sector transition program that would begin in grade 12 and continue into the first year of university would go a long way towards enhancing both student access and success.

### Recommended Action #4

Increase TEL (Technology Enhanced Learning) funding and provide other targeted support so that the universities can develop and deliver a wider range of courses and programs to students in remote locations across the province.

### Accessibility Challenge – insufficient course and program opportunities in rural Saskatchewan

The limited availability of university-level courses and programs in regions outside of Regina and Saskatoon presents a huge challenge for some students. Providing more courses and programs for northern, rural, and dispersed populations could improve access. Such courses and programs could be offered on-line, face-to-face through various “satellite” operations, or in various combined modalities.

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<sup>4</sup> Insignitrix. (2006) “Survey of Early Leavers: Student Retention Study, University of Saskatchewan”. In this study, 31.9 percent of early leavers indicated that they felt under-prepared for the workload in university, 29.8 percent felt unprepared to balance university with external demands (e.g., work and family), and 27.7 percent felt unprepared for the financial costs. More than 20 percent of early leavers also mentioned the learning environment and academic standards as reasons for leaving university.

### Discussion

In recent years, with the assistance of TEL funding, the University of Saskatchewan has significantly increased the amount of outreach and programming it offers outside of Saskatoon. For example, the College of Education is delivering its Certificate of Special Education via TEL, and the College of Nursing is partnering with SIAST and the First Nations University of Canada to deliver the provincial baccalaureate Nursing Education Program of Saskatchewan (NEPS) in both Regina and Prince Albert. The University continues to invest in developing online courses through TEL and partnering with regional colleges.

While a great benefit to northern, rural, and dispersed students, such efforts take considerable resources to put in place. In addition, while they are very worthwhile, it is important to acknowledge that the University cannot resource a plethora of off-campus education sites at the expense of the quality of our on-campus programming. Targeted funding for such initiatives enables the University to continue to grow our efforts in this area.

### Recommended Action #5

Continue to support SaskCAT and Campus Saskatchewan so that they can continue to facilitate more robust transfer arrangements.

### Accessibility Challenge – transfer credit and recognition of prior learning

The opportunity, or lack thereof, for students to move easily from one institution to another can have a major impact on access. More and better transfer credit information needs to be made available to students, and the processes used to administer and evaluate requests for transfer need to be enhanced. There is insufficient articulation of courses and programs between institutions and inadequate recognition of transfer credits and prior learning.

### Discussion

The University of Saskatchewan acknowledges that we have a key role to play in improving accessibility by streamlining our internal transfer credit processes, developing more and better articulation agreements, and instituting policies and procedures that enable students to receive maximum recognition for prior learning. We are committed to working collaboratively with other institutions and SaskCAT to improve our performance in this area and intend to make this an area of focus in our next Integrated Planning cycle.

### Recommended Action #6

Provide targeted resources to facilitate the development of more co-op, internship, and service learning opportunities.

### Accessibility Challenge – limited experiential learning opportunities

Many of today's students are actively seeking universities and programs that provide experiential learning opportunities that intentionally connect their education to the workplace. Compared to our peers in other provinces, the University of Saskatchewan has relatively few co-op, internship, and other experiential learning programs. Because we offer a limited number of such programs, some students are not able to access the type of educational experience they desire and choose to attend other institutions (including those in other provinces).

### Discussion

Students today place a high value on the linkages between their educational experiences and their work and career aspirations. While the University of Saskatchewan does offer a modest number of co-op and internship programs, such programs are expensive to run, especially in a province with such a small and dispersed population and business sector. More co-op,

internship, and other experiential learning opportunities would enable students to gain valuable career-related work experience as part of their university education. Such programs would also provide students with exposure to the Saskatchewan job market and graduates with better opportunities to successfully transition to the work place. The province and community benefit when students are introduced to Saskatchewan organizations, work experiences, and service learning opportunities in the community. Additional targeted resources would enable us to provide many more students with valuable experiential learning opportunities.

**Recommended Action #7**

**Assist the University of Saskatchewan with targeted, one-time funding to upgrade existing and construct new student residence facilities.**

**Accessibility Challenge – lack of sufficient affordable student housing**

As Saskatchewan's demographics and the broader post-secondary environment change, the University of Saskatchewan will need to attract a growing number of students from outside of Saskatoon. In order to recruit such students, more student housing will need to be made available, yet current conditions make it virtually impossible for the University to develop new residences on a self-funding basis.

**Discussion**

As the higher-education environment becomes more competitive, students are increasingly considering the “total package” of programs, facilities, activities, financial assistance, and support offered by each institution. The availability, nature, quality, and cost of student housing is a critical consideration for many students, particularly those who need to move away from their communities. For institutions like the University of Saskatchewan that are located in smaller urban centres and draw many of their students from rural areas, housing is a particularly important concern.

There is no doubt that our current residence facilities are desperately in need of renewal and that additional new facilities are needed. Not only are the number of student spaces in residence insufficient for a university of our size (particularly one that attracts so many students from rural areas), but the facilities themselves are aging. Our oldest residences date back to 1912 (Saskatchewan Hall) and 1916 (Qu'Appelle Hall), while most of our newer facilities were built in the 1960s. While our student enrolment has increased by over 40 percent in the last three decades, the University of Saskatchewan has not constructed a new student residence since 1976.

Under normal circumstances, university residences can be developed as self-funded projects, whereby the university mortgages its development costs over two or three decades and then repays the mortgage with the rental revenue it receives from student residents. However, in today's supercharged construction environment with development costs escalating at rates of one to two percent per month, this standard, self-funding model is simply not feasible. A financial analysis recently conducted for a proposed new residence facility on our campus concluded that when current and projected construction costs, interest rates, and rental rates are all taken into account, it would be impossible to proceed with the project without some form of supplementary support for the capital costs of the project. Unfortunately, there is simply no room within the University's existing budget to provide such support. With targeted, one-time support from the government, we would be able to proceed with projects such as this and thus ensure that students who wish to attend the University of Saskatchewan would have access to convenient and affordable university housing.

## Affordability

In recent years, the affordability challenges of attending college or university have become an issue of growing importance for students, institutions, and governments from coast to coast. There is no doubt that as the level of governmental support for post-secondary education has decreased across the country over the past 15-20 years, tuition rates have steadily increased. Paradoxically, perhaps, there is evidence that participation rates across Canada have increased despite the rising cost of education.<sup>5</sup> Indeed, the highest post-secondary participation rate in the country is in Nova Scotia, which also has the country's highest tuition rates. Having said this, the University of Saskatchewan recognizes that while participation rates have risen in some jurisdictions, some populations are finding it increasingly difficult or nearly impossible to afford a university education.

At large public institutions like the University of Saskatchewan, it is necessary to strike a balance between accessibility, affordability, and the quality of our education, facilities, and services. We acknowledge and appreciate the Government's efforts in recent years to enable the universities to keep tuition affordable for students. The University of Saskatchewan has made significant contributions of its own to this end by investing over two million dollars in scholarships, embarking on a major capital fundraising campaign, and committing commercial revenues from the Preston Crossing development to scholarships and student services. We have also made it easier for students to learn about and apply for scholarships and awards by creating an online application process for all forms of financial assistance that we administer.

Despite these combined efforts on the part of the Government and the University, issues of affordability continue to be important ones that many of our prospective and current students struggle with. As with accessibility, issues related to affordability are complex and will require strong partnerships and commitments on behalf of the Government and the University.

### Recommended Action #8

Establish a new "matching grant" program whereby public funds are provided to match private donations for scholarships and bursaries.

### Affordability Challenge – insufficient student financial assistance

Saskatchewan's universities are unable to appropriately reward Saskatchewan students who have performed at a superior level in high school, attract academically talented students from other jurisdictions, and address the genuine needs of students whose financial resources are inadequate to allow them access to our programs. To be competitive with other institutions, our universities must increase the number and value of scholarships, bursaries, and other financial awards available to prospective and continuing students.

### Discussion

Many of Saskatchewan's most academically talented students are choosing to pursue their education outside the province because of the generous financial support (both scholarships and grants) that other universities are able to offer. Neither our universities nor our province can afford to lose these talented students. The immediate loss of these students is seriously aggravated by the very real possibility that once they graduate, they will not return to our province and contribute as educated and employable citizens.

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<sup>5</sup> Alex Usher (2006). *Grants for Students: What they do, Why they Work*. Toronto, ON: Educational Policy Committee.

The University of Saskatchewan has ranked among the bottom three medical-doctoral universities with respect to its scholarship and bursary expenditures for the last decade<sup>6</sup>. In addition, since 2000-01, both the number and the average size of grants and remissions available in Saskatchewan have declined. As a result of these declines, the net tuition students are required to pay in Saskatchewan has increased while in many other jurisdictions it has decreased.<sup>7</sup> While the province's Centennial Merit Scholarship program does provide relief to some students, the program is currently structured in such a way that it does not enable the University to adequately leverage private donations for scholarships and bursaries.

As student recruitment and retention become increasingly competitive, our universities need the right tools to compete with other institutions for talented students. "Matching grant" programs like those that have been established in Manitoba and Ontario help universities address the need for increased funding to support student awards. Such programs provide a double benefit – by encouraging private giving, they increase an institution's ability to raise funds on its own and also generate substantially greater amounts that can be used for student financial assistance.

### **Recommended Action #9**

**Provide targeted grants for students whose financial need is greatest, rather relying on tuition regulation and tax credit strategies.**

Specifically, we recommend the following actions:

- a. Match the new federal Grant for Students from Low-Income Families to provide grant funding for all tuition costs (up to \$6,000 in total) for Saskatchewan students from low-income backgrounds.
- b. Provide dedicated resources to the universities to encourage and support the recruitment, transition, and success of Aboriginal students.

### **Affordability Challenge – lack of focus in cost-reduction strategies**

Universal cost-reduction programs such as tuition regulation and tax credits provide financial support to many students and families who do not need it and inadequate support to those who do.

Financial assistance at the end of a student's education in the form of tax credit is not as effective in addressing affordability issues as assistance at the beginning of each academic year, when students need it the most.

### **Discussion**

Research indicates that universal aid solutions such as tuition regulation and tax credits disproportionately benefit high- and middle-income families who already have the means to finance the cost of post-secondary education and will attend college or university regardless of the availability of financial assistance. This is because when financial aid funding is dispersed across the entire population, there is less money available for grants for low-income students, who need it the most.<sup>8</sup>

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<sup>6</sup> Annual *Maclean's* magazine University Rankings, 1997-2006

<sup>7</sup> Alex Usher (2006). *Beyond the sticker Price: A Closer Look at Canadian University Tuition Levels*. Toronto, ON: Education Policy Institute. Specifically tables 6, 7 and 8.

<sup>8</sup> Alex Usher (2006). *Beyond the sticker Price: A Closer Look at Canadian University Tuition Levels*. Toronto, ON: Education Policy Institute.

A more efficient and effective use of public funds would allocate targeted grants to those whose financial needs are the greatest. Such grant programs are also much more likely to have a beneficial effect on accessibility, since they can influence an individual's decision to attend college or university to a much greater extent than universal programs.<sup>9</sup> The University of Saskatchewan's interest in targeted grants is also motivated by our concern that Saskatchewan students could lose close to \$10 million dollars in bursary assistance annually if the Millennium Foundation bursary program is discontinued.

#### **Recommended Action #10**

Establish a work-study program that provides on-campus work opportunities for students.

#### **Affordability Challenge – distractions of off-campus work**

More and more of today's students need to work, mostly off campus, to pay for their tuition and living expenses. For many students, this compromises their academic performance and increases their time to degree completion.

#### **Discussion**

With respect to student work patterns, a recent CUSC (Canadian Undergraduate Survey Consortium) survey indicated that U of S students are working an average of 19.9 hours per week, which is higher than the national average<sup>10</sup>. Most of those who were working responded that their employment was affecting their academic work. Students are also taking longer to graduate (only 25 percent graduate within four years of commencing their studies), at least in part because they are either stopping out or reducing their course loads in order to work.

For students who need to finance their education and living costs via employment during the school year, a work-study program provides opportunities for students to work on campus in a convenient and flexible environment that is committed to student success. They gain meaningful work experience, and make a greater connection with campus life. Work-study programs that exist in other jurisdictions such as Ontario usually target their benefits towards students with high levels of financial need and thus help address both accessibility and affordability concerns. Such programs could serve as models for a Saskatchewan work-study program.

#### **Recommended Action #11**

Invest in improving the technological infrastructure that supports the Canada-Saskatchewan student loan program (i.e., develop an online application process and implement electronic approvals and confirmations of enrolment).

#### **Affordability Challenge – cumbersome administrative processes**

The current system for applying and confirming eligibility for and receiving student loans is complex, cumbersome, slow, and inefficient. Students suffer the consequences.

#### **Discussion**

The University of Saskatchewan signs 6,000 student loans every year. The current paper-based system has complex rules for students, parents, and administrators to navigate. In the event of errors (which inevitably happen in complex systems), delays result and students do not receive their money in a timely manner. This causes great anxiety for many students. An online

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<sup>9</sup> Alex Usher (2006). *Grants for Students: What they do, Why they Work*. Toronto, ON: Educational Policy Committee.

<sup>10</sup> Survey of Undergraduate University Students. Canadian Undergraduate Survey Consortium, June 2005. The national average for all universities was 18.3 hours/week, while the average for larger universities like the U of S was 17.7 hours/week.

application process coupled with an electronic confirmation of enrolment would reduce the administrative burden placed on the University, as well as reduce student anxiety regarding finances.

An updated electronic student loan system will reduce administrative workloads for both university employees and those working in the Provincial Financial Assistance Program. In addition, a more user-friendly system will reduce student stress and anxiety, which is augmented when they are faced with using a system that is cumbersome and complex. Having timely answers that are easily accessible empowers students and improves their ability to plan their finances responsibly and seek additional funds if necessary (there are cases where some students do not get approved/denied until after they have started classes).

### **Recommended Action #12**

The Government of Saskatchewan, in collaboration with other provinces and the federal government, should make a concerted effort to overhaul the current Student Loans Program as soon as possible. In addition, where it has the authority to do so, the Government of Saskatchewan should implement changes to the Student Loans Program that will ensure that students and families who genuinely need financial assistance can obtain sufficient support to cover the real costs of education in ways that are more responsive to today's circumstances.

### **Affordability Challenge – Student Loan Program no longer meets students' needs**

More and more, students from middle-class backgrounds are borrowing money to cover the cost of education, and increasingly much of that borrowing is from private institutions rather than via the Student Loan Program. This in turn decreases the affordability of post-secondary education because of the higher interest rates that these institutions charge and the fact that students are required to make payments while in school.

A related concern is that research indicates increases in the amount of student loan debt incurred during university negatively affect students' motivation and ability to persist, thus contributing to the successful complete and graduation rate of our students<sup>11</sup>.

### **Discussion**

The original purpose of student loans was to cover both the educational and living costs associated with the pursuit of higher education. The Students Loan Program contributes to equality in our society by providing students who are in financial need the ability to borrow money to pursue an education. Unfortunately, as the costs of higher education have grown and the needs and resources of students and their families have changed, the ability of the Student Loan Program to meet those needs has diminished significantly.

The CUSC survey of undergraduate students (June 2005) indicated that Saskatchewan students are both incurring higher levels of debt and borrowing more money privately than their peers in other provinces.<sup>12</sup> We consider this to be an indication that the existing student loan system is not working.

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<sup>11</sup> L. McElory (2005). *Student Aid and University Persistence: Does Debt Matter?* Number 23. Montreal, QC: Canada Millennium Scholarship Foundation.

<sup>12</sup> Students at U of S average repayable student loan debt is \$16,216 compared to Canadian students at \$13,988. In addition, 22 % of students at U of S borrow from private institutions in comparison to 16 % of Canadian students. Survey of Undergraduate Students, Canadian Undergraduate Survey Consortium, June 2005.

Among the most pressing problems with the Student Loan Program are the following:

- Annual loan amounts are insufficient to cover educational costs. This is especially true for higher-cost professional programs, such as Dentistry.
- Many middle-class students are ineligible for student loan support and expected parental contributions are unrealistically high.
- Students who contribute to their own education costs through summer or part-time employment during their studies are penalized.
- Parents need options for financing their expected contributions.
- The inflexibility of the student loan system makes it difficult or impossible for non-traditional and part-time students to qualify for the financial assistance they require.
- The Federal/Provincial Study Grant program does not adequately meet the needs of students with disabilities.

The University of Saskatchewan recognizes the complexities and challenges that exist in a system that is integrated with the federal government's program. However, the current system has not kept up with the costs associated with pursuing higher education or the needs of today's students. The consequence is that it is increasingly difficult for Saskatchewan students and families to finance their futures, which directly affects post-secondary participation, accessibility, and affordability.

We are eager to partner with students and the Government regarding the ways in which the Student Loans Program can be improved. We encourage the Government to examine the current system critically and consider ways in which our outdated model of student financial assistance might be enhanced. The University of Saskatchewan has many ideas and specific suggestions regarding possible changes to the Student Loans Program that we believe would improve it and would be happy to meet with students and representatives of the Student Financial Assistance Branch to discuss these.

## **Conclusion**

Higher education in Canada benefits the person and society in many ways: socially, economically, and culturally. The University of Saskatchewan is committed to our social contract with this province and the people of Saskatchewan. We are committed to being a pre-eminent institution, teaching excellence, and student success, and we strive to determine how to make university education affordable and accessible while protecting quality.

To better serve prospective and current students of our province, several significant changes to procedures, policies, programs, and services are required. There is no doubt that accessibility and affordability are complex issues. Resolving the issues will require clear direction and strong partnerships and collaborations between and among the provincial and federal governments, the University of Saskatchewan and other post-secondary institutions, the secondary school system, the Saskatchewan business sector, and the city of Saskatoon.

We welcome the opportunities this review afforded us to consider new solutions to the issues of accessibility and affordability and look forward to the outcomes of the McCall Review.

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