

# It's Complicated

An Interprovincial Comparison  
of Student Financial Aid

Jordan MacLaren





**CCPA**

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**ABOUT THE AUTHORS**

*Jordan MacLaren* is a Master of Social Work student studying at Carleton University.

This research was undertaken in fulfillment of first year practicum requirements under the supervision of Erika Shaker, Education Director at the CCPA.

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# Executive Summary

THIS REPORT COMPARES eligibility for student financial aid by examining the amount of funds (both repayable and non-repayable) that a student would be eligible to receive in each province, based on their income group (low-, middle- and high-income). Provincial administration of part (or all) of financial aid has resulted in great variability in the type, quantity, and availability of resources offered to students. Individual provinces have demonstrated priorities such as debt reduction strategies, universal grants, and student independence from parental support, to name a few.

Key findings include that:

- The combination of federal, provincial and joint administered student financial aid programs are inherently complex, lack transparency, and thus, remain removed from public scrutiny and discussion.
- Appalling inequities exist in the amount of resources offered to students, based on their province of residence.
- Enormous differences in tuition between provinces are the greatest factor in determining the cost of education and therefore have a great impact on the amount of debt a student may accumulate.
- Provincial grant programs, whether needs-based or universal, are the largest contributor to debt reduction.

More research is needed to determine:

- Are these programs meeting students' needs? Which are doing so effectively?
- Are the costs associated with maintaining this patchwork of programs justified?
- Is the inherent inequity built into these programs something we are willing to accept?
- How are these inequities exacerbated or mitigated for students of Aboriginal descent, students with disabilities, students from Northern locations, and students with dependents?

# Introduction

CANADIANS ARE GENERALLY of the perception that those who have demonstrated the ability, but lack the means to pursue post-secondary education will be assisted financially by the state. However, the murky realm of student financial aid remains largely a mystery to both students and their families.

The purpose of this report is to examine the extent to which current government programs of student financial aid provide access to students, and compare how eligibility is determined. Because provincial and territorial assistance programs are hugely complex and often intertwined, this report cannot possibly cover the entire scope of financial aid administration in Canada's thirteen provinces and territories. Instead, it offers basic comparisons. In addition, this report refers specifically and exclusively to the 2013–14 award year. Factors such as changes in funding for post-secondary education, adjustments for inflation, discontinuation and introduction of new programs contribute to differences in eligibility criteria and amount of aid awarded each year. For simplicity, the term “grant” is used to refer to all non-repayable assistance, which may be referred to by their respective programs as grants, bursaries, or scholarships (merit-based scholarships are not included).

# Building Context Around the Numbers

IN THIS STUDY, the profile<sup>1</sup> used to calculate eligibility for student aid assumed a dependent student coming from a family of four, with two employed parents, and one child still at home completing secondary school. Our student is entering year two<sup>2</sup> of a four year undergraduate degree, without a break between high school and university, and does not ascribe to any demographic characteristic that might create entitlement for programs that aim to improve access for underrepresented groups. The exception to this is family income level<sup>3</sup>, which has been manipulated to test variability between provincial and territorial eligibility. Broadly, this means we are looking at a relatively urban, non-visible minority student. Specifically, this student is not eligible for programs that aim to reduce the barriers experienced by northern or Aboriginal students, students with disabilities, students with dependents, or students who have lived in foster care.

The two most significant contributions to student resources in the majority of provincial calculations for a dependent student are parental income and the pre-study period contribution of the student. These contributions are then applied to a student's assessed need to determine how much funding, if any, will be provided by federal and provincial programs. It is important to note that eligibility for loans serves as an access point to grants and other non-repayable financial assistance. That is to say, students are often required to accept the loan portion of their aid to qualify for the grants they are entitled to. For this reason, it is assumed that if deemed eligible for aid, the student would accept it.

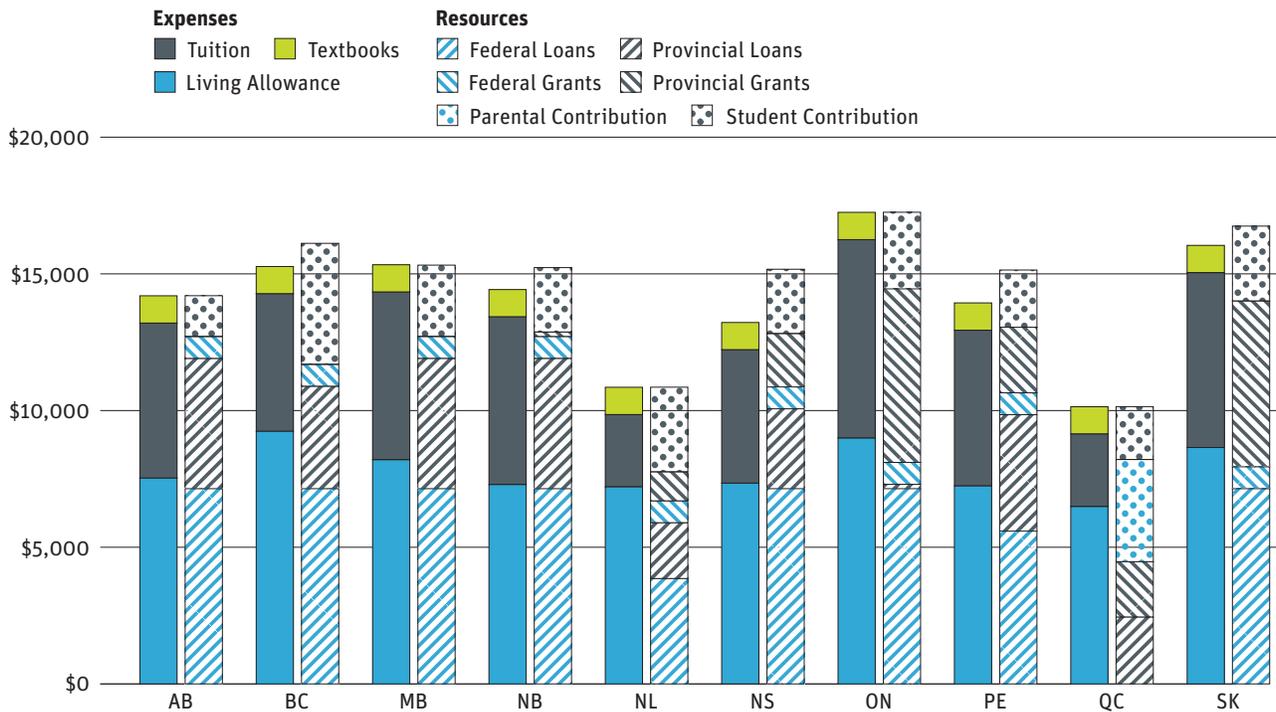
# Trends, Surprises and Contradictions

IT TAKES VERY little investigation to realize that student financial aid systems are complex to the point of incredulity.

While different terminology may be used, every province explains how aid eligibility is determined with the following equation: allowable cost – resources = assessed need. This straightforward calculation is broken down into a number of sub-calculations. *Allowable costs* include a monthly living allowance, tuition fees, textbooks and supplies, and may also include the cost of transportation to and from the city where the student will be studying. *Resources* include the student's pre-study period contribution, parental contribution and may or may not include scholarships and bursaries. The *assessed need* is what is then considered by the federal and provincial government for aid.

In the majority of provinces, the federal government (through the Canada Student Loans Program [CSLP]) provides 60% of aid, usually in the form of repayable assistance, or loans. The CSLP also provides a fixed amount grant (non-repayable) for students from low- and middle-income families. The remaining 40% of assessed need is covered by the province, up to their respective weekly maximums. These maximums are important, as students whose need exceeds what government programs provide may be left without sufficient resources – unless the province they live in has developed a specific program for such circumstances. The New Brunswick Bursary, which

**FIGURE 1** Cumulative Expenses and Financing for a Middle-Income Student by Province



provides up to \$130 in non-repayable assistance per week to students whose need exceeds the loan limit is an example of this type of program.

Provincial funding and programs for student aid vary across the country. The most straightforward systems provide the provincial portion of student aid in the form of either loans or grants, but not both. But there is an overwhelming variety of different mixes in repayable and non-repayable assistance along the financial aid spectrum, progressing from the least to the most complex approach.

Most provinces and territories (exceptions include Newfoundland and Labrador, Nova Scotia and Ontario) have developed student handbooks to assist students in navigating the difficult terrain of student financial aid. Newfoundland and Labrador and Quebec provide information on how aid and eligibility are calculated, along with examples, on their respective websites. Ontario and Quebec provide aid estimators on their websites; unfortunately, these calculators often provide an incorrect result, which may deter students from attending university or college at all.

**TABLE 1** Ranking the Complexity of Student Aid Eligibility By Province

Complexity Score	
94	Ontario
59	Alberta
49	Québec
48	Saskatchewan
47	Manitoba
47	Prince Edward Island
46	New Brunswick
44	British Columbia
44	Nova Scotia
43	Newfoundland & Labrador
26	Yukon
18	Nunavut
17	Northwest Territories

To rank the complexity of student aid eligibility in each province, decision trees were created (see Appendix) to determine the number of possible steps and outcomes for the case of a simple, undergraduate application. Those steps and outcomes were then counted to produce the score listed in *Table 1*. The complexity rating is not a reflection of fairness, effectiveness, or appropriateness, but measures the elaborate processes used to determine whether a student qualifies for aid and for how much. The higher the score, the higher the level of complexity within that system.

The complexity score for Ontario is so much higher than even the second province, Alberta, that it deserves special mention. Ontario's staggering total of 94 steps reflects two parallel calculations that occur to determine eligibility for financial aid in that province. A student's allowable costs and resources are calculated twice — once using the criteria set out by the CSLP, then a second time using the more restrictive criteria of the provincial program. Ontario also offers a number of 'boutique' financial aid programs that may vary from year to year as some are discontinued and others are introduced. These programs interact with each other to reduce or increase eligibility for aid, based on the number of programs for which a student qualifies. For example, the 30% Off Tuition Grant reduces the Ontario Access Grant, if a student qualifies for both. This creates a frenzy of virtually circular calculations and creates the greatly increased complexity score of this province.

The Territories manage the simplest systems of student financial aid. While the Yukon participates in the CSLP, Nunavut and the Northwest Territories do not, thereby reducing the complexity of their administration and eligibility by an entire program. For the territorial portion of aid, eligibility is determined by student type, with fixed-amount grants issued accordingly.

# Loan Reduction Strategies

PERHAPS IN TACIT acknowledgement of the growing concern over student debt, a number of provinces have taken a variety of approaches to reduce the amount of repayable loans a student may accumulate over the course of their education.

Ontario, Manitoba, and British Columbia have programs that cap the amount of combined federal and provincial loans accumulated each year, providing the amount exceeding that limit as a grant, issued in September following the award year. However, while Ontario has set this amount at \$7,300 per year, Manitoba and British Columbia do not provide the cap at the beginning of the award year. Instead, the cap is determined at year end, depending on the number of students who qualify and the budget for the award year.

Prince Edward Island also offers a debt reduction program, but students must apply for it within one year of having graduated. Students whose debt exceeds \$6,000 in any award year may be forgiven for \$2,000 in loans.

Newfoundland and Labrador and Nova Scotia take a different approach to reducing student debt. In these provinces, the provincial portion of financial aid is automatically split into loans and grants. In Newfoundland and Labrador, the first \$60 per week of student aid is issued as a loan, with the remainder (up to \$80 per week) issued as a grant. Nova Scotia provides 60%

of their portion of student aid as a loan and the remaining 40% of a grant, regardless of the amount for which the student is eligible.

Finally, Quebec provides a maximum of \$305 per month as a loan, with the remaining amount (up to \$17,016 per year) as bursaries.

Saskatchewan targets loan reduction strategies at those who are affected the most – low- and middle-income students, who have to borrow more to finance their education. The Saskatchewan Student Bursary provides non-repayable assistance equal to the maximum loan amount to students who have qualified for the CSLP Low- or Middle-Income Grant.

Alberta's approach stands in stark contrast in that it has no loan reduction strategy whatsoever and allows students to accumulate the largest amount of provincial debt (up to \$61,600 over the course of a four year degree). They have instead focused on accessibility of student loans with an emphasis on the independence of the student. While the calculations for the CSLP and each provincial program require a parental contribution based on income, Alberta's provincial aid system does not. As parental contribution is one of the main sources used to calculate a student's resources, this greatly expands eligibility for higher income students where loans are concerned. With the exception of the Alberta Low-Income Grant, all assistance provided by this province is in the form of repayable assistance.

# Provincial Programs

A GREAT DEAL of variety exists between the provinces in how eligibility for aid is determined and to whom specific programs are targeted. The following section provides an overview and description of how each province has constructed their student financial aid systems.

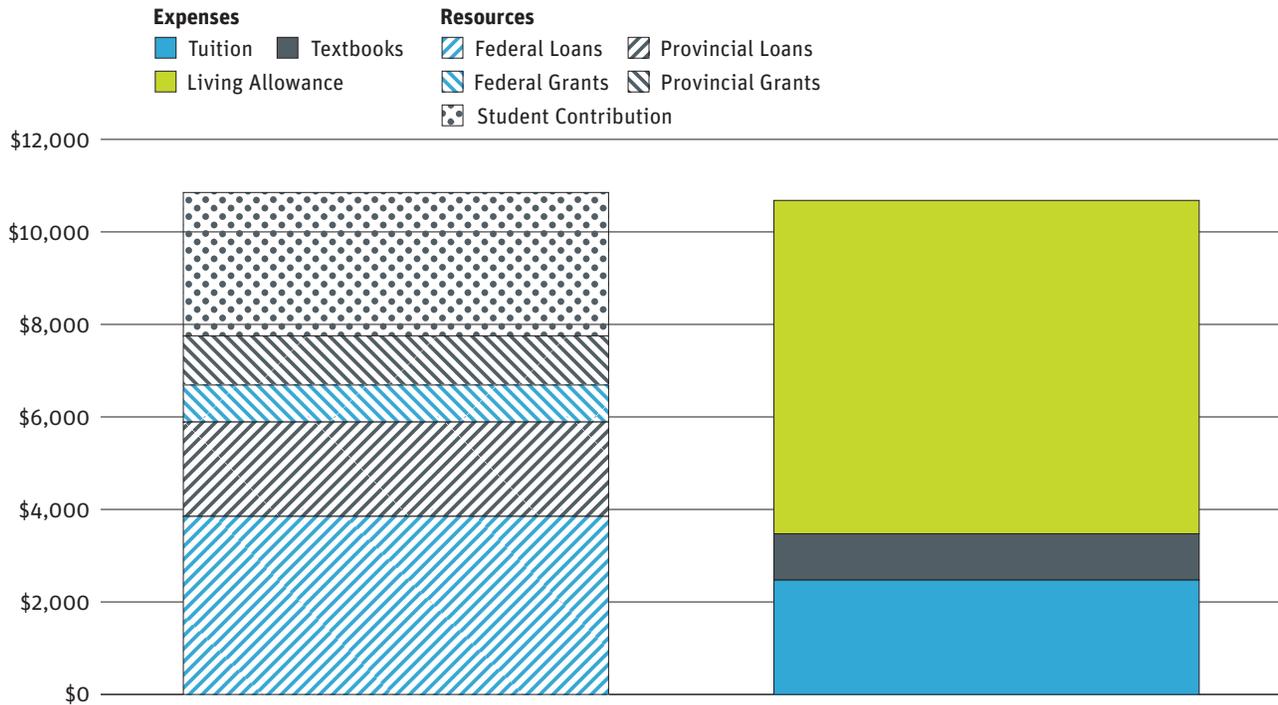
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## Newfoundland & Labrador

Newfoundland and Labrador, Ontario, Saskatchewan, British Columbia and New Brunswick provide an integrated student loan with the Canadian Student Loans Program (CSLP), which is the federal government's student financial aid mechanism. This means that these provinces are consistent in the way they calculate parental contributions, federal loans, and student pre-study period contributions. While provincial aid may offer specialized programs, both eligible expenses and allowances — adjusted for cost of living — are indicated in standardized tables which are provided by the federal government (and which several provinces, including Newfoundland and Labrador, use to calculate provincial eligibility). Once the student's resources have been subtracted from their eligible expenses, the remaining need is split; 60% covered by the federal government and the remaining 40% covered by the province.

The cost of one year of undergraduate studies is the lowest in Newfoundland and Labrador at \$10,852. This is \$6,399 less than the cost of attending

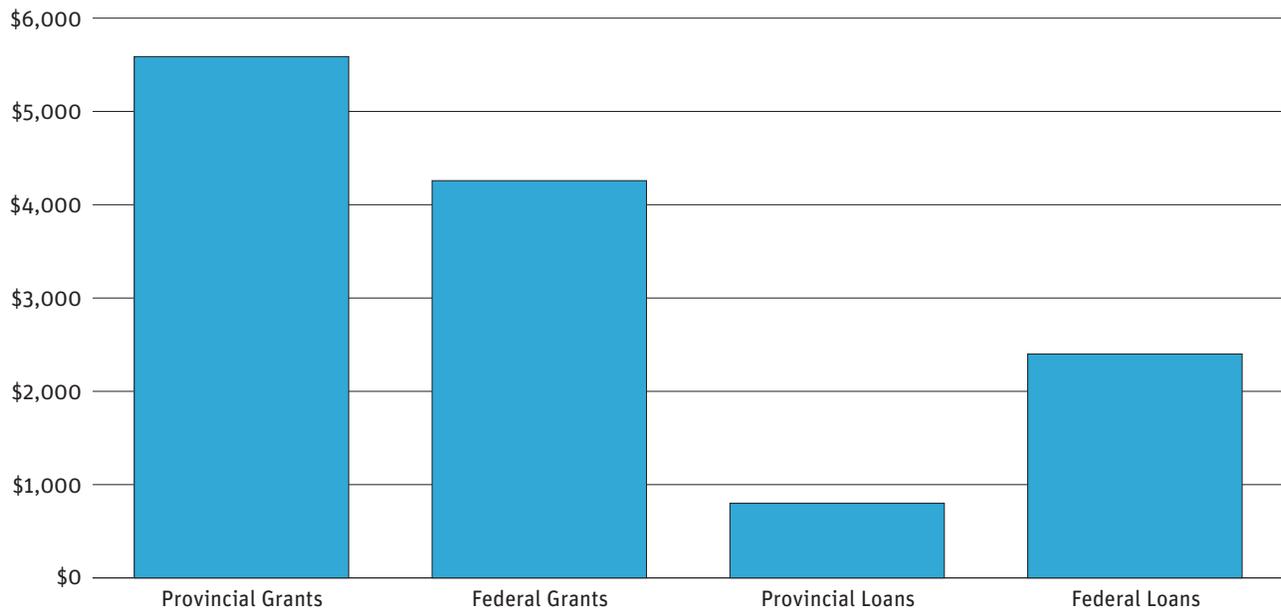
**FIGURE 2** Newfoundland and Labrador,  
Breakdown of Annual Education Financing and Expenses, Middle Income



one year of undergraduate studies in the most expensive province, Ontario. While this is in part accounted for by lower cost of living, it is also because Newfoundland and Labrador has the lowest tuition fees in Canada.

This province tackles the problem of student debt by reducing it at the source. The maximum provincial aid students may obtain from this province is \$140 per week, which is the same as in the majority of other provinces. However, in Newfoundland and Labrador this aid differs in that the first \$60 is issued as a loan, with the remainder – up to \$80 per week – is issued in a grant. The result is that students studying for two terms can accumulate a maximum of \$2,720 per year in provincial debt, compared to the greatest possible provincial loan of \$12,698 for a high-income student in Alberta. While this measure is applied to all students regardless of family income level, it is not entirely universal: students from wealthier families are deemed to have more resources (specifically parental contributions) which will reduce eligibility for provincial aid, or eliminate it altogether.

**FIGURE 3** Prince Edward Island, Grants and Loans, Middle Income

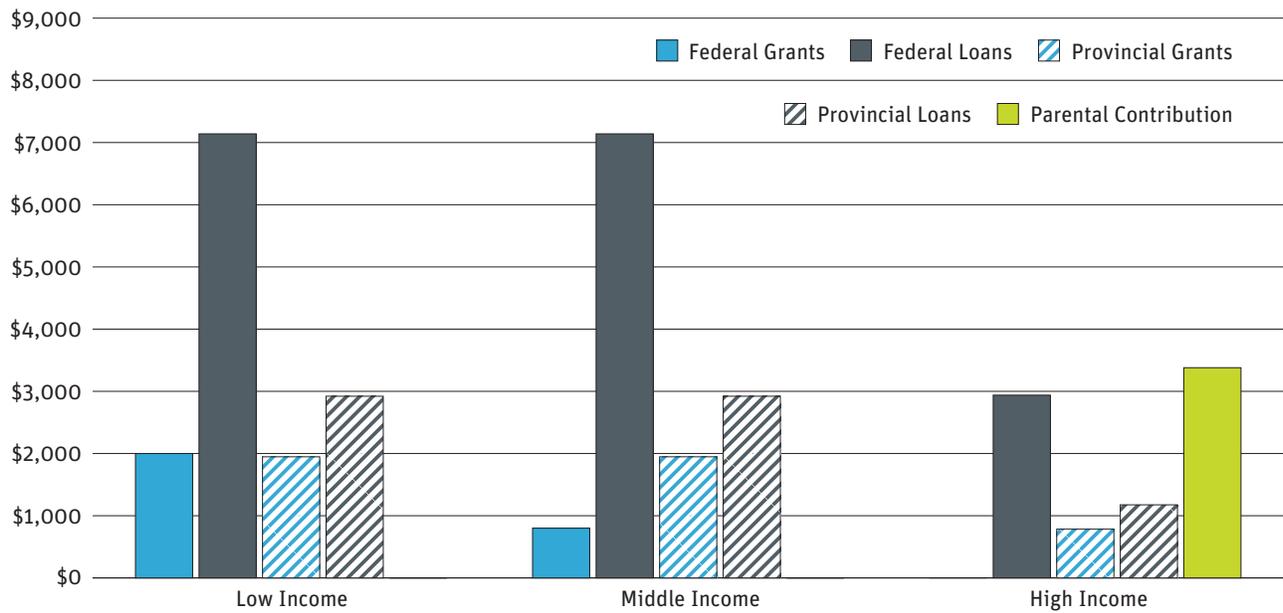


## Prince Edward Island

Prince Edward Island offers a number of bursaries and scholarships to all students who remain within the province to pursue their studies. The George Coles Bursary and Graduate Scholarship provide students with \$2,200 and \$2,000 at the beginning and the end of studies, respectively. The Island Student and Island Skills awards provide smaller amounts in the first and second, or second and third years of study, depending on which institution the student attends. It is important to note that no applications are required to acquire this funding, as separate application processes can be a barrier to students who are unaware the programs exist.

Prince Edward Island also offers a Debt Reduction Grant. Students whose combined federal and provincial loans exceed \$6,000 a year are eligible to receive a \$2,000 grant for each of those years to reduce their loan. While the debt reduction grant is shown here, students are only eligible to apply for this grant after they graduate and must apply within one year of graduation.

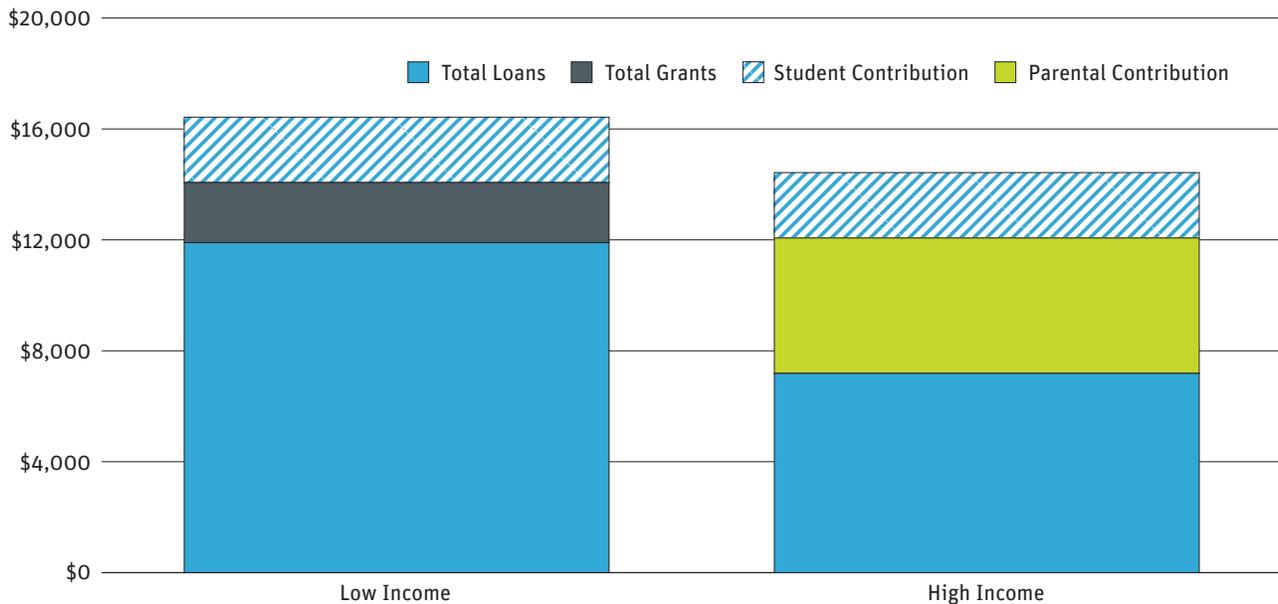
**FIGURE 4** Nova Scotia, Loans and Grants for All Income Levels



## Nova Scotia

Nova Scotia is another province that provides up-front assistance. In addition to the federal portion of aid, students who are eligible for provincial aid are universally provided with the first 60% of that aid as a loan and the remaining 40% as a grant. This means that, regardless of income level, all students have access to non-repayable aid.

**FIGURE 5** New Brunswick, Annual Sources of Aid



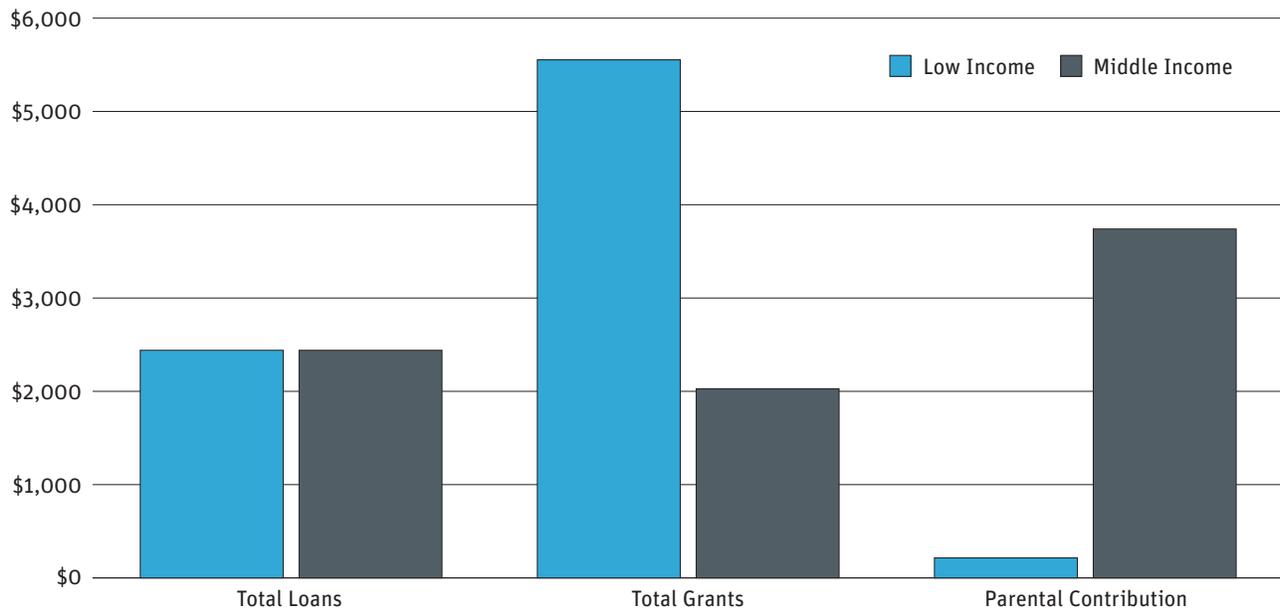
### New Brunswick

New Brunswick participates in the CSLP and determines eligibility based on the criteria set out by the federal government. Additionally, the province offers the New Brunswick Bursary, which is designed to provide non-repayable assistance to students whose need exceeds the federal and provincial maximums. This program benefits both low- and middle-income students.

### Quebec

Quebec is one of three provinces and territories that do not participate in the CSLP. It instead receives a special transfer payment and administers the entirety of student aid at the provincial level. This allows the province to create eligibility criteria and assessments that meet the needs of students in different ways than in the rest of the country. In Quebec, this translates into a number of key factors. The first is that loans are capped at a mere \$305 per month (just over \$70 per week). By way of comparison, Newfoundland and Labrador's \$60/week cap represents only the provincial portion in aid; these students may still be acquiring up to \$210 per week (an additional \$7,140 per

**FIGURE 6** Quebec, Comparison of Low- and Middle-Income Students



year) in federal loans, compared to the total maximum of \$2,440 per year in loans for Quebec students (when studying for two semesters).

There are three scenarios which the Quebec system considers in assessing whether a student may receive repayable aid. The first condition determines whether a student's need is more than \$305 per month. If that is the case, the student receives the \$305 in loans and the remainder of their assessed need in grants. If the student is eligible for less than \$305, eligibility is recalculated without consideration for the student's pre-study period contribution. Once this second calculation is complete, if the student has still not reached the maximum loan amount of \$305 per month, eligibility is recalculated a third time, omitting both the student's pre-study period contribution and the expected parental contribution. In essence, students in Quebec are nearly always eligible for the loan portion of financial aid, but only students whose first calculated eligibility exceeds the loan maximum receive grants.

Parents are expected to make much larger contributions toward their child's education in Quebec than in any other province. As demonstrated in *Figure 6*, a middle-income family is expected to contribute over \$3,700 a year towards the student's education. This is because Quebec calculates a family's discretionary income differently from all other provinces that re-

quire one. The majority of provinces calculate a household's net income (subtracting taxes, Canada Pension Plan, and Employment Insurance) and subtract a moderate standard of living based on family size (adjusted for cost of living in each province) to determine a family's discretionary income. If the family is determined to have discretionary income, a portion of that is to be allocated towards the student's education. In Quebec, however, an allowance of \$2,928 is subtracted from a household's gross income for each dependent child still at home, not including the student who is applying for assistance. If the result is at least \$37,000, the family is expected to provide between 19% and 49% of that income towards the student's education.

This alternative way of calculating the expected parental contribution may create barriers for some families, as the families of students at this income level would not be expected to make a parental contribution in any other province. It is important to note that parental contribution is the least certain source of education funding for students. While government grants and loans are automatically issued, the case of family finance is much more complex. Students whose parents are unable or unwilling to provide the calculated contributions are explicitly denied grounds for reassessment. At this time, there is no data available on whether students receive parental contributions and, if so, to what degree. Greater research is required to determine if a lack of access to this source of funding is creating barriers to higher education for students in this province.

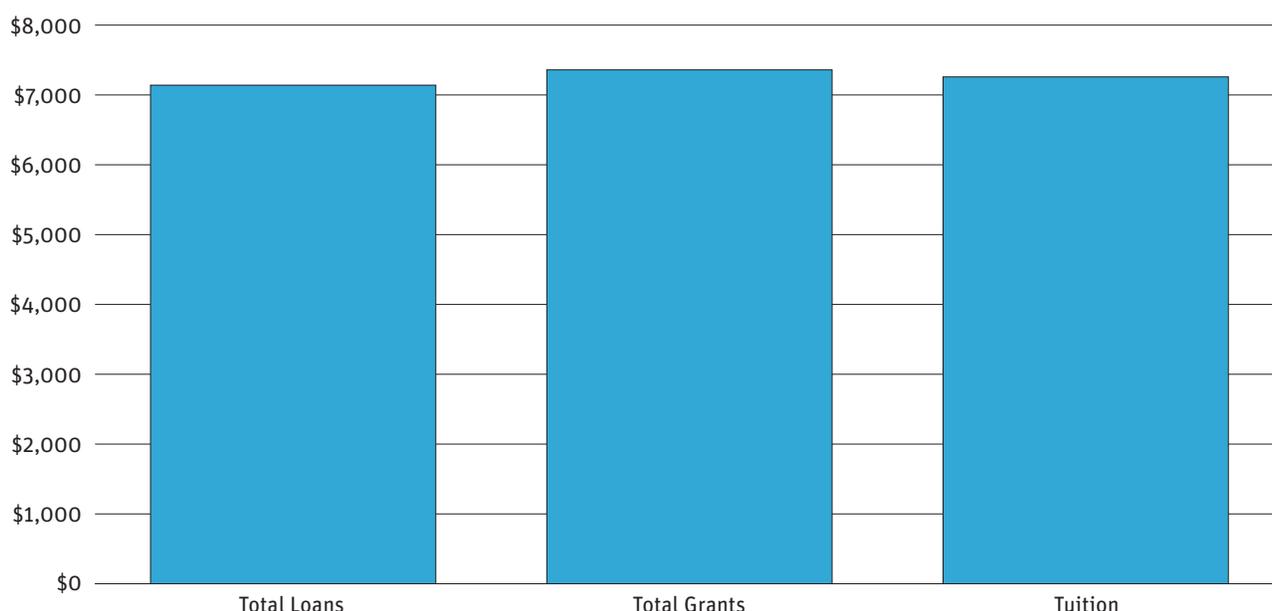
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## Ontario

While Ontario provides an integrated student loan with the CSLP, the manner in which provincial eligibility is calculated is far more complex than in other provinces. A student's eligibility for the CSLP is determined in the same way that it is for other provinces, but when it comes to provincial aid, Ontario provides a separate set of allowances for a family's moderate standard of living and requires higher percentages of household disposable income from parents. CSLP and Ontario calculations are done in parallel, creating a degree of complexity in determining student aid that eclipses that of all other provincial and territorial systems.

The province offers two grant programs to students that aim to reduce tuition costs, which are the highest in the country. The 30% Off Tuition Grant offers students \$1,730 for a year of undergraduate studies (which may not be equivalent to 30% of a student's tuition fees). The second program is the

**FIGURE 7** Ontario, Annual Funding Sources and Tuition Fees for a Low-Income Student



Ontario Access Grant, which provides students with between 25–50% off tuition, depending on their household income. If a student is eligible for both programs, the Ontario Access Grant is reduced by the 30% Off Tuition Grant, unless (once calculations are finished) the student has unmet need, in which case the student may receive whichever is less: the remaining amount of the Ontario Access Grant, or their remaining unmet need. In the case of a low-income student, the combined provincial grants equal \$5,360.

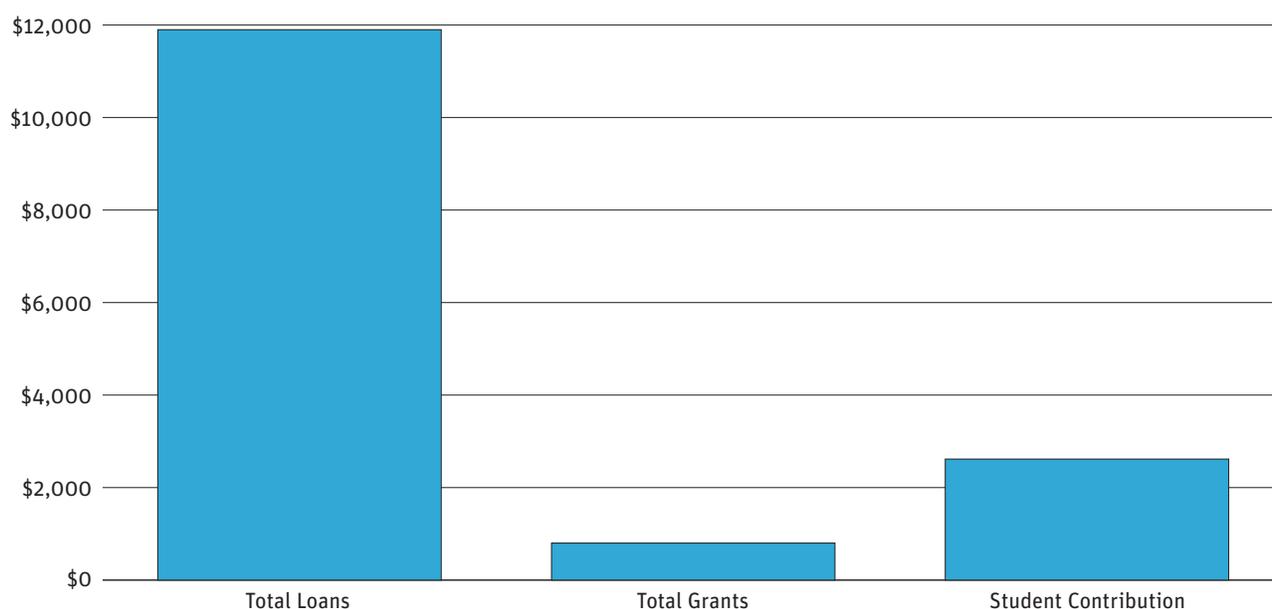
Ontario has the highest tuition fees in the country, which creates an interesting dynamic in the context of these grants. While the 30% Off Tuition Grant benefits low- and middle-income students in their first four years after high school, it also reduces the tuition fees of high-income students who qualify to near the national average. This begs the question, why not reduce upfront fees universally rather than create an unnecessarily complex student aid system that admittedly reduces fees for some students, but at the expense of equity and transparency?

In addition, these two grants are only offered to students in the first four years following graduation from high school and enrolled in a program that can be entered directly from high school (eliminating graduate studies and professional programs such as teaching, law and medicine). These restrictive criterion narrow eligibility for mature students, students who discon-

tinue their studies, then return to finish them, and students who return to further their education after completing a first undergraduate degree. These programs subsidize young, recent high school graduates at the expense of needs-based grants for all students, regardless of when they are able to attend post-secondary education.

Regardless of time since high school graduation or program of study, Ontario limits the amount of debt a student may accumulate. For students studying at any university level for two terms, combined federal and provincial debt in excess of \$7,300 a year is converted to a Ontario Student Opportunity Grant. This may reduce either the provincial or federal portion of the student's loan. This program does not require an additional application and is provided to the student at the end of each academic year.

**FIGURE 8** Manitoba, Resources and Unmet Need, Middle Income



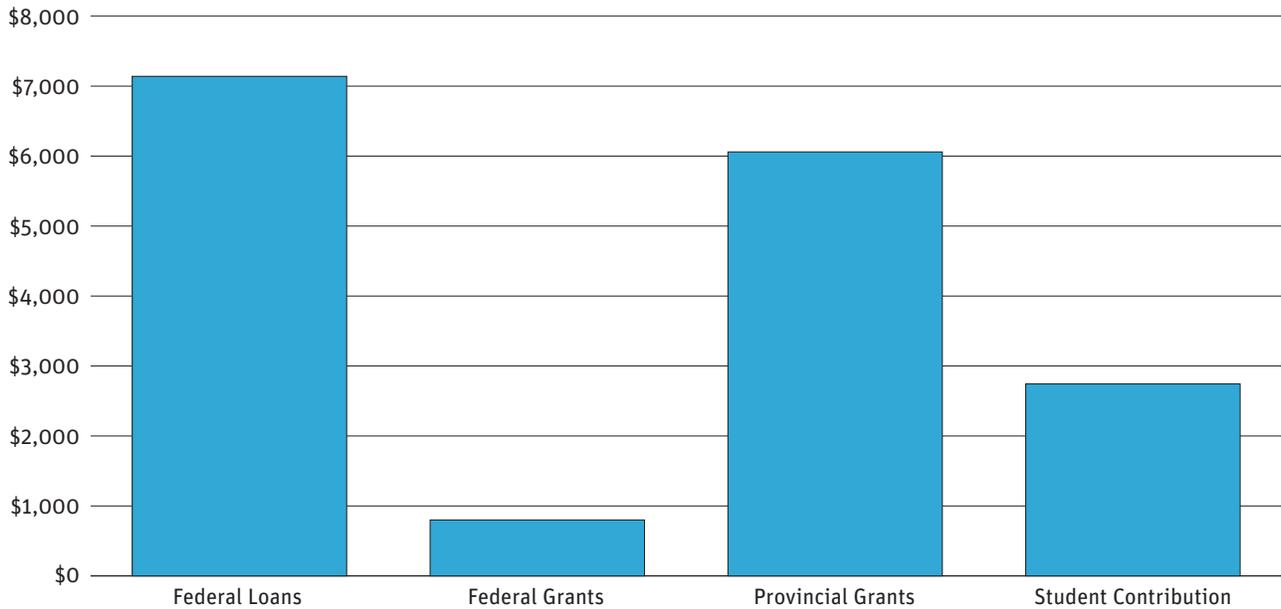
## Manitoba

While Manitoba does not provide an integrated loan, the province still participates in the CSLP, and uses the same eligibility criteria and follows the same methods as the federal government to determine eligibility for aid. In addition to the loan portion of aid, the Manitoba Bursary is used to reduce a student's loan by providing non-repayable assistance to replace the loan amount is above the threshold. The cap on repayable assistance is determined the September following each award year, based on the number of eligible students and the budget for the program. For these reasons, it is not accounted for in the data in this report, as it has yet to be determined for the 2013–14 award year.

## Saskatchewan

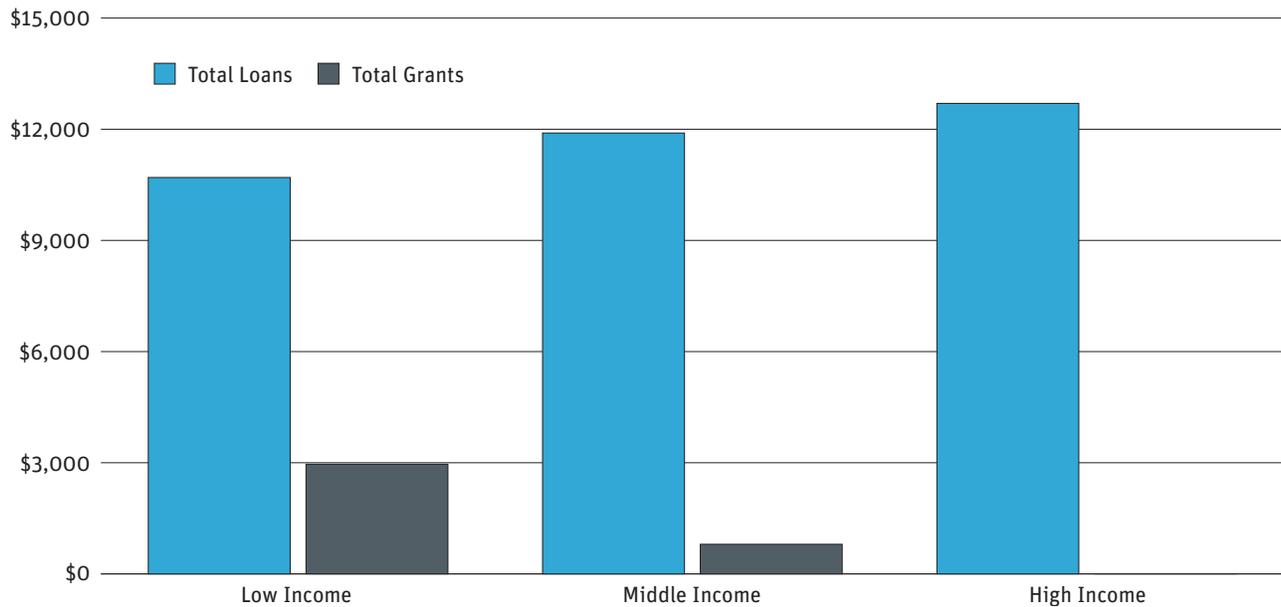
Saskatchewan offers a number of needs-based, non-repayable assistance programs. The Saskatchewan Low Income and Middle Income Grants match the federal government grants for these income groups. The province also offers a second program to low- and middle-income families. The Saskatch-

**FIGURE 9** Saskatchewan, Resources by Type for a Low-Income Student



ewan Student Bursary reduces the student’s loan amount by up to \$140 per week, replacing it with non-repayable assistance. In addition, Saskatchewan offers two universal programs: the Saskatchewan Advantage Scholarship, which provides students with \$500 per year for up to four years; and the universal Graduate Retention Program, which is not only offered to students from Saskatchewan, but is open to students from across Canada. Students who live in Saskatchewan or move to Saskatchewan can apply to receive a rebate of up to \$20,000 for the tuition they paid to earn their degree when they file an income tax return in the province. This program is offered not only at the university level, but also to students who have completed certificate programs or have become journeymen.

**FIGURE 10** Alberta, Comparison of Aid by Income Level



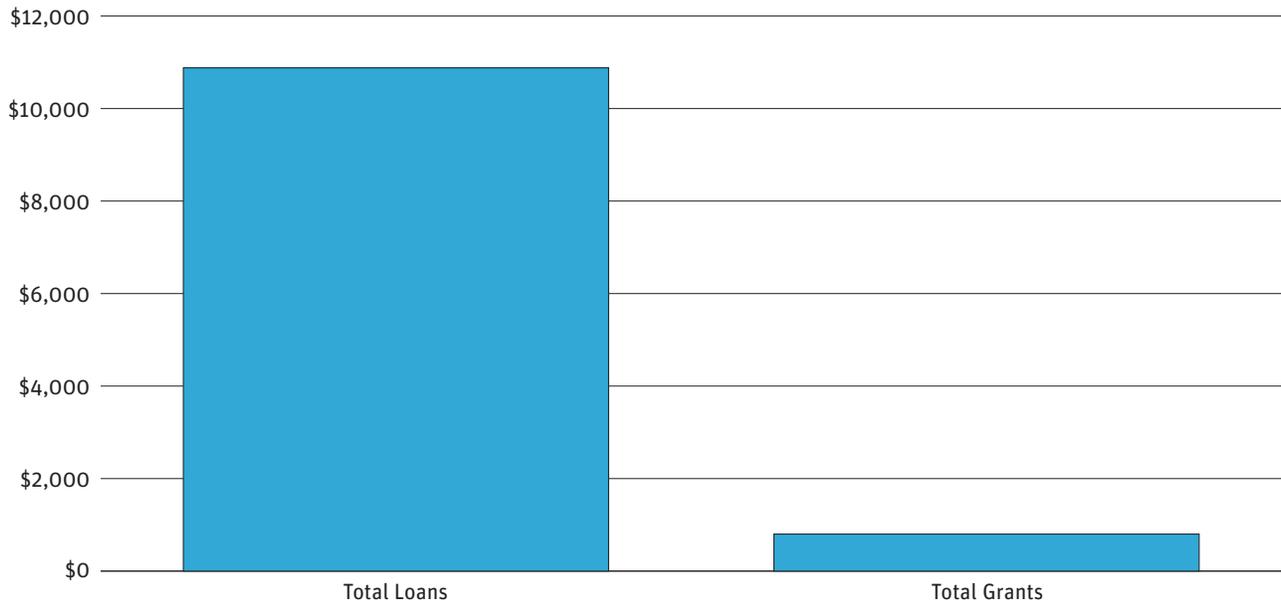
## Alberta

Alberta takes a unique approach to student aid. While they participate in the CSLP, once eligibility for federal aid has been determined, Alberta changes the criteria they use to determine whether a student will receive assistance from the province. The province eliminates the requirement for parental contribution and instead calculates eligibility based solely on the resources of the individual student. As demonstrated in *Figure 10*, regardless of household income level, students receive aid that corresponds to their allowed expenses, whether through the federal and provincial government or the provincial government alone; it is not contingent on parental financial support. However, the province does not offer any means-based or loan reduction programs, so students can accumulate up to \$61,600 in debt over the course of a four year degree.

## British Columbia

British Columbia participates in the CSLP and offers a myriad of targeted and specific programs to students, none of which are needs-based. Some provide assistance to students pursuing degrees in areas which the province

**FIGURE 11** British Columbia, Annual Resources for a Middle-Income Student



has determined have value for labour market priorities, such as nurses and college programs aimed at developing labour for industry (millwright, commercial transport, power engineering, etc.). Other scholarship programs are aimed at students who wish to participate in activities abroad. The remaining programs target public servants or the children of public servants and basic adult education. While these programs may serve to meet the province's priorities, this is at the expense of low- and middle-income students.

## Yukon

Yukon participates in the CSLP, but offers no supplemental provincial loans program, instead providing a universal grant to students in the province. The Yukon Grant is for the amount of \$5,485 per year and is meant to cover the cost of tuition fees, books and travel. To be eligible to receive this grant, at least one parent of the applicant must have lived in the Yukon continuously for a period of two years, or the student must have completed one year of high school in another province or territory while that student's parent(s) resided in the Yukon.

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## Northwest Territories

The Northwest Territories does not participate in the CSLP and instead receives a special transfer payment to administer the federal contribution to student aid directly through the territory. Eligibility for loans is determined based on what category in to which the student falls. The first category is Northern Indigenous Aboriginal Resident. The second is Northern Resident “Schooled in the Northwest Territories.” Finally, a Northern Resident “Not Schooled in the Northwest Territories” is neither Northern Indigenous Aboriginal nor have they attended school in the territory. These are individuals who are temporarily posted in the territory or have lived there for 12 continuous months. Household income is not used to determine eligibility for assistance for any student category.

Three types of assistance are provided to students: grants and repayable loans (as in the rest of Canada), and a third type of assistance is provided — remissible loans. For each six month period a student resides in the Northwest Territories after graduation, \$2,000 of the remissible loan will be forgiven, up to the maximum amount of that loan type. Students are eligible for each kind of assistance based on their student category. Northern Indigenous Aboriginal Residents are eligible to receive both the Basic and Supplementary Grants and remissible loans. Students “Schooled in the Northwest Territories” are eligible for a semester of Basic Grant and Remissible Loan for each year of grades 1 to 12 completed in the Northwest Territories. Northern Residents “Not Schooled in the Northwest Territories” are only eligible for repayable loans.

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## Nunavut

Nunavut does not participate in the CSLP. It provides a universal grant to students in the province, based on student category similar to the categories in the Northwest Territories (either Inuit Nunavut Beneficiary, an ordinary resident who attended elementary or secondary school in Nunavut, or an ordinary resident who did not attend school in Nunavut). The Basic Grant is for \$5,485 per year and is meant to cover the cost of tuition fees, books and travel. Students who are Inuit Nunavut Beneficiaries are eligible for this grant and ordinary residents are eligible for one year of the grant for each three years of school attended in the territory. In addition, for each three years an ordinary resident attended school in Nunavut, they are eligible to receive a year of Primary Loan, which becomes non-repayable as

sistance if the student returns to the territory upon graduation. Finally, the same system is used to assess eligibility for Secondary Loans, which must be repaid in full. Needs Assessed Loans are also offered to students who require more funding than what is offered in the above-mentioned programs and for students who were ineligible for grants, based on their student category (ordinary residents who were not schooled in Nunavut).

# Conclusion

WHAT HAS BEEN demonstrated here is the complexity and inequity built in to student financial aid systems in Canada. Interprovincial comparisons make clear that depending where students live, they will experience different resources or barriers to pursuing post-secondary education. These differences reflect the priorities of the provinces that create and maintain these systems. Further analysis, which is beyond the scope of this report, should be conducted to evaluate where these systems are finding success and failure.

What has been largely impossible in the past is honest and thoughtful public discussion of these programs. This system has been shrouded in a lack of transparency or an intentional complexity that makes evaluation and critique all but impossible. This is not to say that understanding these systems is a matter of simple financial literacy. Even with the amount of time and analysis given to this report, the surface of understanding student financial aid eligibility in Canada has merely been scratched; it is much less likely that a student could deconstruct and accurately navigate a system that is so exceedingly complex.

Student aid systems in Canada are intricate, elaborate and, in many cases, thoroughly unmanageable, as this analysis demonstrates by examining some of the key differences between resources for students, based on their province or territory of residence. It is important to acknowledge that this report does not provide a complete picture of all forms of student assistance (instead focusing on comparisons between provinces) and also does not address the challenges of specific student groups in accessing student

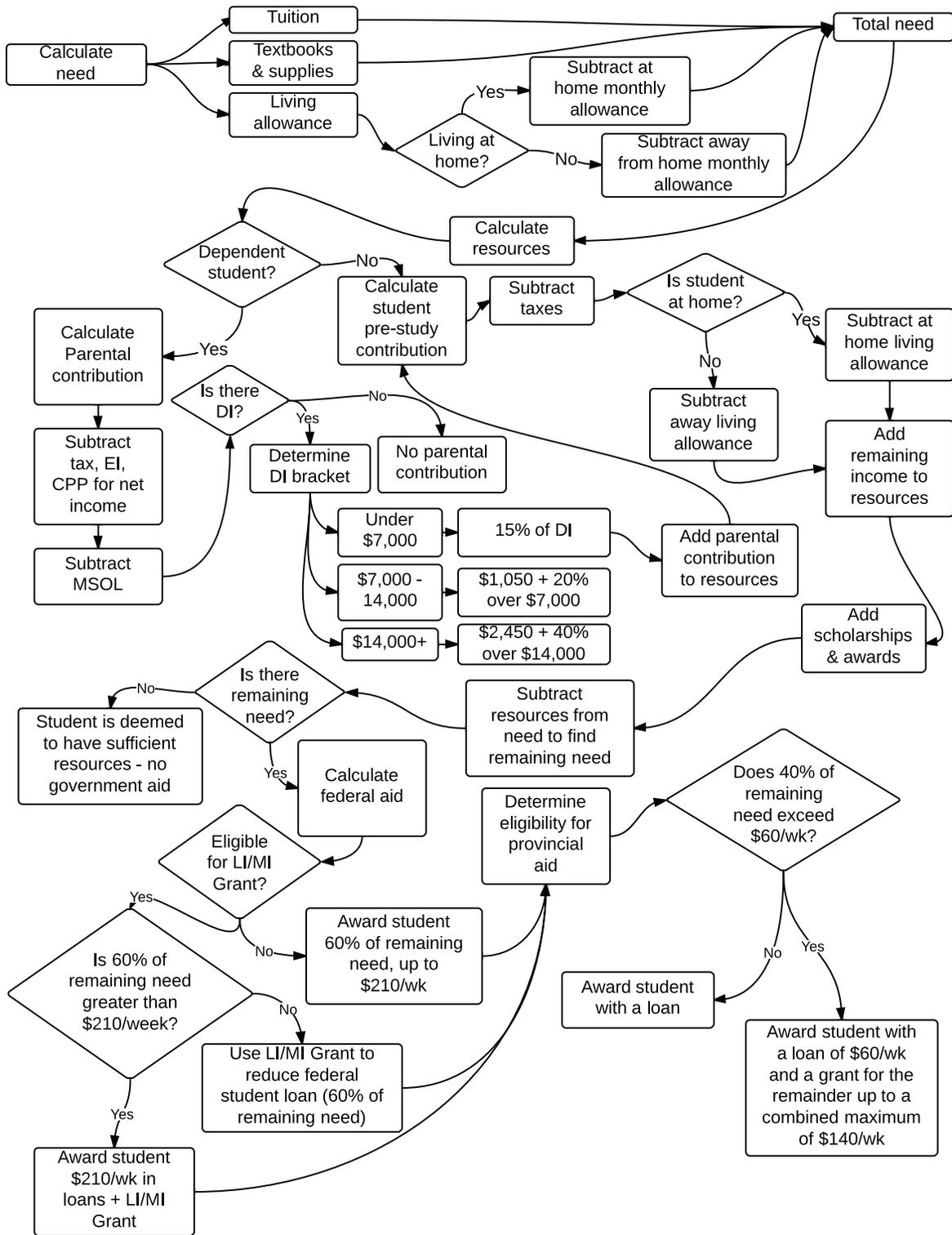
assistance, such as Aboriginal, northern or minority students, student parents or students with disabilities. In changing any of these demographic features, access to student aid also changes; this is another important area of focus for future analysis.

The question remains: what is accomplished (and who is marginalized) by implementing and maintaining these differing and complicated systems? If there are benefits, are they worth the complexity, the duplication in administrative costs, the cost of development, evaluation and discontinuation of ever-changing programs, and the obvious inequity in eligibility that is created and reinforced for individual students and families across the country?

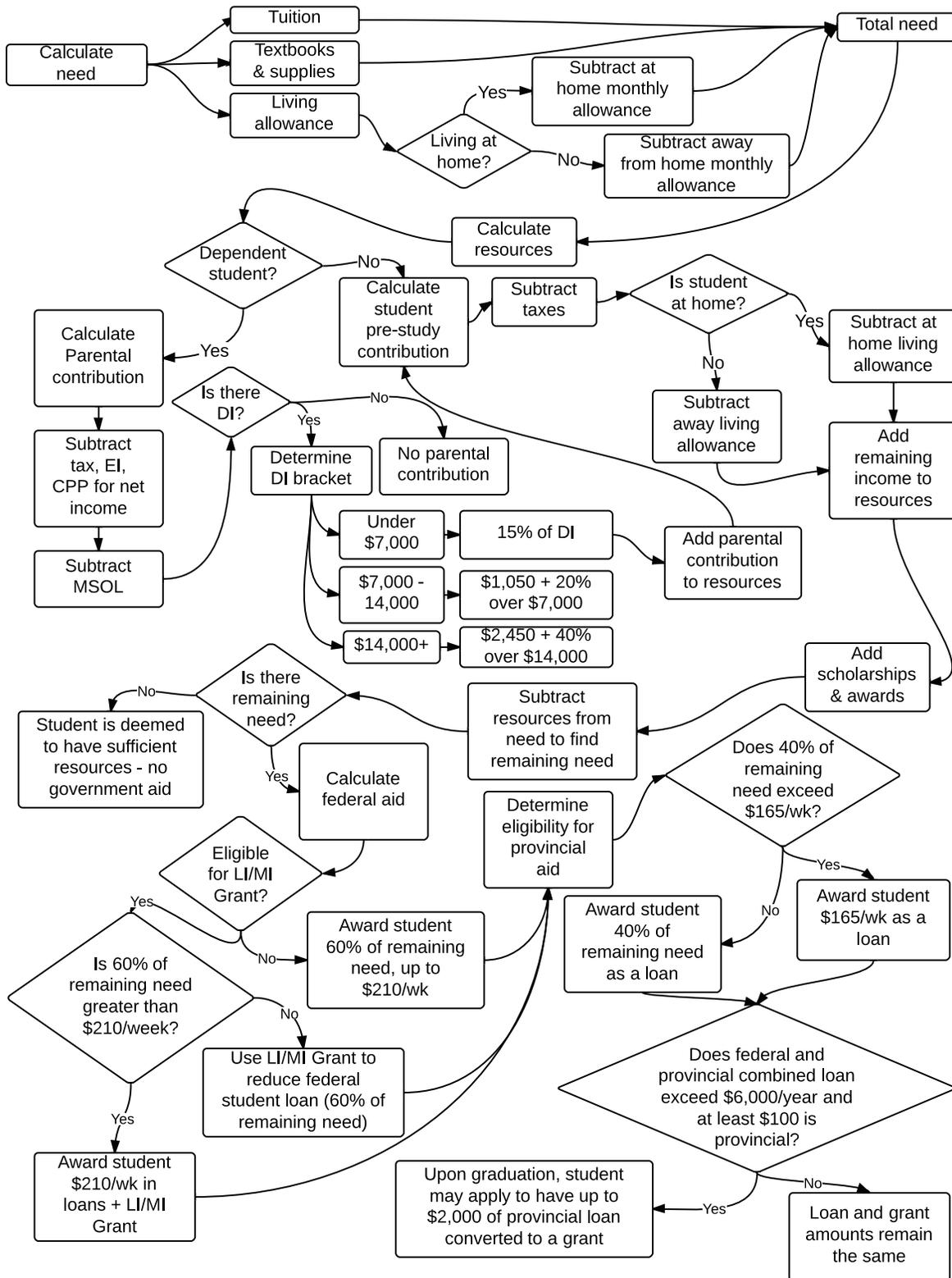
The piecemeal, patchwork systems of intertwined and separate student aid programs across the country do little to guarantee equity to students, regardless of location and income level, and are complex to the point of being nonsensical. While there are, in many cases, significant sums of public money being spent on an increasingly individualized system of financing higher education, as a whole, this system does little to ensure accessibility or transparency.

# Appendix

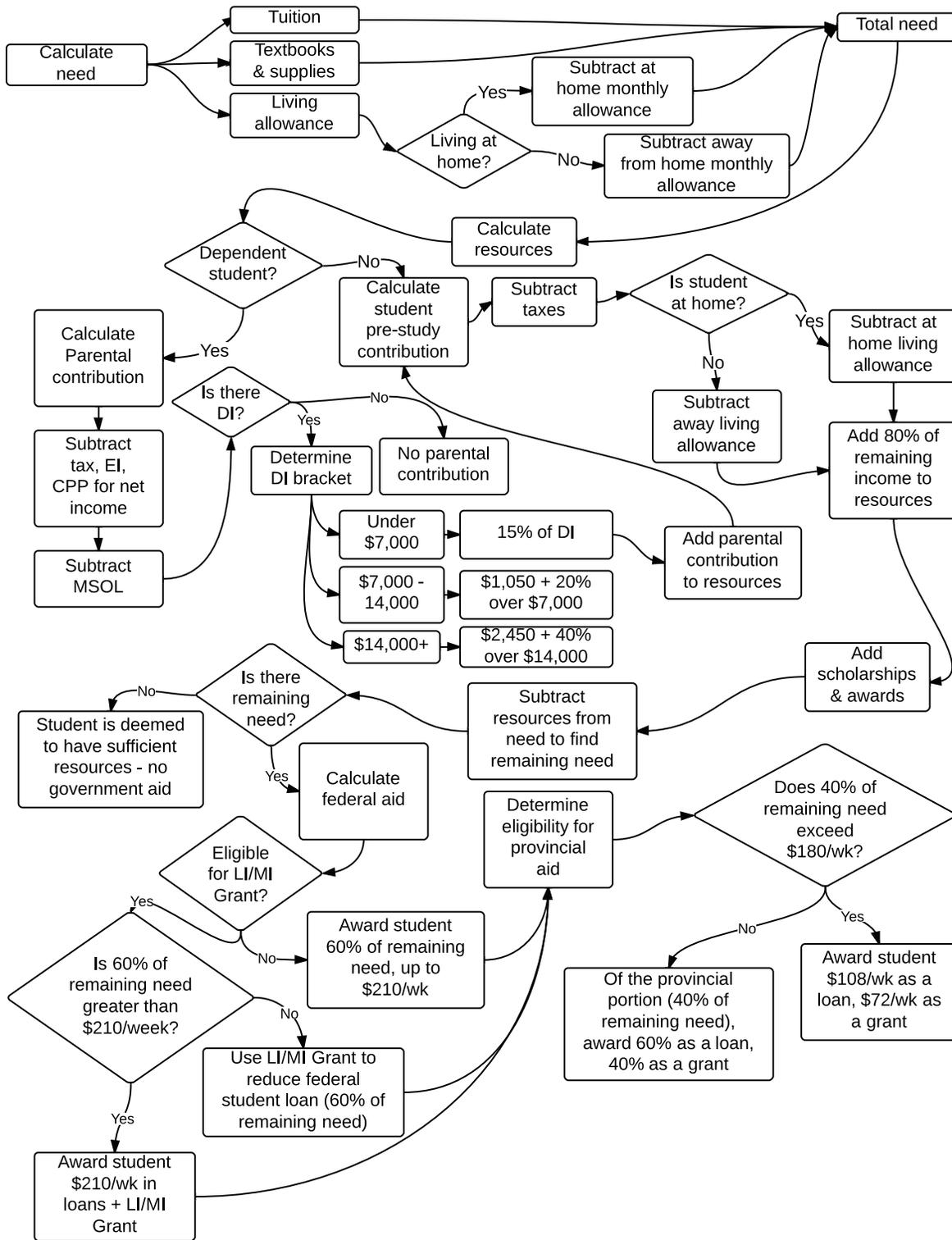
**FIGURE 12** Newfoundland and Labrador Decision Tree



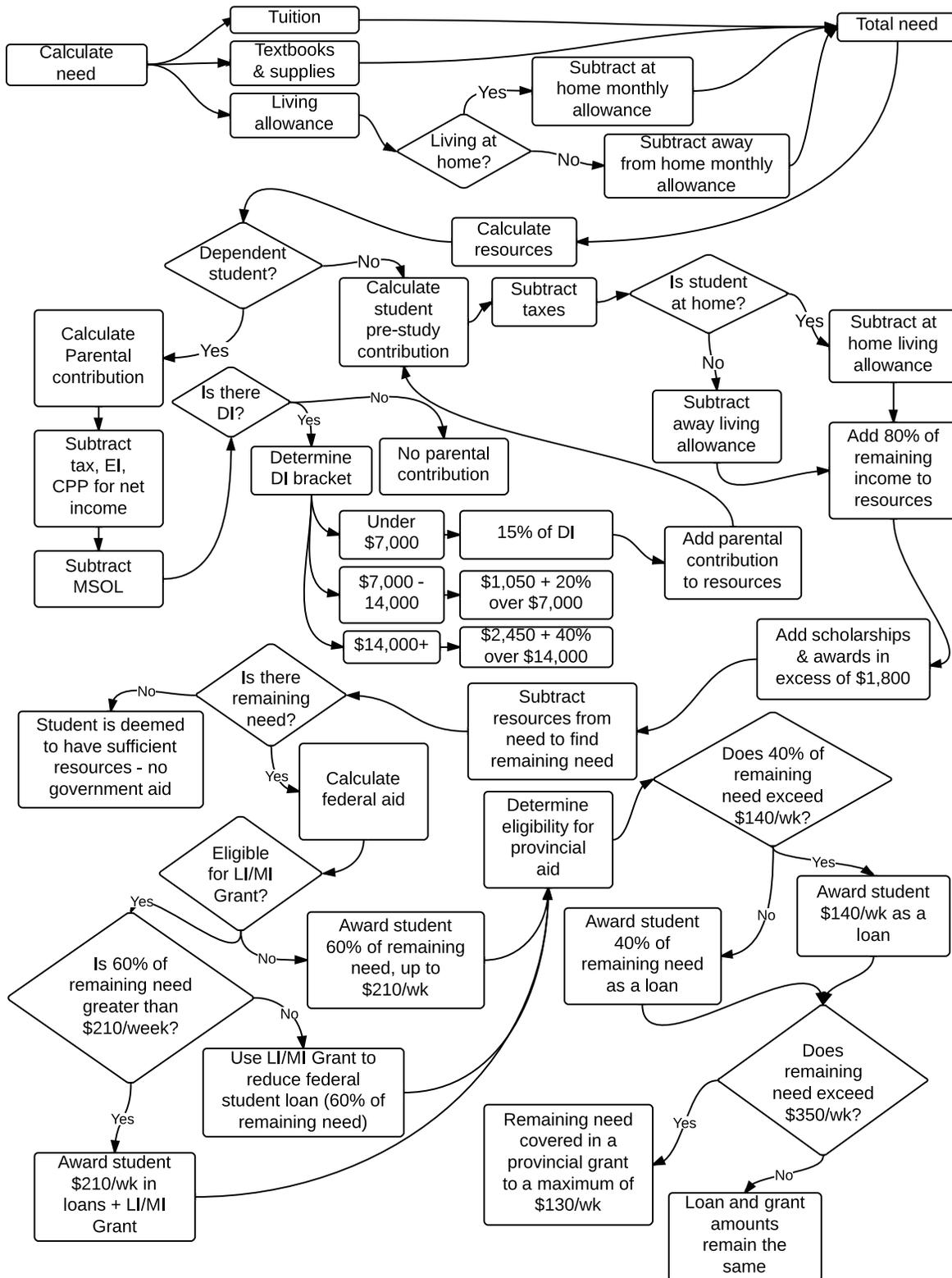
**FIGURE 13** Prince Edward Island Decision Tree



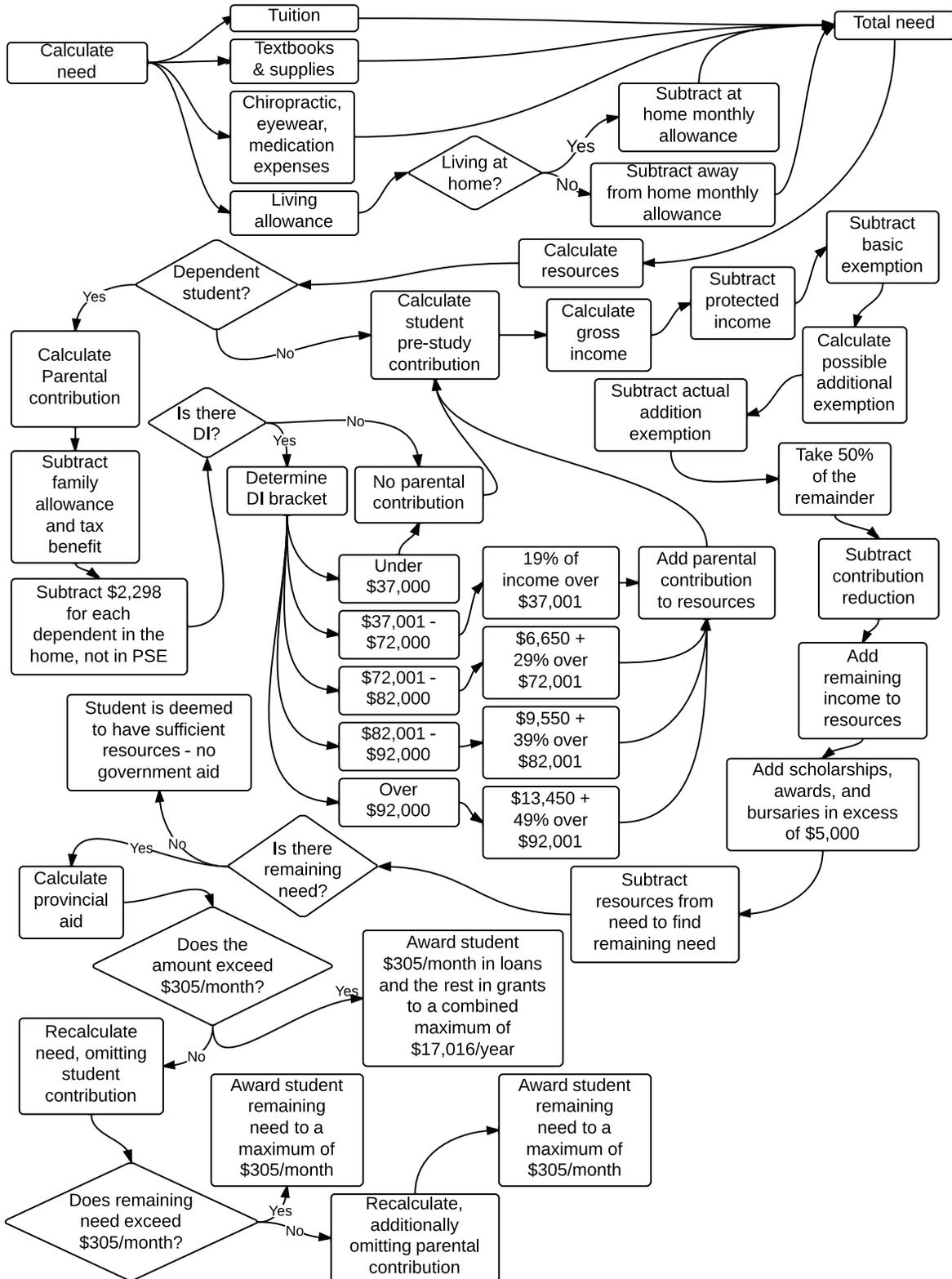
**FIGURE 14** Nova Scotia Decision Tree



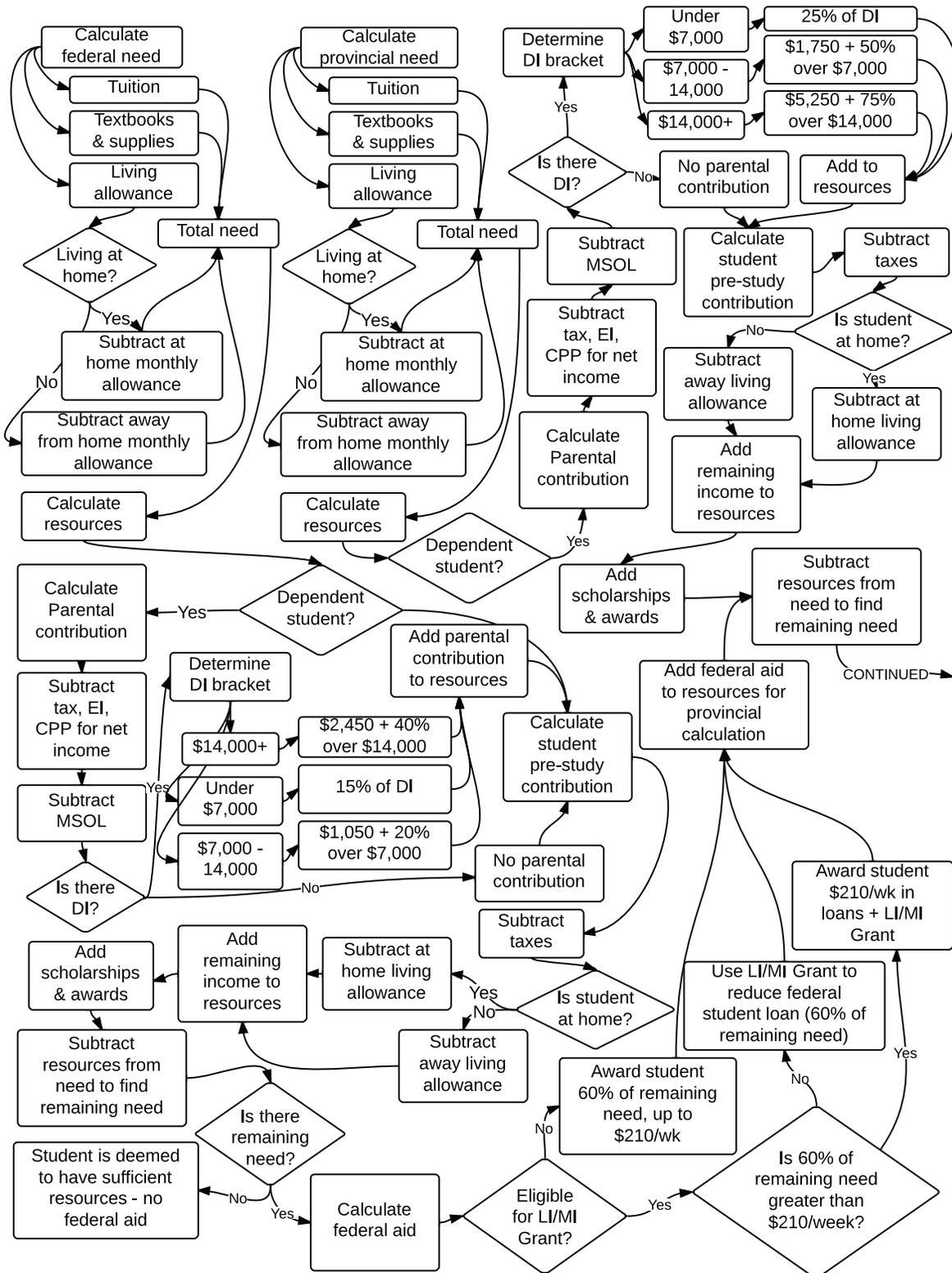
**FIGURE 15** New Brunswick Decision Tree



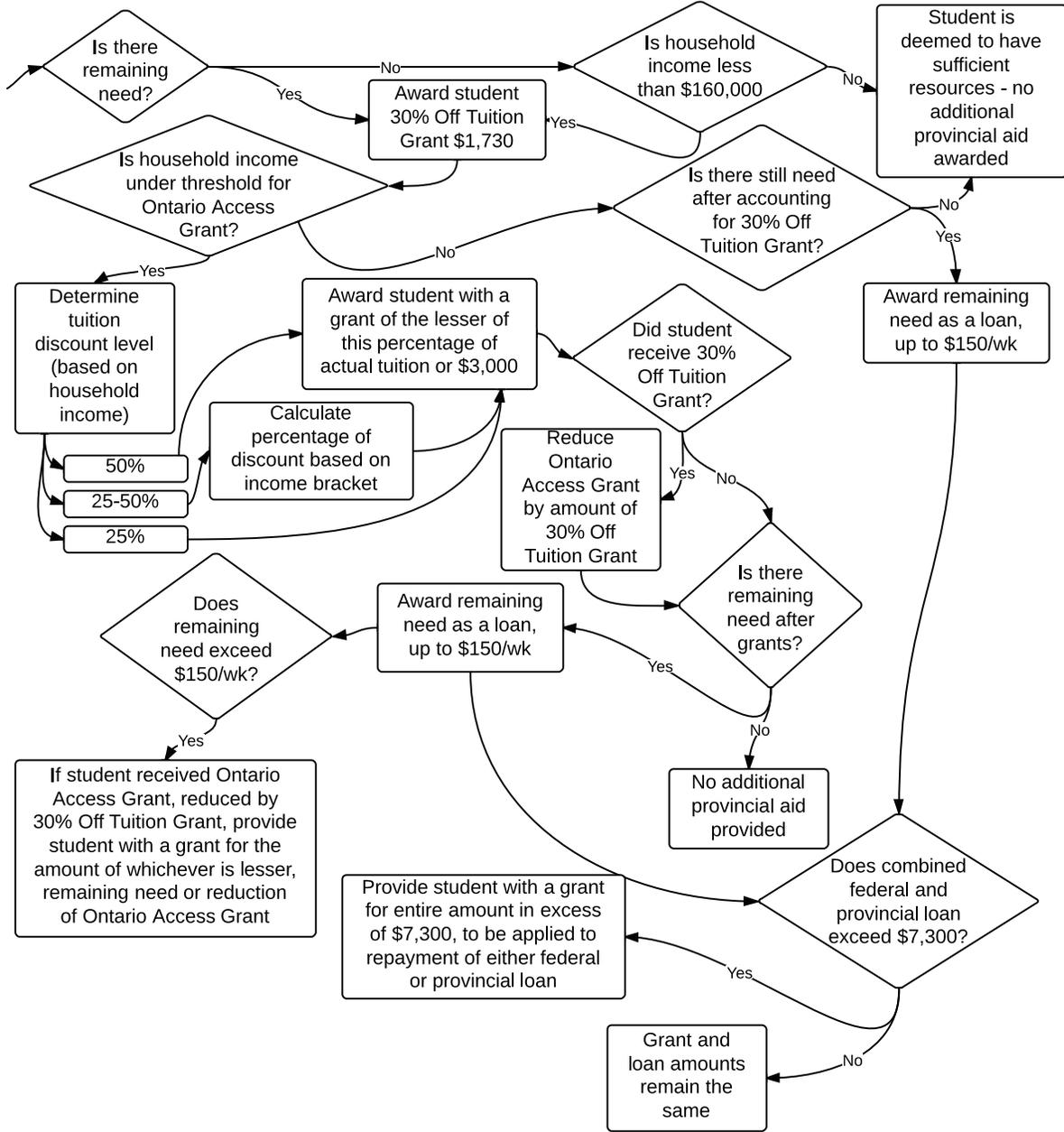
**FIGURE 16** Quebec Decision Tree



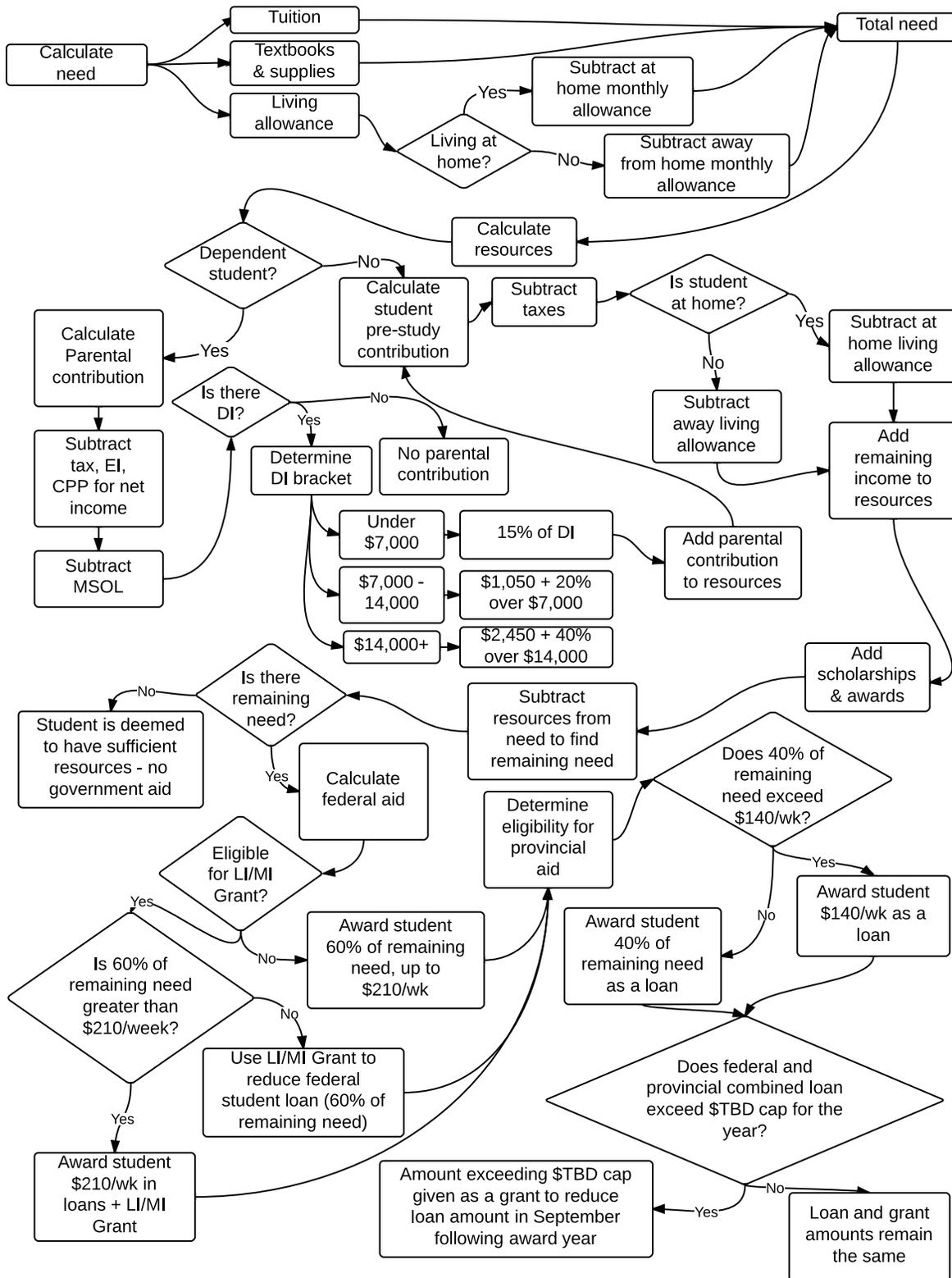
**FIGURE 17** Ontario Decision Tree, Part 1



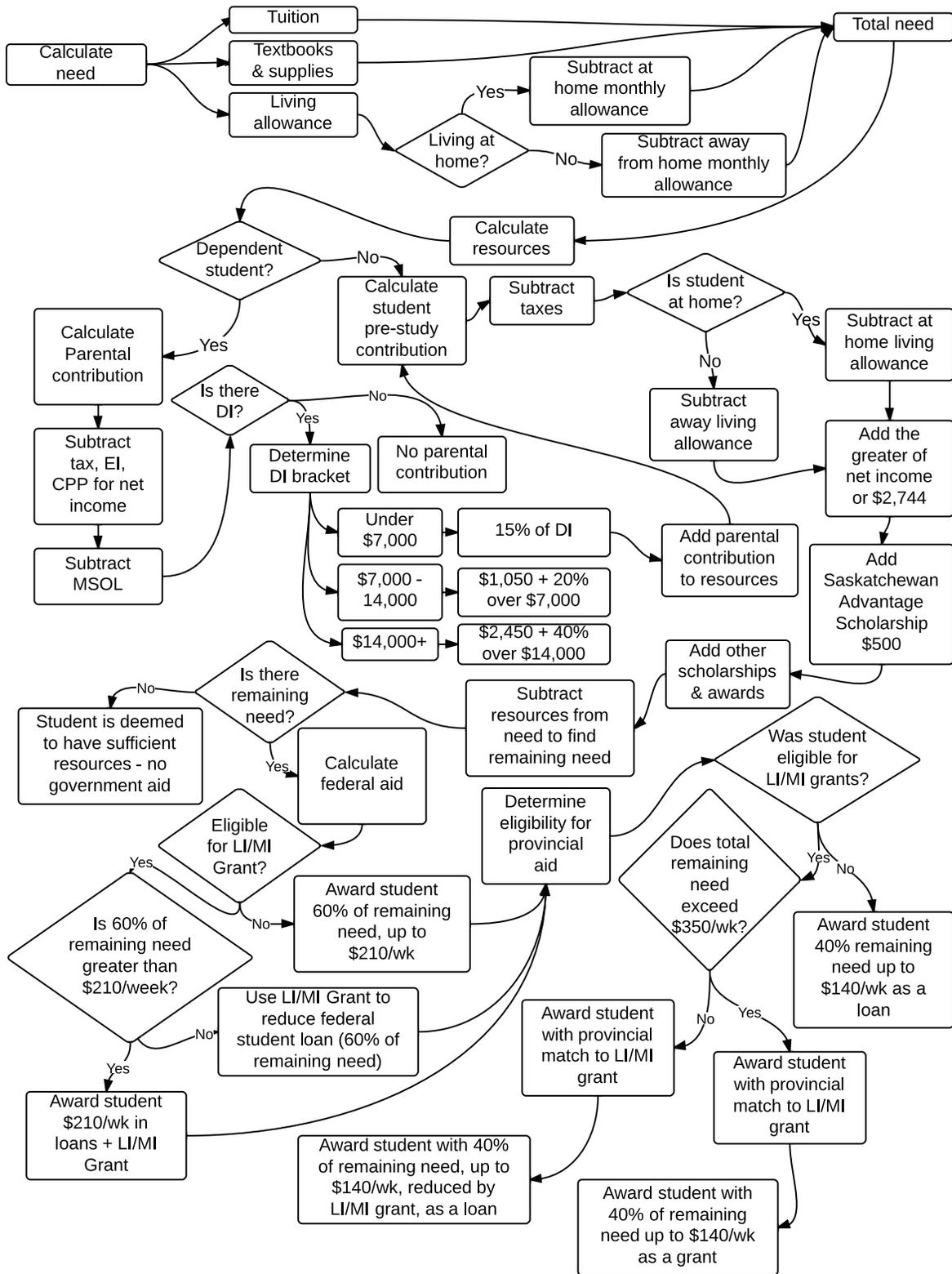
**FIGURE 17** Ontario Decision Tree, Part 2



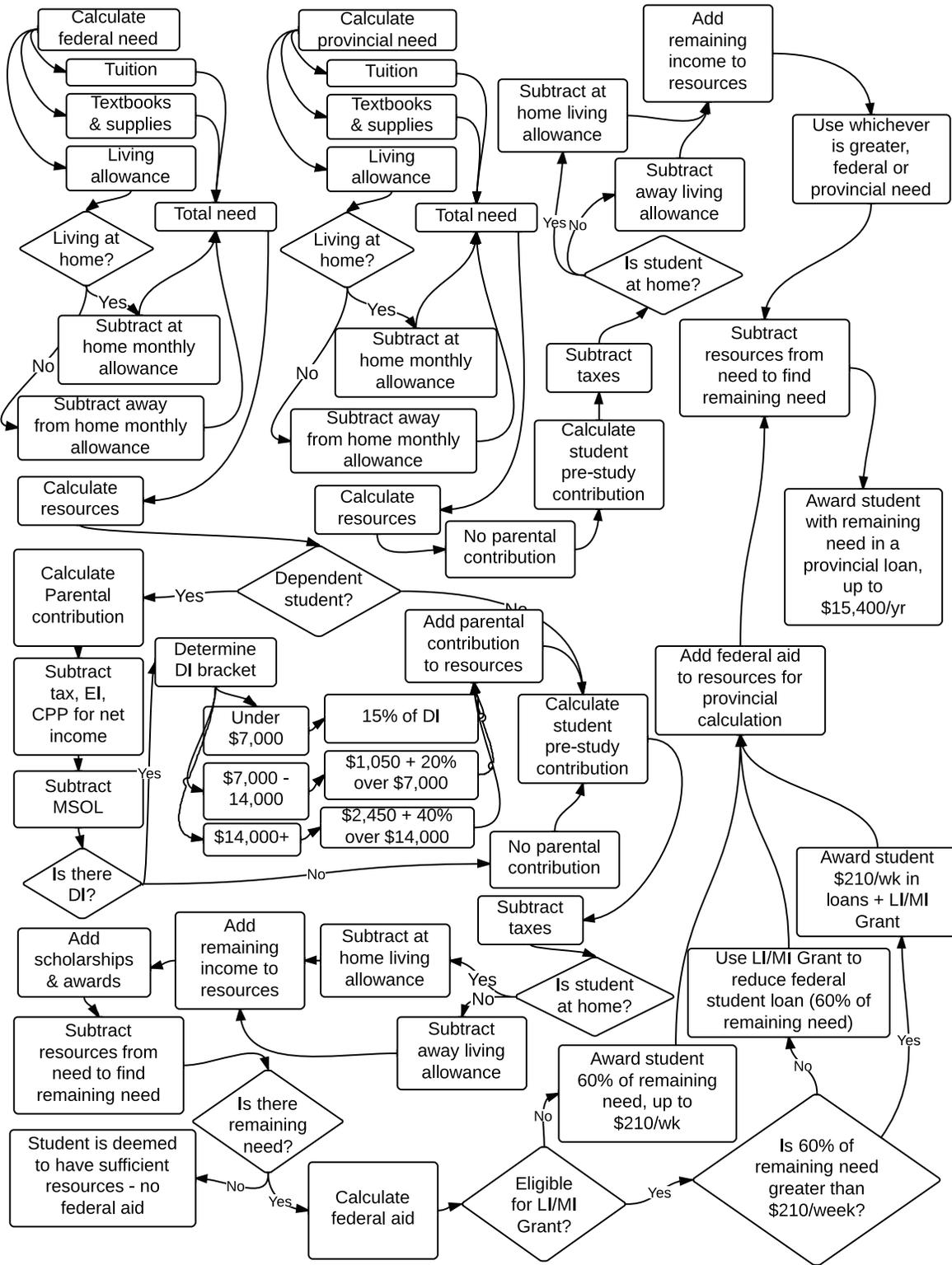
**FIGURE 18** Manitoba Decision Tree



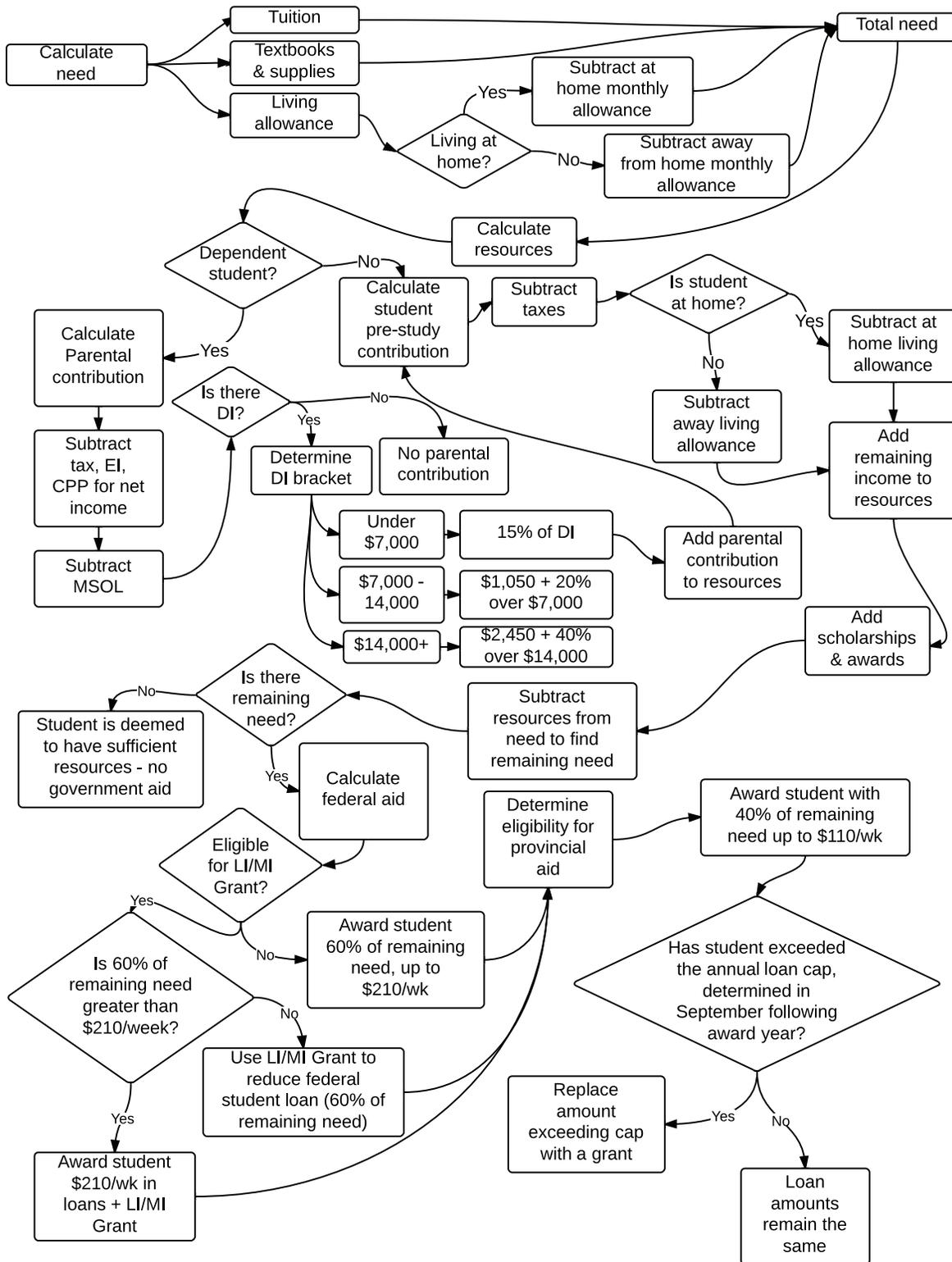
**FIGURE 19** Saskatchewan Decision Tree



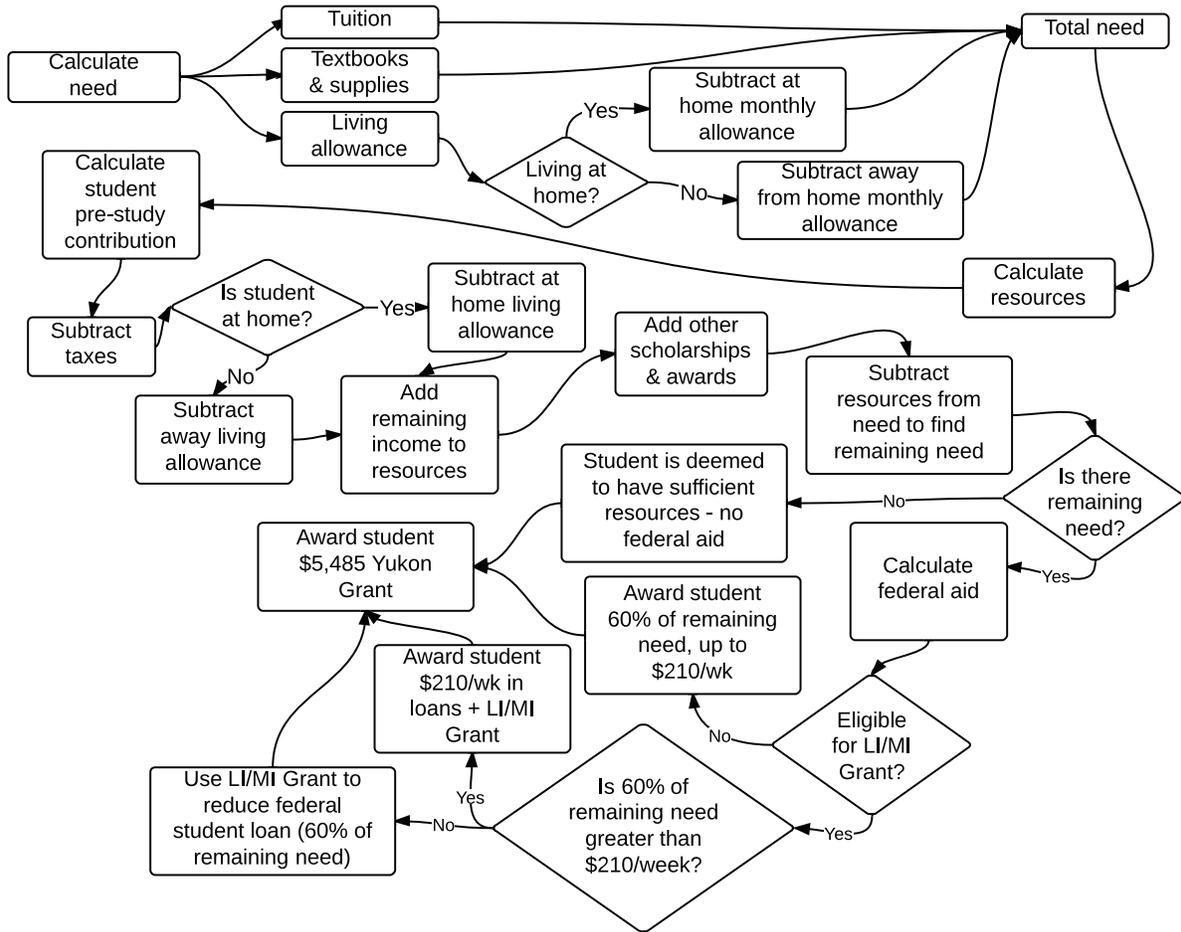
**FIGURE 20** Alberta Decision Tree



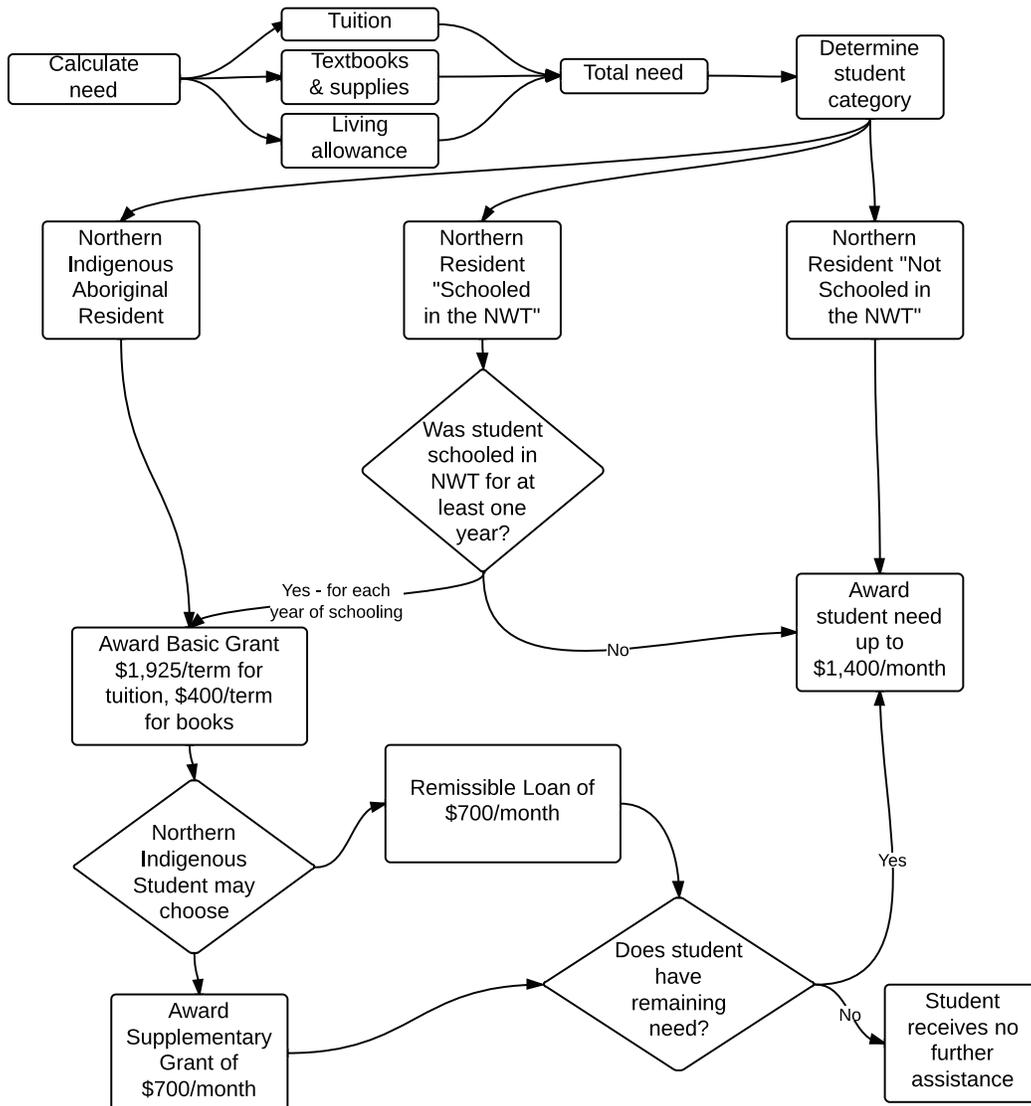
**FIGURE 21** British Columbia Decision Tree



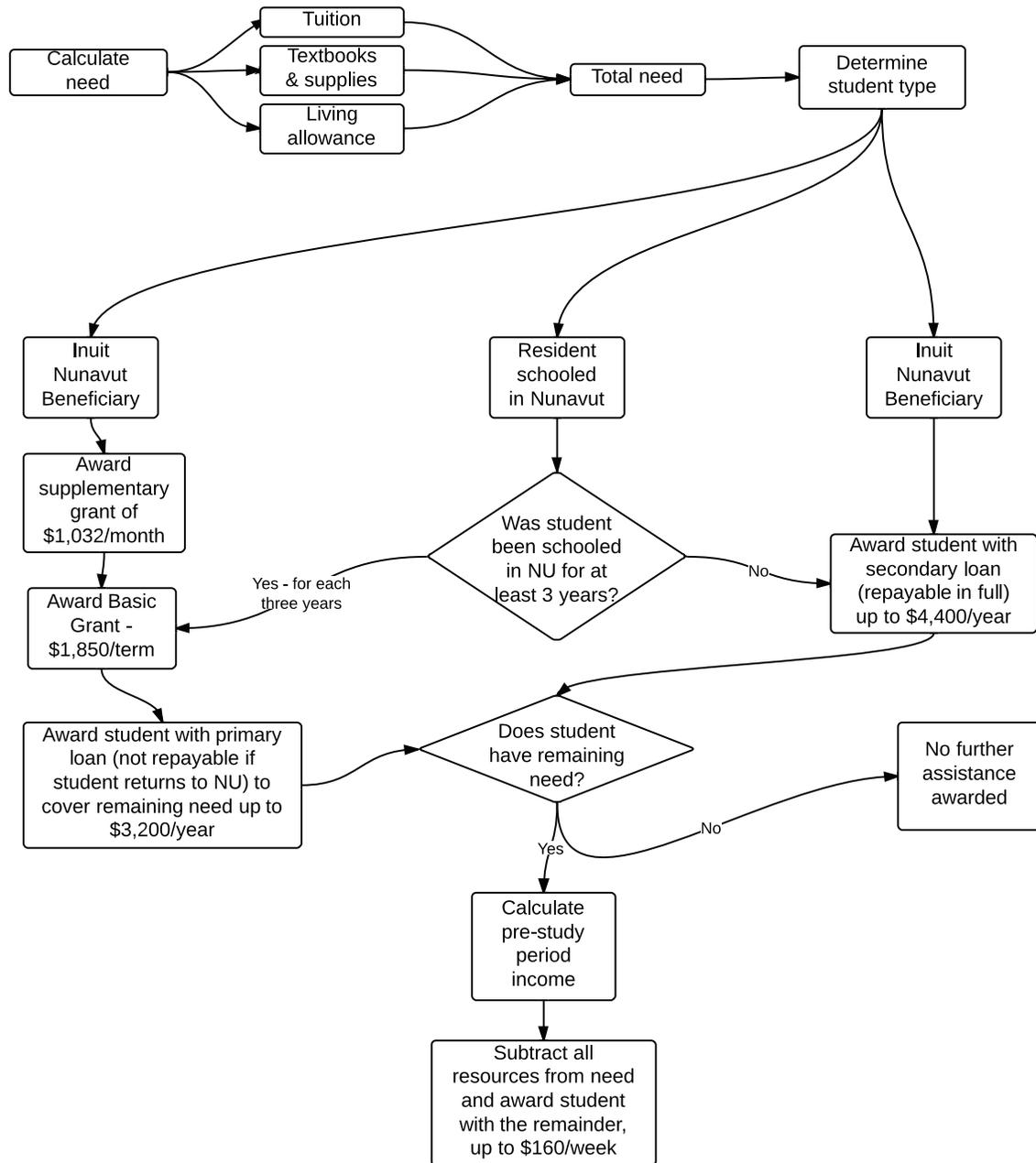
**FIGURE 22** Yukon Decision Tree



**FIGURE 23** Northwest Territories Decision Tree



**FIGURE 24** Nunavut Decision Tree



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# Notes

**1** A number of assumptions have been made to isolate the variables discussed in this report and while attempts have been made to construct an inclusive scenario, there are a great number of factors that need to be critiqued in greater detail, though they are not examined in this analysis.

**2** Students are expected to contribute to their studies based on the length of the period immediately preceding study, during which they are expected to engage in employment activities and to save funds to contribute to their education costs. If the student is entering university immediately following high school, an 8 week pre-study period is used in calculations for the expected student contribution. In all other years of study, the pre-study period contribution is calculated using a 16 week period. As the first year is uncharacteristic compared to the rest, for the purposes of this study, the student's second year of study was used.

**3** This report uses the terms low-, middle- and high-income to compare eligibility for financial aid. These terms refer to second, fourth and eighth decile respectively of non-senior economic families with children (non-negative, pre-tax income) from the Survey of Labour and Income Dynamics (SLID) 2009, adjusted to 2013 dollars. The exception is Prince Edward Island, as sample sizes were too small to generate deciles for this group. Non-senior economic families were used instead. Fourth decile was used, rather than fifth, for middle-income, as fourth decile consistently qualified for the CSLP middle-income grants, while the latter did not for all provinces.



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