

The Search for the Green



by Laurie Murphy

Welcome back! I truly hope everyone managed to have ter-

rific summers with exciting workplaces. My job was certainly fun this year working with Sherri Egan giving campus tours to incoming first year students. I'd like to say hello to those students now and to wish them a great year of university life.

An important part of university life is of course finances and the Student Services Center provides assistance to students in the areas of scholarships, bursaries, and loans by providing avenues of information. I have had one year as your Financial Aid Advisor and in that period of time have noticed several specific areas of concern:

A. There are bursaries and scholarships available to UPEI students on the basis of a combination of various things like need, academic performance, community involvement, religious affiliation, gender, and field of study that simple require application from students;

B. The Federal/Provincial Loan and Bursary Programs for Canadian students are not necessarily simple or easy to understand if applying for the first time and advisement is recommended;

C. Appeal your temporary assessment of your loan application if you are not happy with it;

D. University is in itself a full-

time job; therefore, please try to keep any part-time job down to 10 hours a week if you can; and

E. UPEI students who are studying toward a bachelor's degree or diploma are categorized as undergraduate students. Graduate students are those who go on to a Masters or Doctorate level of study in a particular field. If students are accepted into a graduate program, then they can usually receive funds in the form of teaching assistants, scholarships, or bursaries. Student loans are also available through the Department of Education Student Aid Program.

OK, I think that's enough of

the world of financial aid for this first issue of the GEM. Speaking of the GEM, I would like to welcome our two new co-editors Dawnne Chappelle and Cora-Lee Desroches to the newspaper staff. They replace our past editor Derrick Webber who did an outstanding job last year and all indications point to our new editors of being equally successful. Oh yes, before finishing this first article I should tell you that I've changed my name back to Murphy from Reeves and I hope that it doesn't cause and confusion.

Until next week, remember that the search for the green begins with you!

On your behalf, the UPEI Student Union presented a detailed analysis of P.E.I.'s Student Loan and Bursary Student Aid Program and proposals for changes in the current system. What follows is a summary of recommendations given to the Maritime Provinces Higher Education Commission (MPHEC) on June 21, 1988.

Presenters: Lisa Murphy: UPEISU VP Academic

Dave Campbell: CFS PEI/NB Fieldworker

Eligibility requirements

Group A and Group B classification

Recommendation:

When a parent does not complete and sign the application form where indicated, the individual applying for assistance be classified as independent under Group B status and eligible for bursary.

Definition of word "sponsor"

Recommendation:

The word "sponsor" be defined and clarified in the Canada Student Loan and Prince Edward Island Bursary Programs Information Brochure.

Modified Group B status

Recommendation:

Omit "and do not have two years on the work force"

Abolishment of Modified Group B status

Recommendation:

The modified Group B status be eliminated. If the applicant meets the criteria for Group B classification, should not have to provide documentation of parent's income or complete sections 15-19 on application form.

Adequacy of various costs and allowances

For Your Information:

Book and instrument costs
Maximum Allowance

Recommendation:

The maximum allowance for books and instrument costs be extended to a minimum of \$700.00. This figure should be included in the Prince Edward Island Student Aid Information Brochure.

Exceptional expense consideration

Recommendation:

The Student Aid Information Brochure contain information on procedure for exceptional (excess of \$400.00) book and instrument expenses.

Cost breakdown

Recommendation:

A breakdown of book and instrument costs be made according to course of study. These allowances would be adjusted annually with a built-in escalator based on the inflation rate for text books (this rate is several times the Consumer Price Index).

Board and lodging cost allowance

Parental residence classification

Recommendation:

That the Student Information Brochure read as follows:

If you are a Group A student who pays rent while living at home you may claim \$45.00 no. of weeks.

Christmas break/travel costs
Recommendation:

To adopt the Nova Scotia policy of allowing for two return trips or inclusion of relevant costs for students to live on during the Christmas break.

Local transportation cost al-

lowance

Inadequacy of allowance

Recommendation:

The cost allowance for local transportation be increased significantly when the student is attending a post-secondary institution that does not have a public transit system.

Other costs allowed

Typing of term papers

Recommendation:

The typing of term papers allowance be increased and remain flexible for additional costs a student may experience in a particular course of study.

Photocopy expense

Recommendation:

An amount be allowed for photocopying expenses. The amount may be determined by an average cost formula based on revenue generated divided by number of student users in a period of time.

Day care expense

Recommendation:

That actual day care costs be determined yearly and accounted for in the Student Aid Brochure. With this information supplied in the Brochure the student has the opportunity to seek quality day care service and have an assurance that these expenses will be covered through the Student Aid program.

Medical and dental expenses for single students

Recommendation:

An amount of \$200.00 be included for medical and dental expenses for single students in the Costs formula.

Basic maintenance allowance

Recommendation:

That the Basic Maintenance Allowance for married students and single parents be increased yearly to reflect real expenses and the cost of living increase. An escalator using the Consumer Price Index could be used to adjust this allowance annually.

Costs

Brochure and application form

Recommendation:

All educational costs that are considered by Student Aid office be listed in the Student Aid Information Brochure and clearly outlined on the application form. The form should provide the words "Total education costs and a blank space for the student to enter the total amount figure.

Increase in educational costs

Recommendation:

The amount of aid, Canada Student Loan and Prince Edward Island's provincial bursary, be increased to accommodate cost increases in educational expenses. The cost of living allowance should be adjusted annually to keep pace with inflation.

Parental contribution requirements

Recommendation:

The Student Aid Program principles and classification of applicants criteria include flexibility for the student whose parents will not follow through with family contribution, or for the student who wishes to actively seek independence from her parents.

Procedure to determine student resources

Work term employment contribution

Recommendation:

The procedure to determine a student's contribution from her summer employment work term

should be one based on approximation of income for original assessment. Changes in student's income and increased and decreases would appear under the usual earnings verification process. Monies would then be adjusted accordingly.

Awards as resources

Recommendations:

Scholarships and merit awards, less an exemption of minimum \$1,000.00 on the total value.

Awards based on need be exempt from the Resources formula.

Assistance required by part-time students

Information of program available

Recommendation:

Canada Student Loans Program for Part-Time Study be included in the Canada Student Loan and Prince Edward Island Bursary Programs Information Brochure. Information supplied must include all costs allowed and repayment procedures.

Terms of loan and repayment

Recommendation:

The loan ceiling for part-time student loans be increased with repayment starting 6 months after the borrower ceases to attend a post-secondary institution.

A toll free Island wide information line be established to field information and requests

Recommendation:

The federal and provincial governments responsible for education jointly sponsor student aid workshops, to be held in the three counties, annually.

Information

For further information, contact Lisa Murphy - Vice President Academic, UPEI Student Union 566-0684.