

Student Aid Programs Need Assistance

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TORONTO (CUP) -- The government expects too much of parents when it comes to sending their children to university, a new report suggests.

The study, commissioned by the Canada Millennium Scholarship Foundation, established by the federal government in 1998 to award grants to "needy students," and to improve access to post-secondary education.

The report revealed that student assistance programs routinely expect families with pre-tax incomes of over \$80,000 to contribute at least \$10,000 per year to their children's education.

But according to another recently-released report by the Foundation, only 3 per cent of students actually receive this level of support from their parents.

"While Canada's student aid programs for the most part provide students adequate assistance this study shows that specific problems exist within the system,"

said Alex Usher, director of research and program development for the Foundation.

Fred Hemingway, the author of the report, writes: "It is the general consensus that parental contribution levels are too high for some families."

The consequences of this are felt most severely among students with high costs to meet, such as students from rural areas

He concludes that a number of middle-income parents have difficulty because of other living costs or the "inability to save."

The report also describes student loan levels which haven't increased in almost a decade, even though tuition has increased by at least 85 per cent over the same time period.

"If loan limits were appropriate in 1994, they may be considered less than adequate now," the report states.

Hemingway, a former chief executive officer of the Alberta Student Finance Board, said financial aid administrators he interviewed "all confirm the message that unmet need is increasing."

"This study shows that stagnant loan limits have created serious problems of unmet need among certain groups of students," Alex Usher concluded.

Many students who need financial support but cannot qualify for government student aid must resort to private lines of credit to finance their education, and many of these students fail to meet the requirements set out by private loan providers, the report says.

It's the "insufficient maximum assistance limits" which concern Hemingway the most.

The consequences of this are felt most severely among students with high costs to meet, such as students from rural areas and those with dependents, he concludes.

"Unmet need" could lead to a decreased persistence among students from low-economic backgrounds and a high

reliance on private debt, as well as students working long hours. All of these conditions could serve to lengthen the student's academic career, Hemingway reports.

But the Canadian Federation of Students — a longtime critic of the foundation — argues that increasing loan limits only hurts students in the end.

"The Foundation has attempted to document the level of financial hardship faced by students, yet they fail to draw the obvious conclusion that increasing tuition fees, especially in professional programs, is the primary source of unmet financial need," said Joel Duff, Ontario Chairperson of the Canadian Federation of Students.

Duff said the only way to soften the blow on student finances is to lower tuition.

"The raison d'être of the Millennium Scholarship Foundation continues to be one of ideological justification for the federal government's failure to adequately address the crisis in post-secondary education," said Duff.

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