

ACTION

Facts

Post-secondary education is financed through government grants funded by taxpayers. Tuition fees are a surcharge or user fee, and as such are a barrier to access and a hurdle to equity in education.

Over the last decade tuition fees have increased on average 140% nationally. The average tuition fee bill for a full course load in 1996 is \$3,000. Taking the average minimum wage in Canada of \$5.58, a student working 40 hours a week for 16 weeks will gross about \$3,500. If this student has no expenses while she is working, this amount may just cover tuition and ancillary fees. The question remains how students will pay for housing, food, textbooks and transportation.

Over the last decade, the share of institutional revenues provided by tuition fees has increased at twice the rate of government grants:

Between 1986 and 1991, university operating revenue increased 28.9%—an average yearly increase of 4.3%.

University operating expenses for the same period increased 31.2%—an average yearly increase of 4.6%.

Revenues from tuition fees for the same period increased by 60.8%—an average yearly increase of 8.2%.

At the same time, the Consumer Price Index, a measure of the average increase in price of basic goods and services, increased by 28.1%—an average yearly increase of 4.2%.

Student financial assistance is often the only avenue open to students who don't have the money to pay ever-increas-

ing tuition fees and living costs.

Student borrowing continues to rise. At present over half of all students must borrow to finance their education. The current rate of interest applied to student loans is just under 10%.

Prior to 1991, 85% of students who borrowed graduated with a total debt load of under \$15,000. Student borrowers graduating in 1996 have an average debt load of \$24,000.

Why are student debts so high?

Increasing tuition fees; a political climate which encourages high interest rates; a high rate of unemployment and the lack of a federal job strategy; and the elimination of student grants in all provinces except for Quebec (and minimal grants in B.C. and N.B.) over the last 5 years.

The student (aged 15 to 24) unemployment rate for July 1996 was 18.4%. This translates into 247,000 students who have no means to pay basic living expenses, let alone tuition fees. For those who do have jobs, their wages have not kept pace with inflation—Canadian workers now earn roughly the same amount as in 1976.

The increasing level of accumulated debt is deterring some individuals from continuing—or even beginning—their studies.

Accessibility to education refers to a system which allows entry to all potential students regardless of their income or ability to pay. An accessible system of post-secondary education would not charge user (tuition) fees.

Your education will last a lifetime.

Your student debt shouldn't.

PAN-CANADIAN
**Week of
ACTION**

October 21 - 25, 1996

PRAIRIES - Monday, Oct. 21 • BC & YUKON - Tuesday, Oct. 22 •
ATLANTIC - Wednesday, Oct. 23 • QUÉBEC - Thursday, Oct. 24 •
ONTARIO - Friday, Oct. 25

**Get involved in the
campaign against cuts to
post-secondary education
and rising tuition fees.
Call 566-0530.**

**Canadian Federation
of Students**

www.cfs-fcee.ca