

Federal Lobby Week Briefing Package

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Introduction

Beginning in 2015, the Undergraduates of Canadian Research-Intensive Universities is a coalition of student associations whose mandate is to advocate for an affordable, inclusive, accessible, and high-caliber undergraduate university education with opportunities for increased access to undergraduate research. Learn more about UCRU by visiting ucru.ca

UCRU acknowledges that our members live, work, and study across Canada on the traditional and unceded territory of many Indigenous peoples including the Cree, Dené, Métis, Sioux, Huron Wendat, Attawandaran, Anishinaabeg, Haudenosaunee, Leni-Lunaape, Musqueam and the many distinct Coast Salish peoples. UCRU is committed to advocating for the needs of Indigenous students and furthering Indigenization, decolonization, and reconciliation in our communities and beyond.



Summary of Recommendations

Student Financial Aid

- Invest in the Canada Student Grants such that the maximum receivable is permanently increased from \$3,000 to \$6,000.
- Increase the Repayment Assistance Plan threshold from \$40,000 to \$50,000.

Student Employment

- Develop specialized skill categories for international students within the framework of the Youth Employment and Skills Strategy, the Student Work Placement Program, and the Canada Summer Jobs program.
- Amend the Canadian Experience Class (Express Entry) program such that international students are able to count part-time employment experience (while they are full-time students) towards fast-tracked permanent residency.
- Permanently lift the cap on working hours for international students.

Mental Health

- Make targeted investments into digital mental health resources for students and young people by providing the provinces with matched investments.
- Invest in Canada's federal mental health transfer.

Indigenous Student Education

- Increase the federal budgeted amount for Indigenous student education to 512 million a year.

Student Financial Aid

Recommendation: In understanding that the Canada Student Grant expires July 2023, further invest such that the maximum receivable is permanently increased from \$3,000 to \$6,000.

Firstly, UCRU thanks the federal government for doubling the Canada Student Grant (CSG) in Budget 2020 and extending it in Budget 2021 as part of its 4.5 million investment in post-secondary and graduate students. However, this expansion is set to expire in July 2023. Now more than ever, students need financial support from the government with the demand not diminishing post-COVID-19. The inflation peak of 8.1% in September 2022 and the current 6.9% rate¹ is making life especially difficult for low and middle-income students, who already have increasing tuition costs and living costs.

Many low and middle-income students are often stuck having to decide between financing their tuition or addressing other living costs such as putting food on the table. Research conducted on university campuses across the country reveals that 40% of Canadian post-secondary students are food insecure.² Students also pay 25% more than the average Canadian renter for housing.³ This housing crisis has

significantly increased student debt and severely detracts education accessibility. In addition, Stats Canada attributes these issues to a range of physical and mental health problems which also result in increased healthcare costs. In recognizing these education-incurred financial barriers, UCRU urges the government to permanently increase this grant to adapt to increasing student needs.

Grants are a highly effective form of financial aid for students allowing them to focus on their academic pursuits, rather than financial issues, by providing financial stability without the added worry of repayment in the future. In a 2015 Stats Canada report, 45% of graduates were in high amounts of debt with the average student loan holder owing \$28,000 at graduation.⁴ Due to this data being reported in 2015 and considering the effects of inflation, this average debt statistic has more likely than not since increased drastically. As such, allowing the CSG grant maximum to reduce back to \$3,000 in 2023 does not provide adequate financial aid to current student loan holders.

The average post-secondary degree in Canada costs approximately \$26,000 over a 4-year period.⁵ Before November

¹ Trading Economics, "Canada Inflation Rate," Trading Economics (Trading Economics, October 2022), <https://tradingeconomics.com/canada/inflation-cpi>.

² Abby Jenkins, "Inflation Means More Food Insecurity for Canada's Post-Secondary Students," YorkRegion.com, August 7, 2022, <https://www.yorkregion.com/opinion-story/10687397-inflation-means-more-food-insecurity-for-canada-s-post-secondary-students/>.

³ Erudera News, "Study Reveals Students in Canada Pay 25% More for Housing than the Rest of Renters," Erudera (Erudera, September 15, 2022), <https://erudera.com/news/study-reveals-students-in-canada-pay-25-more-for-housing-than-the-rest-of-renters/#:~:text=The%20median%20monthly%20rent%20that,paid%2C%20Erudera.com%20reports>.

⁴ Statistics Canada, "Table 37-10-0036-01 Student debt from all sources, by province of study and level of study," Government of Canada, November 5, 2019, <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3710003601>

⁵ Statistics Canada, "Tuition fees for degree programs," Government of Canada, September 8, 2021, <https://www150.statcan.gc.ca/n1/daily-quotidien/210908/dq210908a-eng.htm>

of this year, when the government removed interest rates on federal loans, borrowers paid an additional \$2,600 to \$5,200 depending on the type of loan they chose. So in the best, but most uncommon scenario of full grant attainment, an average student taking a 4-year undergraduate degree would still graduate with approximately \$17,500 in debt. This debt load can have adverse impacts on the Canadian economy by deterring recent graduates from becoming homeowners, starting a family, or paying off their debts in a timely manner.

Although providing grants can understandably be a burden to the government budget/finances, long term, investing in post-secondary students is essential to Canada's macroeconomic success. A 2017 Stats Canada report demonstrated that women with a bachelor's degree earned a median salary of \$68,342, 60% more than women who only hold a high school diploma. This means women with bachelor's degrees also pay on average double the amount of taxes at \$14,777 rather than \$7,000 for high school diploma holders.⁶ Student financial aid is therefore no doubt a public good. Investing in it only increases the return on investment in the future by reducing the labor shortage and supporting the Canadian economy through chosen investments and taxes.

Especially for low and middle-income students, grants create opportunities for students who might not otherwise have been available to pursue the education they deserve. With these opportunities comes a

more diverse student population who hold unique and beneficial perspectives. By permanently increasing the CSG amount to \$6,000, students can be better supported through increased financial stability and a reduction in education-incurred financial costs allowing them to dedicate more time and energy to their academic pursuits.

Recommendation: Increase the Repayment Assistance Plan threshold from \$40,000 to \$50,000.

The current government has acknowledged that young Canadians who have pursued a post-secondary education should be able to focus financially on important long-term investments such as saving for a home or starting their careers instead of being burdened by student debt repayments.⁷ In the most recent election cycle, the current government promised to increase the repayment assistance threshold to \$50,000 for Canada Student Loan borrowers who are single, however, this has yet to happen.⁸ The current Repayment Assistance Plan (RAP) helps pay towards loans, and depending on income, students can qualify for reduced or no payments. While we thank the government for very recently increasing the threshold from \$25,000 to \$40,000 for single-person households, more needs to be done to respond accurately to real-time student needs.

With the current high rates of inflation and increasing tuition and living costs, new graduates are struggling to start their lives and careers. Further increasing the RAP threshold from \$40,000 to \$50,000 is

⁶ Statistics Canada, "Does education pay? A comparison of earnings by level of education in Canada and its provinces and territories," Government of Canada, November 29, 2017, <https://www12.statcan.gc.ca/census-recensement/2016/as-sa/98-200-x/2016024/98-200-x2016024-eng.cfm>

⁷ Liberal Party of Canada, "More Help to Repay Student Loans," Liberal Party of Canada, accessed November 15, 2022, <https://liberal.ca/our-platform/more-help-to-repay-student-loans/>.

⁸ Ibid.

essential in helping protect our financially vulnerable graduates who directly search for employment or enter the workforce with a large burden of student debt under their names. Therefore, the government can continue to better support them by easing the burden of debt and increasing financial stability and predictability. The living wage in Ontario is currently \$42,900, and a survey conducted by the Ontario government indicates that students are making below that six months after graduating.⁹ Raising the threshold to \$50,000 will better allow new graduates to directly use their disposable income to begin repayment instead of worrying about facing financial insecurity or falling into poverty.

⁹ Council of Ontario Universities, “Grad Survey,” Council of Ontario Universities, November 2016, <https://ontariosuniversities.ca/wp-content/uploads/2016/12/COU-Grad-Survey-2016.pdf>.

Student Employment

Recommendation: Develop specialized skill categories for international students within the framework of the Youth Employment and Skills Strategy, the Student Work Placement Program, and the Canada Summer Jobs program.

The Youth Employment & Skills Strategy, Student Work Placement Program and Canada Summer Jobs federal work programs are critical in providing students with jobs and experiential learning opportunities. In 2021 and 2022, the Youth Employment and Skills Strategy had 30,600 new job placements, Canada Summer Jobs had 220,000 job placements, and the Student Work Placement Program had 50,000 work-integrated learning placements.¹⁰

Although these programs immensely benefit domestic students, international students are currently excluded from this benefit. Currently, to qualify for these programs, individuals must be Canadian citizens, permanent residents, or a person with refugee status.¹¹ As such, international students are unable to participate. These students have been continuously recognized as valuable members of our communities who contribute to Canada's economy and should be afforded opportunities to gain work experience through student-focused programs.

International students face many financial hardships throughout their time in Canada, which makes it even more difficult for them to stay after graduation. Additionally, international student tuition across Canada is about five times higher than domestic tuition.¹² This means that finding employment is especially critical for our international students. By developing specialized skill categories for international students within existing frameworks of the Youth Employment & Skills Strategy, Student Work Placement Program, and Canada Summer Jobs Program, international students can gain valuable work experience in Canada, while earning a living wage, and continue contributing culturally and economically to the country.

¹⁰ Employment and Social Development Canada, "Record Number of Canada Summer Jobs Now Available for Young Canadians," Canada.ca (Government of Canada, April 28, 2021), <https://www.canada.ca/en/employment-social-development/news/2021/04/nr-0000331--csj-youth-application---national-announcement.html>.

¹¹ Employment and Social Development Canada, "Funding: Canada Summer Jobs Screening for Eligibility," Canada.ca (Government of Canada, March 9, 2022), <https://www.canada.ca/en/employment-social-development/services/funding/canada-summer-jobs/screening-eligibility.html>.

¹² Statistics Canada, "Table 37-10-0045-01 Canadian and international tuition fees by level of study," Government of Canada, September 7, 2022, <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3710004501>

Recommendation: Amend the Canadian Experience Class (Express Entry) program such that international students are able to count part-time employment experience (while they are full-time students) towards fast-tracked permanent residency.

UCRU believes that immigration is a key contributor to Canada's economic and cultural prosperity. After studying in Canada, international students have become acquainted with the community, gained valuable work experience, and often wish to stay and enter the Canadian workforce. However, these students face many barriers to permanent residency. Currently, work experience obtained while studying full-time cannot be counted towards a student's permanent residency.¹³

Allowing international students to count their valuable part-time employment experience towards fast-tracked permanent residency would increase the number of Canadian-educated youth and adults that choose to remain working and living in Canada. This amendment would extremely positively contribute to both the Canadian economy and workforce.

UCRU is a proud proponent of international students and their contributions to the economic growth and cultural mosaic of Canada. International students spend many

formative years of their life in the country, often seeking employment while they pursue their degree. Currently, international students are contributing approximately \$21 billion a year to the Canadian economy, before even graduating.¹⁴ Despite this, students "cannot count work experience gained while enrolled as a full-time student" towards their permanent residency in the Canadian Experience Class (CEC), despite their hard work having contributed a great deal.¹⁵

The CEC also has strict measurements in place stating that new graduates require at least one year of full-time (or an equivalent number of hours in part-time work) experience in a NOC 0, A, or B job.¹⁶ These current regulations in place only hinder an international student's ability to be successful in their bid for permanent residency. International students have been long exploited by the system, now more than ever.

In 2022-23, the 8% increase in tuition fees is above the inflation rate, rising to an average of \$36,123 annually for an international undergraduate student.¹⁷ Despite this, international students continue to pursue building a life in Canada, and they need support in doing so. With their work hours not being counted in their case for permanent residency, this appears to be an exploitation of vulnerable individuals.

¹³ Government of Canada, "Eligibility to apply for the Canadian Experience Class (Express Entry)," Canada.ca (Government of Canada, November 16, 2022), <https://www.canada.ca/en/immigration-refugees-citizenship/services/immigrate-canada/express-entry/eligibility/canadian-experience-class.html>

¹⁴ Randy Thanthong-Knight, "Foreign Students Say Canada Is Exploiting Them for 'Cheap Labor'," BNN Bloomberg (Bloomberg News, November 1, 2022), <https://www.bnnbloomberg.ca/foreign-students-say-canada-is-exploiting-them-for-cheap-labor-1.1839972>.

¹⁵ Government of Canada, "Can I Count My Work as a Teaching Assistant toward the Work Experience Requirement?," Canada.ca (Government of Canada, July 26, 2022), <https://www.cic.gc.ca/english/helpcentre/answer.asp?qnum=855&top=29>.

¹⁶ Federal Student Advocacy Alliance, "Post Secondary Education as a Key to Canada's Economic Recovery," Federal Student Advocacy Alliance, March 1, 2022, http://canadianstudents.ca/wp-content/uploads/2022/03/2022-03-01_FSAA_LeaveBehindDocument.pdf.

Canada needs to incentivize international students to stay after completing their education, and by allowing part-time employment experience while they complete their studies to be a part of their CEC, it will further bridge the gap of inequity in the current system and allow these students to continue to contribute to Canadian society.

Recommendation: Permanently lift the cap on working hours for international students.

UCRU thanks the federal government and Immigration Minister Sean Fraser for temporarily removing the 20-hour cap on the number of hours that international students can work off-campus. This cap will be lifted until November 15, 2023 in order to address labor shortages. However, international students have never before incurred such a high financial burden in relation to studying in Canada. With post-secondary institutions continuing to raise international students' tuition at unprecedented rates, and the cost of living on the rise due to inflation, it is simply necessary for many international students to work while studying. At the University of British Columbia (UBC) for example, an undergraduate Bachelor of Arts degree for the average international student in 2017/18, was \$28,007, but by 2020/21 had risen to \$38,816.¹⁵ Over a 4-year period, their tuition has risen by 39%.

The motivation behind lifting the cap on working hours must surpass fixing the current labor shortage, and much more importantly, must move to address the needs and well-being of international

students. By allowing them to work more than 20 hours a week permanently, the government would be relieving some of these financial stressors, immensely helping them regain financial stability in their pursuit of higher education. This lift on the cap is the second time in recent years that international students have essentially “come to the rescue” by being allowed to work increased hours, but making it permanent would allow them to continue further contributing to the Canadian economy, with fewer economic uncertainties.

Many domestic students know of an international peer who needs to work more than 20 hours a week to support themselves, and so is at times forced to do this illegally and by extension, non-contractually. There are countless stories of international students being exploited at work, simply because they can be. Permanently lifting the cap would allow these students to work completely legitimately and would prevent them from exploitation alongside unwarranted threats of deportation. In addition, setting the cap at 20 hours does not correspond to the reality that most shifts are scheduled in 8-hour time blocks. Therefore, international students either fulfill these extra 4 hours (making it a full three shifts) illegally, subjecting them to exploitation, or they sacrifice the final possible 4 hours of pay to only work two shifts. While this might seem menial at first glance, for many it can make the difference in having the funds to finance their food and/or education. International students are put in an unfair position with this cap and it must be permanently lifted.

¹⁷ Nono Shen, “Inflation Hits International Students Hard, with Some Turning to Food Banks,” CTV News (CTV News, October 2, 2022), <https://bc.ctvnews.ca/inflation-hits-international-students-hard-with-some-turning-to-food-banks-1.6092552>.

¹⁸ University of British Columbia, “Undergraduate Tuition Fees,” University of British Columbia, April 26, 2022, <https://students.ubc.ca/enrolment/finances/tuition-fees/undergraduate-tuition-fees>.

Mental Health

Recommendation: Make targeted investments into digital mental health resources for students and young people by providing the provinces with matched investments.

The government should build on its investment in mental health initiatives by allocating additional funding to digital mental health resources, counseling, assessments, and treatment options. Many students face various barriers when accessing mental health services, including long wait times and other scheduling difficulties, preventing them from being able to seek adequate mental health services in a timely manner. The global pandemic has forced many campus mental health services to provide virtual options, which has proven to be quite successful in reducing wait times and increasing accessibility to those who cannot access or are uncomfortable accessing in-person services. This government funding would guide and ensure that institutions can successfully transition to a mental health service that is available both virtually and in-person to increase accessibility for students in need, including those living in rural communities.

In addition, the government should extend universal health coverage to include digital mental health support services. Accessing long-term and consistent mental health services can often become quite expensive, and many young adults, especially students, may be unable to pay out of pocket for these services. Making targeted investments into student and youth-oriented digital mental health services by providing provinces with a matched federal

investment is essential in creating ongoing and sustainable digital support systems for students' mental health.

Engaging students as stakeholders, providing additional funding to support the provinces, and equipping students with the necessary resources to support their mental health and well-being are essential investments to ensure that students can focus on their academic pursuits and experiences.

Recommendation: Invest in Canada's federal mental health transfer.

The Liberal Party's 2021 election platform pledged \$4.5 billion over five years for a new mental health transfer to the provinces. Among all age groups, young adults have experienced the greatest decline in mental health conditions. Statistics Canada found that due to the negative impacts of the COVID-19 pandemic, a higher proportion of young adults screened positive for major depressive disorder and anxiety disorder, jumping from 18% to 23% and 15% to 20% respectively. These worsening mental health conditions are often correlated with increased use of substances such as cannabis and alcohol.¹⁹ Therefore, it is imperative that the government fulfills its commitment to the Canada mental health transfer promptly, which will address and better provide mental health support to post-secondary students.

This funding can be put towards a program to provide psychodynamic psychotherapy and cognitive behavioral therapy (CBT), as

¹⁹ Yasmin Khaliq, "When Will Canadians Benefit from the Promised Mental Health Transfer?," Policy Options, May 17, 2022, <https://policyoptions.irpp.org/magazines/may-2022/mental-health-transfer-canada/>.

they are the two most frequently used and effective methods to treat common mental health disorders.²⁰ A program offering at least 26 sessions of psychodynamic psychotherapy or CBT would significantly reduce the high cost of private clinics. Furthermore, program delivery through schools will allow for easy access. By providing accessible care and normalizing access to care, such as therapy sessions and annual mental health check-ins by registered therapists, the program would reduce negative attitudes and destigmatize accessing mental health support.

²⁰ Faiz Jan and Kisten Kelly, "The Provision of Care: An Extensive Analysis for the Need, Requirements and Ability to Implement Certain Mental Health Policies to Support Students in Ontario," Peace of Mind Coalition, accessed November 16, 2022, <https://www.pomontario.ca/uploads/1/2/0/2/120284677/updatedprovisionofcare.pdf>.

Indigenous Student Education

Recommendation: Increase the federal budgeted amount for indigenous student education to 512 million a year.

UCRU encourages the federal government to further answer the 11th Truth and Reconciliation Commission's Call to Action by providing the means for Indigenous students to fulfill their basic necessities such as food, housing, and childcare. Financial support is only a first step to breaking down the barriers for Indigenous students' access to and well-being throughout post-secondary education, an education that often fails to recognize its own oppressive colonial practices and policies.

Indigenous students face significant challenges. These include financial issues, family responsibilities, relocation costs and consequences, having to care for dependents, cultural isolation, racism, disparities in available pre-university resources, as well as disconnection to land, and traditional homelands.²¹ Housing, childcare, and food are cited to be the most costly expenses for Indigenous students, and difficulties in meeting these costs are reported to create significant stress - often in addition to the stress caused by the culture shock and cultural discontinuity that is faced by many students coming from rural communities.²² These obstacles are particularly great in the context of the housing crisis, the rising inflation, and the lack of access to affordable childcare.

Current federal funding for Indigenous students proves to be inadequate for the following reasons. Students can only use the money provided through the Post Secondary Student Support Program (\$150M spread over two years) for tuition, books, living allowance, and travel costs. However, the way money can be spent is incredibly limited, promoting an inherently colonial and racist belief that Indigenous students are not able to be financially responsible. Moreover, the funding is insufficient: at this time, the restrictive criteria for federal funding barely cover one-sixth of the costs of living for the average university student in Canada (view Appendix A). Lastly, there is no assurance that a student receiving this funding will be able to complete their degree as the funding is only guaranteed for one year at a time.

UCRU therefore proposes a model that would ensure that Indigenous students have access to their treaty right to education and are supported throughout their university journey. UCRU invites the government to fund monthly allowances for the living expenses of Indigenous students. This model is similar to what is done in other countries, including Scotland and Denmark, which provide free tuition to all students (view Appendix B).

Using the current 150 million budget amount being spread in a monthly allowance to 32,000 students instead of how it's currently budgeted, it would result in an insufficient sum of \$4687 a year, or \$585.88 a month (for the eight months of a

²¹ Patrick D Walton et al., "Indigenous University Student Persistence: Supports, Obstacles, and Recommendations," *Canadian Journal of Education/Revue Canadienne De l'Éducation* 43, no. 2 (June 30, 2020): pp. 430-464.

²² Ibid

school year), which is comparable to what students in Scotland receive. This sum of money would make a significant difference for Indigenous students who are receiving band funding which covers their tuition and rent. However, for students that do not receive that funding, it would barely scratch the surface of need, as it would cover less than half of the monthly living expenses of someone living in Canada.²³ Not including rent and tuition, the average monthly cost of living ranges from \$2000 to \$5000, with the average sitting around \$3600 a month. Should the federal government decide to provide funding that covers the cost of living for Indigenous students, the yearly totals would be as follows:

**2000 a month x 8 months x 32,000 =
512 million a year**

**3600 a month x 8 months x 32,000 =
921.6 million a year**

**5000 a month x 8 months x 32,000 =
1.28 billion a year**

It should be noted that Denmark spends \$825 million CAD a year on student support, and Scotland spends \$505 million CAD a year on student support. Canada is grossly underspending compared to these two countries, especially regarding Indigenous students and their treaty-promised education. \$2000 begins to provide students with stability for themselves and their families, and \$5000 ensures that they don't have to worry about anything, including tuition and associated costs.

As an alternative recommendation, UCRU finds that if the government were to use the existing model of how money is granted to Indigenous students, increasing the annual allotted amount to 512 million a year means that nearly 10,000 students would be able to be funded for school every year instead of just under 3,000 students.²⁴

²⁴ Current total fund (\$150 million) divided by the maximum amount allocated (\$53,000) means only 2,830 of Canada's 32,000 Indigenous (First Nations, Métis, Inuit) students are able to receive support. The University of Saskatchewan alone has 3,374 Indigenous students registered.

Appendix A: Average Student Costs of Living

Estimated 2022 Average Monthly Cost of Living for a Single Person in Canada:
\$3,340

Average Annual Cost of Living:
\$15,000 - \$20,000 (food, accommodation, transportation, etc.)

School Fees

Annual Canadian Average Tuition

For Undergraduate Students: \$6,834 (2.6% increase from previous year)

For Graduate Students: \$7,437 (1.7% increase from previous year)

Average Annual Compulsory Student Fees: \$600-2,000*

*School- and Province-Dependent. These fees include Ancillary fees, Administrative fees, Incidental fees, and Registration fees. (1.7% increase from previous year)

Technology

Annual Total: \$1200 (excluding one-time costs)

Cellphone: \$300 **Cellphone Plan:** \$100 monthly **Laptop:** \$700

Personal Necessities

Personal Necessities Annual Total: \$15,415

Entertainment/Leisure: \$150 monthly **Clothing:** \$285 (including laundry costs)

Hygiene Products: \$785 annually **Extracurriculars:** \$195 annually

Unexpected/Emergency Costs: \$10,000 annually*

*Roughly 3 months worth of living expenses for a single person

Healthcare

Healthcare Annual Total: ~\$6,000

General Doctor Appointments: \$100*

*15-minute private doctor's visit

Therapy Appointments: \$150-250 per appointment **Prescription Medication:** \$1000 annually

Appendix A: Average Student Costs of Living

School Supplies (Annually)		
School Supplies Annual Total: \$1,100	Textbooks: \$1,000	Notebooks/Writing Utensils/Etc.: \$100
Groceries		
Annual Total: ~\$5,400*		
*\$300-\$600 monthly		
Housing (Monthly)		
Housing Annual Total: \$19,776		
Rent for 1-Bedroom Apartment: \$1,400	Rent for On-Campus Residence: \$800	
Utilities (Electricity, Water, Heating, Gas, Etc.): \$168	Utilities (Wifi): \$80	
Transportation		
Car Annual Total: \$12,028 (excluding one-time costs)		
New Car: \$45,000	Used Car: \$25,000	
Gas: \$87 monthly	Insurance: \$167 monthly	Parking: \$100 annually
General Car Ownership (Servicing, Etc.): \$740 monthly		
Public Transit Annual Total: \$1200		
Childcare (Monthly)		
Childcare Annual Total: \$7,200		
National Average: \$600	Higher End (Ontario): \$800-900	
Travel (Annual)		
Travel Annual Total: \$5,500		
Air Travel: \$5,200	Other Travel Methods (Train, Ferry, Etc.): \$300	

Appendix A: Average Student Costs of Living

Annual Student Costs of Living and Band Council Funding		Funding Already Offered by the Federal Government <small>Indigenous Services Canada (for First Nations only)</small>	
Covered	Not Covered	Criteria	Covered (PSSSP & UCEPP)
Full-Time Students			
Living Allowance: varies Travel Assistance: \$5,500 <hr/> Tuition Undergrad: \$6,834 Graduate: \$7,437 <hr/> Textbooks: \$1,000	Technology: \$1,000 Phone Bills: \$1,200 Car Payment: \$12,028 Internet Bills: \$960 Clothing: \$3,420 Hygiene Products: \$745 Grocery: \$5,400 Extracurricular Activities: \$195 Public Transit: \$1,200 Emergency Costs: \$10,000 Childcare: \$7,200	A maximum \$53,000 per year Recipients must maintain satisfactory academic standing Funding is limited and not all students may be funded Partial funding may be provided Applications are valid for one school year only Applications go through the ICF Offices in each province territory	Tuition, required books and supplies official transcript & application, and other student fees, administration costs Initial professional certification and examination fees Living and travel expenses (for dependents if applicable) Supplemental academic services childcare, as needed
Undergraduate Total: \$13,334 Graduate Total: \$13,937	Total: \$43,348 \$3612 monthly		
Part-Time Students			
Tuition, textbooks and registration fees are covered	In addition to what is listed above, travel is not covered for part-time students.	Does not cover part-time students	Does not cover part-time students
Undergraduate Total: \$9,134 Graduate Total: \$9,737	Total: \$48,848 \$4070 monthly		

Appendix A: Average Student Costs of Living

Alternative funds, such as the Indspire private and university bursaries, are often necessary since the high demand for Band funding results in students being put on waitlists, and doesn't meet the global needs of Indigenous students.

Appendix B: Student Study Initiatives from Around the World

Several countries in Europe offer student grants that are guaranteed stipends for full-time students to help offset the cost of living. In Denmark, the federal government currently allocates 28.7 billion Kroner that supports 474,000 students. Roughly 1052 dollars Canadian a month for students to use as they need for up to 6 years. More money is allotted to students with dependents, disabilities, or who fall ill or are injured throughout the year (including pregnancy). Students must apply for this grant through their university, which reviews the application before sending it to the government. The money typically only needs to be paid back if the student's income in the year they received a grant exceeded a certain amount (su.dk 2022). The grant is designed to "level the playing field" between students who have parental support and those who do not. It's regarded as successful as the money allotted usually covers most, if not all of the student's general living expenses.

Scotland also has a similar model known as the Education Maintenance Allowance. This weekly allowance varies based on the income of students' parents or whether or not they live on their own. Students living with parents can receive up to £89.42/week. Self-supporting students and students over 25 receive up to £113.00/week. The Scottish government budgets £328 million in higher education student support for bursaries, grants, and tuition fees. Students apply online through a national portal, and the government then verifies with the university where the student is enrolled (Government of Scotland, 2022).

There are many benefits to supporting students financially by providing non-specific grant money. Additional funding promotes enrollment and encourages spending in the local economy. By money not being a barrier, students can commit to their studies, and degree completion goes up.



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