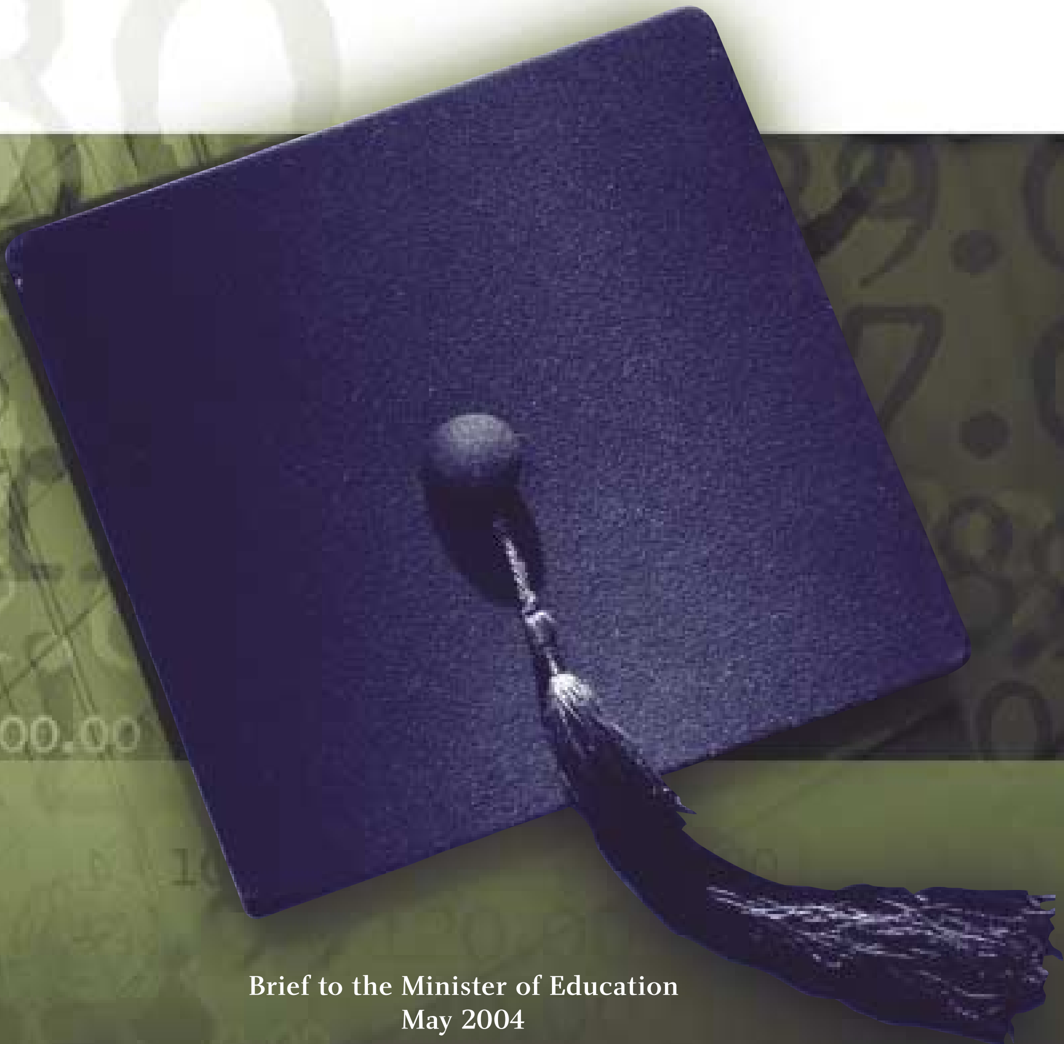
COMITÉ CONSULTATIF
SUR L'ACCESSIBILITÉ FINANCIÈRE AUX ÉTUDES

Financial access to a successful education



Brief to the Minister of Education
May 2004

Québec

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During the final phase of the drafting of this brief, a team composed of the following people was given responsibility for this work:

Roger Côté, Committee Chair; Soucila Badaroudine, Judith Stymest, André-Sébastien Aubin, Claude Bissonnette, Simon Jasmin and Farouk Karim, Committee members; as well as Odette Voyer, Research Officer, Aide financière aux études; and Paul Vigneau, Committee Secretary

Coordinator, researcher and writer
Paul Vigneau

Researcher and writer
Diane Bonneville

Researchers
Ramon Avila, Claudette Gagnon, Angela Ford-Rosenthal and Valérie Vierstraete

Technical Support
Administration: Linda Blanchet
Research: Patricia Réhel and Francine Vallée
Publishing: Michelle Caron and Marie Mercier

English Version
Translation: Mark Villeneuve
Revision: Angela Ford-Rosenthal
Copy Editor: Marisa Panetta-Jones

Design
Idéation

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Committee Profile

In June 1999, the National Assembly amended the Act respecting the Conseil supérieur de l'éducation (CSE) to establish the Comité consultatif sur l'accessibilité financière aux études (CCAFE) [Advisory Committee on the Financial Accessibility of Education]. This new committee is responsible for advising the Minister of Education on all matters related to student financial assistance programs and the various fees for admission, registration and tuition. It can also advise the Minister on other issues related to his or her area of jurisdiction.

The Committee is composed of 17 members: seven students, three university administrators, two CÉGEP administrators, three representatives from the socio-economic sector, one teacher and one representative of the Ministère de l'Éducation (MEQ). All MEQ members are appointed by the Government of Quebec after consultation with the representative organizations.

Highlights

In this brief, the Committee believes it is essential to maintain the social gains achieved in access to education and is recommending that the Minister of Education implement a plan to improve financial access at the various stages leading to a successful education. Moreover, the Committee is also urging the government and the Minister of Education to exercise great caution before altering the current balance between components of the student financial assistance program, specifically the regulations governing tuition fees, student financial assistance programs and fiscal measures related to education. The Committee does not believe that universities' funding problems will be solved by a potential increase in tuition fees. It believes the time has come for a comprehensive review of fiscal measures related to education.

1. Maintaining social gains in student financial assistance

Members of the Committee first wish to reiterate that **existing social gains in financial access to education must be preserved, particularly the Loans and Bursaries Program (Recommendation 1).**

In Quebec, the public student financial assistance system is characterized by:

1) **Regulation of university tuition fees** and the absence of tuition fees for secondary school vocational training and full-time students in CÉGEPs;
2) **Various financial assistance programs,** primarily the Loans and Bursaries Program; and
3) **Tax deductions** granted to students, former students and their parents.

This system was established gradually and provided a very large and growing number of Quebec residents with **access to and graduation from a vocational, college or university education,** while leaving them with significantly less debt upon completing school than in other parts of Canada. Without this financial assistance, many would never have had access to this type of education.

Given that the Loans and Bursaries Program is the cornerstone of the plan introduced to guarantee access to an education beyond compulsory school attendance age, it must therefore be protected from any potential budget cuts.

In brief, Quebec has established a **series of measures designed to remove the financial obstacles blocking access to education.** This is a social gain that promotes the democratization of education. We must continue to adapt this series of measures to reflect the changing needs of students and the rising cost of an education.

In addition, the growing importance of innovation and the advancement of knowledge in our society will only reinforce the strategic importance of education and access to a university degree, notably at the graduate level. The demographic decline we must face compels us more than ever to rely on "all our people" and encourage every individual to develop his or her full potential. No talent should be lost and everyone with the required abilities and determination to complete a university education must be supported if they lack the necessary financial resources. **Therefore it is essential to maintain financial access to education as a priority of Quebec society.**

2. Implementing a plan to improve financial access to a successful education

The main thrust of this brief focuses on the elements of a **plan to improve financial access to education based on a broader vision of this financial access that includes access to a successful education.**

Access to education entails the option of **overcoming the *distance*** between the family setting (the primary cultural setting) and post-compulsory education, especially university (the secondary cultural setting).[1] This *distance* varies depending on the community and appears nearly insurmountable for many people from the most disadvantaged backgrounds. It is just as socio-cultural (parents' education and occupation) as socio-economic (family income). All studies reviewed cite differences in access to university[2] based on parents' education, occupation and income. For example, a recent Canadian study (Corak, Lipps and Zhao, 2003) indicates that the probability of entering university drops by half among people from a low-income family ($25,000 a year or less) compared with a high-income family ($100,000 or more). Financial assistance measures are therefore indispensable.

The review of **obstacles to a successful education** convinced the Committee of the need to **adapt student financial assistance programs** to **improve financial access to a successful education.**

The proposed measures target **three student categories:**

1) **Loans and Bursaries Program recipients;**
2) **Young people from disadvantaged backgrounds** with the necessary potential to enter university; and
3) **Graduate students,** whether recipients of the Loans and Bursaries Program or not.

The main recommendations for improving access to a successful education for each group are as follows:

1) Loans and Bursaries Program recipients

An initial series of measures should enable **Program recipients to focus their priorities on full-time studies** and earn their desired degree as quickly as possible. Students who are able to dedicate themselves to their education full-time have a higher graduation rate and take less time than others to earn their degrees. It should be noted that we do not wish to prohibit part-time work during academic sessions, particularly if it does not exceed about 15 hours a week[3] and is on campus, only to provide these students with sufficient financial resources to make studying their primary occupation.

1. The concepts of primary culture and secondary culture are borrowed from Fernand Dumont, *Le lieu de l'homme : la culture comme distance et mémoire.*
2. Secondary school vocational education has a larger proportion of students from disadvantaged backgrounds. In college, access to education has little relationship to socioeconomic background, but more students who opt for technical studies come from modest-income backgrounds than those who choose pre-university studies.
3. Several studies all point to this threshold, especially those conducted in Quebec at the college level. Funding bodies recommend that scholarship recipients not work more than 10 hours a week during academic sessions.

With this in mind, we must raise the Loans and Bursaries Program parameters for **living expenses** (Recommendation 9). For some academic programs, the funding for **educational supplies** should also be reviewed (Recommendation 10). To provide some relief to lower middle class families, the required **parental contribution** must be reduced (Recommendation 11), for example, by aligning the table for this contribution with that in effect in the rest of Canada. A financial contribution is required only of families with an annual income exceeding $45,000,[4] while the threshold in Quebec is approximately $25,000. Other measures are required to improve the conditions of **mature students returning to school** (Recommendation 4) as well as that of **students with children** (Recommendation 12). For example, the **child benefit** should no longer be factored into the calculation of income of students with children.[5]

2) Young people from disadvantaged backgrounds

As **young people from disadvantaged backgrounds** also have the greatest *distance* to cover to attend university, they require additional assistance through an **accessibility strategy** that includes coordinated initiatives starting early in secondary school. The required initiatives should strive to increase interest in a higher education, to prepare students for a higher education, and provide information on academic programs available, as well as support for developing a realistic education plan. These initiatives should be followed by specific measures targeting students who do enter university.

The Committee is proposing an **incentive measure applicable throughout secondary school** (Recommendation 2) that would allow young people in this setting to save up to about $3,000 to cover part of the cost of their post-compulsory education. At the end of each successful year in secondary school, young people would obtain a credit based on a rising annual amount to maintain their motivation in school. This measure should help increase the value of education in the family setting. Furthermore, **to encourage these students to move on to university,** the distribution of assistance could be changed by granting a bursary in **first year** (Recommendation 6), with a gradual transition from bursaries to loans. Finally, to smooth the transition to university and enable students to acquire additional financial resources, funding should be upgraded for the **Work-Study Program** (Recommendation 13).

3) Graduate students

If our society is to continue to prosper, it must excel in innovation and the advancement of knowledge. This is a requirement of a knowledge-based society. We must therefore increase the number of university students, particularly at the **graduate level,** while providing them with financial support until they earn their degree. One challenge to be met is to increase the participation rate and graduation rate in graduate studies. It is therefore important to maintain the range of measures already in place, especially merit-based aid from funding bodies (Recommendation 17). In future, these will not only have to be exempt from budget cuts, but will have to obtain increased funding.

Other measures proposed by the Committee include the introduction of a **specific work-study program for graduate students** (Recommendation 17) that actually entails jobs related to the field of study of the students hired. To counter student withdrawal near graduation, a program should also be introduced to provide **bursaries for specific activities** (Recommendation 17), such as writing articles or presenting papers.

* * *

4. The 2004–2005 federal budget announced that the threshold for the Canada Loans Program will be raised to $65,000.
5. In April 2004, the Minister of Education announced that the first $1,200 a year of support payments will no longer be factored into the calculation of income for students with children.

We are convinced that these measures will improve financial access to a successful education and reduce the average time to graduation. Other specific measures are also being proposed. These are designed to:

1) Help adults take compulsory general secondary school courses required for admission to an academic program (Recommendation 3);
2) Avoid penalizing students who make a first change in their academic program (Recommendation 5);
3) Support educational institutions by increasing their flexibility to assist their students financially (Recommendation 7);
4) Give consideration to those experiencing a difficult school-to-work transition (Recommendation 16); and
5) Increase recruiting and retention of international students in Quebec (Recommendation 18).

3. Exercising caution in tuition fees

Members of the Committee **urge the Government of Quebec and the Minister of Education to exercise great caution before altering the current balance between the three components of the student financial assistance system:** regulation of tuition fees, student financial assistance programs and fiscal measures related to education. It is therefore important to **consider tuition fees as a component of the financial aid system that promotes access to education, especially in university.**

The issue of university tuition fees (Recommendation 19) has received a disproportionate amount of attention compared with the need to improve **access to education** for people from disadvantaged backgrounds. The concept of accessibility actually covers a complex and multifactorial reality. Access to a university education continues to be linked to parental income, occupation and level of education. On a broader scale, the concept of socio-cultural distance opens the way to analyses based not only on financial data, but also on other factors involved. Thus, even maintaining the current level of tuition fees, priority should be placed instead on financial assistance programs for people who lack the necessary financial resources to cover the cost of their education.

Here are a few avenues for thought proposed by the Committee:

> If we take the perspective of students **from disadvantaged backgrounds and part of the middle class,** it is clear that the cost of an education must remain **affordable** and be **seen as such.** We find, in fact, that people from disadvantaged backgrounds — who tend to interact very little with people from university — often overestimate the cost of a university education, which in itself already poses an obstacle to access. They also generally fear taking on debt.
>
> Among the expenses linked to an education, tuition fees are among those **which cannot be reduced,** unlike those for such items as housing or food. Housing, for example, can be shared with others. Many Loans and Bursaries Program recipients already do this and accept less than ideal conditions in order to succeed at school. It comes as no surprise, then, that any increase in tuition fees is seen, particularly by the poorest students, as an **additional barrier to accessing a university education. An increase, especially if substantial,** could have significant consequences on the already low participation by people from disadvantaged backgrounds, even if student financial assistance programs are maintained or adapted.
>
> Students must be able to realistically plan the cost of their education. It is therefore essential that the various components—tuition fees and other compulsory costs—of this cost be known in advance. Moreover, **tuition fees and compulsory costs must be considered as a whole,** the total amount paid to the university or the relative share of the cost of education paid by students.
>
> Rising tuition fees is often cited as a solution to the problem of university funding. Yet it is **fairly unrealistic** to believe that **universities' funding problems can be solved solely through tuition fees,** given the fact that a large share of any proceeds from any increase will have to support those unable to absorb the increase. In fact, the Committee believes that **approximately 40 percent of the proceeds from any increase in tuition fees** will be used to cover additional costs to the Loans and Bursaries Program and to existing

fiscal measures. If the increase in tuition fees is **very large,** the number of eligible students will rise, automatically incurring additional costs. The net financial benefit to government therefore could be greatly reduced.

Finally, regardless of future decisions in this area, it would be useful to provide a **mechanism to protect students from potential sudden and large increases in tuition fees and other compulsory costs.**

* * *

4. Fiscal measures to be considered

The Committee also conducted a brief review of federal and provincial[6] **fiscal measures** related to education. In Quebec, these measures apply primarily to exemptions for bursaries, the tax credit for tuition fees, interest deducted from loan repayments and the amount granted for children attending school. In recent years, the cost of Quebec's measures has remained **stable,** hovering around $150 million after rising about 30 percent between 1998 and 2000, and the proceeds of these measures have benefited students more than their parents. However, the cost of federal fiscal measures **is rising** with each passing year. It grew by 60 percent between 1998 and 2003, more than double the increase in the Quebec measures over the same period.

The rising cost of federal fiscal measures is largely tied to rising expenditures on education. In most other Canadian provinces, tuition fees have risen regularly during the study period. The higher these fees, the more money the federal government pays out to individuals. Quebec residents are treated the same as other Canadians, but to some extent, are penalized because as a group they make a greater effort to keep university tuition fees affordable, not to mention the fact that college is free. Instead of **resorting to transfers to individuals,** the federal government could, for example, **provide greater financial support to provinces for higher education by increasing the Canada Health and Social Transfer (CHST).**

6. For Quebec.

Introduction

> ***[…] success forms an integral part of the entitlement to education, and constitutes an aspect of education provided we return to the full wording of this entitlement: the right of every person to the best education possible.***
> **Guy Rocher**

Draft of initiative

In an orientation session, members of the Committee opted to explore the links between financial assistance and access to education, academic progress and a successful education. In doing so, the Committee was acknowledging the current concerns about success in education. At the same time, it implicitly expanded the usual concept of **financial access to education** by integrating the idea of **financial access to a successful education.** This line of thinking concurs with the Conseil supérieur de l'éducation, which recommended in 2000 that the Minister of Education "commission the Comité consultatif sur l'accessibilité financière aux études to determine the impact on student retention and success in higher education in light of recent changes to students' financial contributions as well as changes to social and fiscal policy that affect students" (CSE, 2000).

To explore the problem of financial assistance and academic success in greater detail, the Committee conducted a review of the literature likely to outline the concept of success and clarify schools of thought on access to education and student financial assistance. The Committee studied both work conducted in Quebec and analyses of international experiments. It also invited experts to share their knowledge on the subject. Finally, it began a vast consultation in the spring of 2003 by disseminating the paper *Vers une accessibilité financière à la réussite de son projet d'études* [Toward Financial Access to a Successful Education]. Some 20 organizations responded and submitted a brief to the Committee. Most wanted to present their views at hearings that were held in September and October 2003.[7]

This brief, then, is the outcome of a **lengthy process.** Members of the Committee hope to **contribute to improving financial access to a successful education for all students in Quebec.**

Conceptual framework

The issue of **financial access to a successful education** is based on various concepts that may be subject to interpretation. To clearly determine the purpose and limitations of this brief, the Committee saw fit to devote some time to this task.

From access to education to a successful education and the school-to-work transition

In the strict sense, access to education refers to the opportunity to obtain an education, thus, in most cases to enrol in an academic program. **In the 1960s and 1970s, the ideals of democratization and accessibility served as catalysts for a sweeping reorganization of the education system designed to eliminate the obstacles to obtaining an education.** The development of vocational training in secondary school and the emergence of comprehensive schools, the creation of public colleges and the growth of technical training, the founding of Université du Québec and establishment of constituents in the regions, as well as the development of adult education were the main levers of this democratization.

Opening up the education system had a major impact on Quebec society. In 1988, the Conseil supérieur de l'éducation found that college and university enrolment had exceeded the forecasts of the Parent Report and it then urged the Ministère and educational institutions to take up the challenge of graduation (CSE, 1988). In 1993, college reform specifically raised the new challenge of academic success, in addition to that of access. In 1996, the **Commission des États généraux sur l'éducation** reaffirmed the objective of democratization, found that the status of young people from modest social backgrounds had not significantly changed, **sought increased initiatives designed to improve**

7. See Appendix 1.

access for disadvantaged groups, suggested stepping up efforts to shift from access to success and, at the same time, set objectives for graduation rates for each level of education. A few years later, at the **Sommet du Québec et de la jeunesse, academic success was finally linked with the outcome of the transition from school to work.**

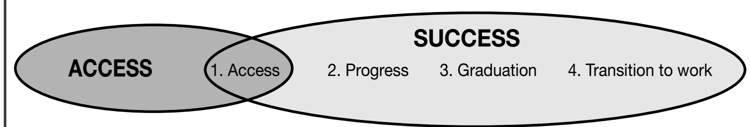
The concept of success and the stages leading to success

In a brief on academic success in universities, the Conseil supérieur de l'éducation pointed out that while the concept of success is linked to results, these results can take on different meanings depending on the players and their expectations. For example, at the individual level, someone can successfully conduct a scientific experiment, excel at a sport and, in the academic field, pass a course, semester or academic program. In the latter case, success is measured by a degree. From the government's perspective, the focus on academic success and graduation is designed to increase the effectiveness and efficiency of the education system. In turn, after presenting various aspects of the concept of success, the Conseil supérieur de l'éducation opted to centre the definition of success on students. In the Conseil's view, when success is linked with education, it is defined as the acquisition and integration of knowledge and skills that form part of students' personal plans and contribute to their professional, artistic, scientific, cultural, civic and personal development (CSE, 2000).

Similarly, the Conseil identified four stages in the process leading to academic success: **access, progress, graduation and transition from school to work.** Access refers to entry into a level of education. Progress, the stage between admission and graduation, refers to student retention and strategies taken by students. Graduation, a very short stage, recognizes students' success. The transition from school to work marks the move from education to the labour market and affirms social identity.[8] Thus, access to education represents the first step, albeit a decisive one, in the path leading to a successful education.

Figure 1 below illustrates the link between the concepts of access to education and academic success.

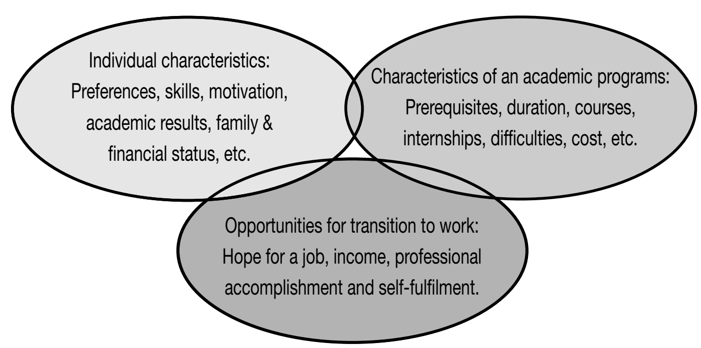
Figure 1
Access: a stage leading to a successful education



A prerequisite: the educational plan

In education, personal goals are realized through an educational plan. Building an educational plan provides a student with personal direction. Ideally, the educational plan should be the end result of a personal undertaking, whether accompanied or not by professional guidance or a family member, based on individual characteristics, information on academic programs and opportunities for transition to the workplace. Figure 2 below shows these three aspects.

Figure 2
The three aspects of an educational plan



8. The Committee is careful to make a distinction between initial education and continuing education, since in the latter, most adults are already in the labour market and are not necessarily working toward a degree.

The process of developing an educational plan is demanding, since it requires good self-knowledge, complete information about the chosen academic program, and a projection of oneself over time to determine whether full self-fulfilment can be achieved in the chosen profession or trade. This complex task requires maturity, and many young people are reluctant to take on this challenge. Difficulty in making a choice at the right time can be aggravated if students cannot be properly guided in this process. On this point, the Conseil supérieur de l'éducation has already indicated that professional resources are inadequate and cannot assist all students interested in developing their educational plan (CSE, 2002).

Public student financial assistance systems

Countries that have opted for democratization of education have all introduced student financial assistance systems. Centred on the ideals of democratization and accessibility, these systems are based on **values of social justice and equal opportunity.** Following these values, all individuals with the determination and intellectual skills must have the opportunity to continue their education, regardless of their family's economic status. The objective of assistance systems, therefore, is to remove economic barriers and ensure access for students from more modest backgrounds. One indicator of improved access to education, particularly higher education, is the distribution of participation by socio-economic background – generally measured by the parental income or occupation. Some countries add to the objective of equal opportunity that of rising social mobility, measured by intergenerational mobility.

In Quebec, in addition to providing free access to primary and secondary education, including vocational studies, the government has established a **public financial assistance system** that includes:

1) **No tuition fees in CÉGEPs**[9] and **controlled tuition fees in universities.**
2) **Financial assistance based on need or merit.** Financial assistance programs that reach the largest numbers of students are those based on need. Of these, the Loans and Bursaries Program is the largest. Financial support based on merit is granted in the form of scholarships by various Quebec and federal funding bodies. This form of assistance is more widely used in university graduate programs.
3) **Various fiscal measures targeting** students or their parents.

Quebec's financial assistance program is based on a range of initiatives and premises that establish the **various players' responsibilities.** Thus the **Government of Quebec** makes a significant contribution to funding educational institutions and provides individual financial support to students who lack the necessary resources. It must also establish the conditions that promote success of "recognized" quality programs.

In turn, **students** are responsible for making a financial contribution to their education commensurate with their ability to pay. They may do this through summer jobs or paid work during the academic year. Ideally, this paid work should not infringe on time devoted to studies since students also have a **responsibility to commit fully to their education and academic success.** Debt is another form of contribution since former students must repay their student loans. Finally, consideration must also be given to the cost of income forgone to pursue an education, as the wages students would have earned must be added to their financial contribution.

Family members, either **parents or a spouse,** are responsible for supporting the student. The Quebec Civil Code even contains a provision on the responsibilities of parents. Case law has confirmed that in most cases, a young person should be supported by his or her parents. Judges often interpret this point[10] generously, provided the young person has demonstrated a seriousness about education and is truly determined to graduate. Rulings have stated that parents, regardless of their own education, should financially support

9. Except part-time students not completing a program leading to a Diploma of Collegial Studies (DEC). It should be noted that the government also partly funds college studies in privately funded colleges.

10. Article 585 ("Married or civil union spouses, and relatives in the direct line in the first degree, owe each other support.") and Article 587 of the Civil Code of Quebec ("In awarding support, account is taken of the needs and means of the parties, their circumstances and, as the case may be, the time needed by the creditor of support to acquire sufficient autonomy.") specify this financial obligation of parents

their children in university (Prémont, 2001). Surveys conducted across the country have shown that Canadians consider it a duty to financially assist their children in undergraduate university programs. In other words, there is a **societal consensus** on the need to financially support one's children, at least until they obtain an undergraduate university degree. In addition, several studies (Roy, 2003) have emphasized the importance of moral support, which can make the difference between graduating or dropping out.

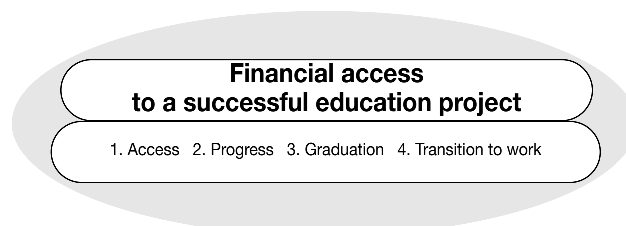
For their part, educational institutions have the primary responsibility for providing quality instruction and ensuring the academic success of students, particularly by providing them with appropriate educational guidance by qualified, available teachers. They must also provide several complementary services, including emergency financial assistance (temporary institutional loans or bursaries) to help students in precarious financial situations, as well as budget advisory services. Colleges and universities also provide employment for many students—as teacher and research assistants, as well as in work-study programs. Several institutions also provide academic scholarships and bursaries based on merit or need.

Financial institutions also play an important role since, under the Loans and Bursaries Program, they lend students amounts guaranteed by the government. Upon completion of studies, these institutions negotiate repayment terms with former students. If repayment difficulties arise, they offer other terms or transfer the loan to the government pursuant to the clauses contained in the loan guarantee. They must show understanding toward borrowers experiencing temporary difficulties. In other words, the objective of Aide financière aux études (AFE) is to delay resorting to the loan guarantee as long as possible by negotiating repayment terms with the former student that are acceptable to both parties. In addition, these institutions provide other financial services to students, particularly by granting them lines of credit. In such cases, the agreement with these institutions are binding only on the students and, where applicable, their parents. The government provides no guarantee.

The concept of financial access to a successful education

Over the years, the concept of access to education has been expanded, and now encompasses access to a successful education. Similarly, the idea of financial access initially referred primarily to having the financial resources necessary to enter an academic program. **The Committee now believes it is essential to consider financial access in relation to all stages leading to success.** Based on this broader concept of access to success, members of the Committee set an objective of detecting financial problems that may arise at the beginning of studies, during studies or near graduation. Members also wanted to lessen the financial problems of former students encountering a difficult transition from school to work.

Figure 3
Aspects of financial access to a successful education



To achieve this objective, in the spring of 2003, the Committee disseminated a consultation paper (CCAFE, 2003) that referred to many studies to establish certain findings regarding access, progress, graduation and the school-to-work transition. This approach also supported a review of the entire student financial assistance system and gathered comments from about 20 organizations dedicated to improving access to a successful education. Chapter 1 of this brief reviews key findings contained in that consultation paper and highlights the shared visions of the organizations that took part in that process.

With respect to the various components of the assistance system, several organizations opted to review certain parameters of the financial assistance programs, especially those of loans and bursaries, and suggested various adjustments to improve them. The analyses and recommendations presented in Chapter 2 are largely based on the consultation findings and the latest research on problems of access to education and academic success. The issue of regulating tuition fees generated the most debate among the organizations consulted. Chapter 3 is devoted to this component of the student financial assistance system. Finally, the Committee also briefly addressed the area of fiscal measures. Since these measures do not fall within the Minister of Education's jurisdiction, the consultation paper did not submit questions for debate. A few organizations, however, suggested some approaches for consideration on this topic. Chapter 4 reviews certain findings, especially the fiscal imbalance created by provincial and federal government policies.

Chapter 1

Does the financial assistance system foster financial access to a successful education?

> ***A highly developed society is capable of more efficient work; it imitates and innovates more readily. If investment in education is also universally accessible rather than limited to a small number, the society will be more egalitarian. In brief, educating the masses is a powerful tool for creating wealth and promoting social justice. Statistical studies on economic growth and social development consistently confirm these two statements.***
> **Pierre Fortin**

To put the problem of financial access to a successful education in the proper context, this first chapter briefly examines the issues raised as well as the findings established in the consultation paper disseminated in the spring of 2003. It then presents the main results of the assessment of the student financial assistance system, conducted by the organizations that submitted briefs to the Committee, and concludes with the Committee's opinion on the three components of the assistance system.

1.1 Main findings and issues debated

The Committee's consultation focused on reviewing the assistance system at the various stages leading to a successful education.

1.1.1 Does the assistance system foster access to an academic program?

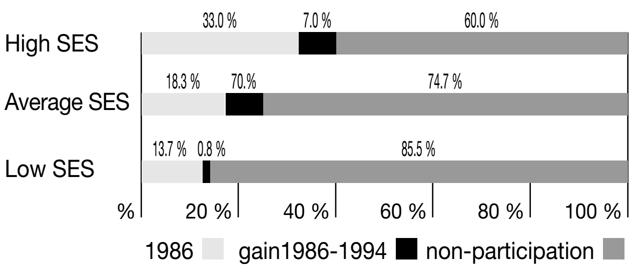
One of the first findings reported in the consultation paper is that **the assistance system set up in Quebec has supported strong growth in post-secondary enrolment, but has failed to eliminate differentiated access based on students' socio-economic backgrounds. In various respects, there is a split between young people from affluent backgrounds and those from less privileged backgrounds at all levels of education.** For example, in secondary school, most students in vocational training come from average-income or low-income homes. In college, all socio-economic backgrounds are present, but a division emerges between pre-university and technical programs, with the former attracting primarily young people from affluent backgrounds. In university, young people from well-off families are over-represented in full-time bachelor programs, and this trend increases in the fields of applied science, arts and literature, health science and pure science. Students from more modest backgrounds are more likely to study part time in programs leading to certificates or full time in programs or fields with few controls, if any, on enrolment.

The persistence of differentiated access is not specific to Quebec. Researchers have pointed out that in the past 10 years, access to education has levelled off in France as well (Béduwé and Germe, 2003) and that after a period of growth, access for young people from disadvantaged backgrounds has diminished to some degree in Great Britain (Machin, 2003). In the United States, there is recognition of the persistent difficulty of increasing enrolment by young people from disadvantaged backgrounds, especially from the Latin American and Afro-American communities, in higher education (Conseil consultatif sur l'accessibilité financière aux études, 2002).

Across Canada, access to a university education varies widely based on the socio-economic status of families. A study conducted for Statistics Canada shows that from 1986 to 1994, the gap actually tended to widen[11] (see Figure 4, overleaf). Over this period, the participation rate for young people from disadvantaged families has grown by only 0.8 percent, compared with 7 percent in the middle and upper classes.

11. The Statistics Canada study uses Blishen's index, which divides a given population into three classes, based on the father's occupation when the young person was 15 years old: high SES, average SES and low SES. The last class consists of unemployed fathers or young people without a father or surrogate father at the age of 15. The choice of the father's occupation is simply linked to the fact that there were more fathers than mothers in the labour force.

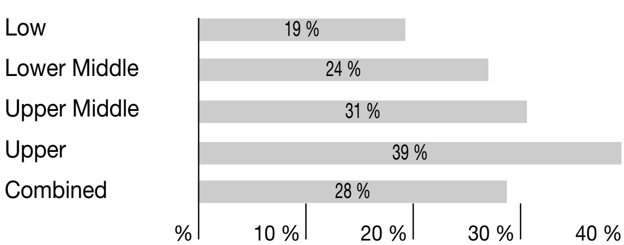
Figure 4
Growth in the university participation rate for people 18 to 21 years of age, by family socio-economic status (SES) (1986-1994)



Source: Statistics Canada, General Social Survey, 1994, cited by Junor and Usher, 2002.

Other data, taken from the Labour and Income Dynamics Survey conducted by Statistics Canada,[12] show the university attendance rate among 18–21 year-olds **by quartile for after-tax family income.** The link between family income and access to a university education is stronger. An analysis by quartile for family income distinguishes two groups in the middle class and highlights the interest in targeting not only young people from disadvantaged backgrounds but also those from the lower middle class.

Figure 5
University attendance rate (1994–1998) among 18–21 year-olds, by quartile for after-tax family income



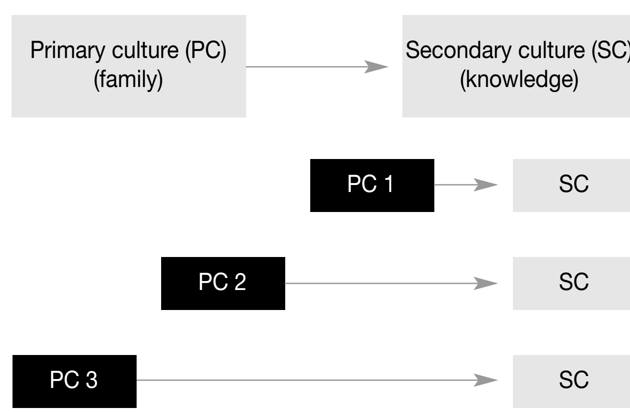
Source: Statistics Canada, Labour and Income Dynamics Survey, cited by Junor and Usher, 2002.

Given these data, the Committee believes that **priority** must be placed on supporting young people from **the most disadvantaged backgrounds** as well as those from the **lower middle class** through a wide range of measures, including **financial measures.**

While access to education varies by family economic status, other aspects must be considered. In 1968, sociologist Fernand Dumont developed the concepts of **primary culture** and **secondary culture,** referring to the distance between the culture instilled by the social background at home and the culture to be acquired through knowledge, literature and science, symbolized by university. A young person whose parents have a university degree, work as professionals or senior managers and earn a high family income will have less distance to cover than one whose parents did not complete secondary school and draw their income from Employment Insurance.

The figure below illustrates this variable distance.

Figure 6
Socio-cultural distance by originating background



Note: PC 1 corresponds to a privileged social background with highly educated parents; PC 3 reflects the opposite situation, and a greater distance to cover to access the secondary culture (SC).

Sociologist Pierre Dandurand very clearly grasped this phenomenon by describing the stage of entering university, based on the social origin of students, as a natural extension for one group and a separation for the other:

12. Data provided by the Canadian Millenium Scholarships Foundation.

"Young people in the upper classes are like fish in water, as they recognize the same culture as their family background. For them, pursuing a higher education is a given. They are characterized by affluence. By contrast, young people from less affluent backgrounds must undergo a veritable acculturation, thus they're always trying to catch up. […] For students with social mobility, a decisive experience in their life will entail a break from their primary identity in a fairly intense and disruptive resocialization process."

(Dandurand, 1995, pp. 194–195)

Within a given socio-economic group, other factors come into play, such as encouragement from parents and gender. In her doctoral dissertation (1997), Claudette Gagnon shows that regardless of economic background, girls have a much more positive perception of education than boys. Furthermore, in disadvantaged backgrounds, most girls — even those with poor grades — are more willing to consider a higher education. Growing interest among boys in technical rather than university studies has been cited in another study, recently published by Statistics Canada. Corak, Lipps and Zhao (2003) find that among women, the university participation rate tended to match that for college studies in the 1990s (close to 30 percent in both cases in 1997), while the gap among men is widening between college studies (28 percent) and university studies (19 percent).[13] The authors report that some of their research findings appear to indicate that men increasingly tend to prefer technical college studies over university studies and that there indeed may be substitution of participation between these two levels of education.

Moreover, regardless of the distance to be covered, each young person must cope with a number of their own personal obstacles. These may arise from personal traits, such as learning or psychological problems. Economic and social conditions, such as accumulated debt, family responsibilities and marital status, can create additional hindrances to access to education. Personal motivation for education, academic record, the ability to delay the enjoyment of certain consumer goods and the ease of developing a realistic education plan also influence the probability of accessing education.

For access to education, the Committee raised issues involving the basic focus of the student financial assistance system and its specific elements. On the matter of the system focus, the Committee questioned whether the objective of removing financial barriers should be specifically expanded to include promoting social mobility. If so, how can this be achieved? For example, should intervention occur when students are still in secondary school? Could this be achieved through minor adjustments that would not disrupt the current system? Moreover, should adults returning to school to complete their general secondary school education (secondary school diploma) have access to the Loans and Bursaries Program? Are the financial support measures that apply to specific categories of students (such as those with a major functional disability or parents with children) adequate and sufficient?

To ensure access to education, would it be better to maintain tuition fees at a certain level for all students or, if these are increased, take appropriate steps to support access by young people from more modest backgrounds, such as an increase in bursaries or exemption of all or part of fees for bursary recipients? Given the fact that a degree is not equally remunerative in all academic programs, should tuition fees be restructured to more accurately reflect the real costs of programs and their financial prospects? Given that students from less privileged socio-economic backgrounds are more likely to enrol in part-time studies, what are we to make of the new loans program for part-time studies?

13. Corak, Miles, Garth Lipps and John Zhao (2003). *Family income and participation in post-secondary education*. Ottawa: Statistics Canada, 41 pp. "Analytical Studies" research papers, no. 210, p. 32. The data from this study originate from two separate sources: the Consumer Finance Survey, a supplementary survey conducted each year by Statistics Canada as part of the Labour Force Survey (LFS) in April, and the General Social Survey, conducted every year. Those for 1986 and 1994 cover education and work, while that for 2001 focuses on the family.

1.1.2 Does the assistance system facilitate academic progress and graduation?

The consultation paper pointed out that the studies on academic progress raised few questions about the role of funding in student retention and graduation. On the matter of academic progress, this research focuses on institutional, educational or individual factors such as student guidance, program consistency or grades obtained at the previous level. While economic factors are often cited by students, no studies in Quebec have managed to isolate these factors as a direct causal link with academic success. The Committee was able to observe, however, that many data tended to show a pattern of elements that support a relationship between economic conditions and academic success. All the research reviewed that focused on financial status revealed, albeit to **varying degrees,** a **relationship between financial problems and difficulties in advancement.** It was indicated that these difficulties can result in **absences from class, dropping out, failure** and **interruptions of studies.** In addition, although the likelihood of success appears to improve when an education is not interrupted, it has been shown that students from less privileged socio-economic backgrounds are more likely to interrupt their education before moving on to another level. Overall, Loans and Bursaries Program recipients are older than non-recipients.

Since a relationship can be perceived between student funding and academic success, the Committee questioned **whether the level of financial assistance available to students from less privileged backgrounds is likely to facilitate their academic success.** Since the Loans and Bursaries Program reaches a significant number of students, the Committee found that its parameters merited review. Based on contributory and backup principles, this program supports intervention when students' financial resources are insufficient to meet their needs. To determine whether assistance will be granted and the amount of that assistance, the Ministère de l'Éducation reviews in part the eligible expenses and also the student's contribution, as well as any contribution by the student's parents or spouse. Many factors influence the level of assistance granted. In the case of expenses, only the threshold of eligible academic fees (including tuition fees) and living expenses are considered. In the case of student income, the student's minimum contribution,[14] the income threshold for the student's parents or spouse (used to determine the financial contribution sought from the student) and the rate of that contribution are considered. Comparison of the level of eligible expenses in 2002–2003 with the findings of studies conducted in the 1990s showed that it did not reflect the level of actual expenses. This is linked primarily to the fact that the government has not indexed the parameters related to living costs five times over the past 10 years. Moreover, the income threshold beyond which the program requires a parental contribution is lower in Quebec than in the other provinces.

Beyond the level of assistance granted, another aspect, the **duration of assistance,** merited attention. In the Loans and Bursaries Program, the following basic rule applies: students are eligible for loans and bursaries for the expected duration of their academic program, plus one semester. They may then obtain a loan only, for two additional semesters.[15] By placing restrictions on the duration of assistance, the Ministère de l'Éducation wants to counter this trend toward extending studies, and thereby limit student debt. Although many students do earn their degree within the time planned by educational institutions, many must cope with situations that extend the duration of their studies. This is especially true when students change their program. In these situations, the financial assistance may no longer be available at the end of the program and students must then find other sources of income or complete their studies on a part-time basis. This is why some may drop out.

In addition to the Loans and Bursaries Program, the government is offering complementary programs. During the progress period, the Work-Study Program allows college and university students applying for financial assistance or who are no longer eligible for the Loans and Bursaries Program to earn additional income by working within their educational institution. Toward the end of their studies, the Loan

14. The concept of minimum contribution was eliminated in the reform of the Loans and Bursaries Program since the program no longer considers students' expenses in summer, when they are usually not attending classes.
15. With modernization of the Loans and Bursaries Program, periods are now calculated on a monthly basis: six months more than the planned duration for loans and scholarships, and nine months more for loans only.

Remission Program allows students to repay 15 percent of the debt incurred if the student has completed his or her academic program within the planned time and has obtained a bursary under the Loans and Bursaries Program in each academic year. These two programs, although complementary to the Loans and Bursaries Program, are still not available to secondary school students taking vocational training. Since few students qualify for the Loan Remission Program, the Committee questioned whether this program should be reviewed to amend the eligibility conditions and level of assistance. Otherwise, should it be abolished, with an initial upgrade to assistance granted to bursary recipients?

1.1.3 Does the assistance system take into account the school-to-work transition?

The transition from school to work can be considered fully complete when graduates hold a full-time job related to their training that is likely to provide continuity. Follow-up studies of graduates by educational institutions show that proportionally more college and university graduates than vocational school graduates find full-time employment related to their education. Among university graduates, it has been found that a growing number of students continue their education and seek a graduate degree (Audet, 2000). It follows that newcomers do enter the labour market, but in part-time or term positions more often than in the past. At all levels of education, fewer women than men hold a full-time job. The average salary of employed graduates rises with the level of education, but women are generally paid less than men.

Among university graduates, the transition to work varies by field and discipline, as well as the degree earned. In 2003, for example, the unemployment rate among those who earned a bachelor's degree in 2001 was 0.6 percent in health science, but climbed to 8 percent in applied science. The unemployment rate was also very low among holders of an education degree (1 percent). However, of employed people in this group, fewer than 79 percent held a full-time job, compared with 96 percent in applied science. This means that in some sectors, jobs may be scarce but may provide better working conditions. In turn, other sectors appear to offer more opportunity, but in rather atypical jobs.

The Deferred Payment Program is open to all students who have left school (with or without a degree) and who, at the time they must start repaying their loan, are unable to make the scheduled monthly payments. Use of this program depends on the speed with which former students successfully enter the workplace and society.[16] Should this program be maintained without modification or would it be preferable to change the thresholds for access (i.e. monthly income) and the access period? If so, what changes should be made? Would it also be appropriate to introduce repayment plans tailored to income?

1.2 General consultation results

The single consensus emerging from the consultation conducted by the Committee in 2003 that drew the broadest support was: **Quebec's student financial assistance system constitutes a major asset for access to vocational, college and university education by people who otherwise would not have access or would experience difficulty because of their financial status or that of their parents.** This system is considered a social gain and a tool for individual and collective socio-economic advancement. Many people are aware that this assistance system is more generous than that of other provinces. This gain must be preserved and priority must continue to be placed on financial support for people from less privileged backgrounds.

16. Aide financière aux études cannot determine whether former students earned their intended degree. Yet Quebec has fairly unique data banks: with the permanent student code, their progress can now be monitored throughout their education. Unfortunately, not all applications made possible by this centralized data have been developed yet. If financial assistance data were cross-referenced with academic progress data, comparative studies could be conducted on students' paths based on whether they qualified under the Loans and Bursaries Program. Among program recipients, it would also be interesting to compare the academic path of scholarship recipients with that of students who only had a loan. The Ministère de l'Éducation has data on vocational training and college students. The cooperation of universities is required since they have access to the same permanent code.

Aide financière aux études announced in its 2002–2003 activity report that work had been performed to develop an indicator of this type. It is to be hoped that this proceeds quickly. Without these data, it is impossible to determine whether former students who encounter problems entering the workplace experience this situation because they did not complete their studies or because the training taken was inadequate or insufficiently recognized to help them obtain employment that would allow them to repay their student loan.

Special value is placed on **affordable university tuition fees** and the **absence of tuition fees in colleges and secondary school vocational training programs.** Several organizations are lobbying for a continued freeze on tuition fees and the imposition of regulations governing all other types of fees, while others are open to an increase in tuition fees. **For the Loans and Bursaries Program,** value is placed on the assistance provided in the form of bursaries as well as loans.

The organizations consulted took the opportunity to suggest **improvements** to components of the financial assistance system. The two listed below received broad support and cover all recipients of the Loans and Bursaries Program:

- The urgent need to adjust the **parameters** of the Loans and Bursaries Program **related to living expenses and educational supplies** to reflect current reality, and
- The need to amend the **parental contribution table** to bring it into line with the parents' ability to pay.

The following improvements that affect all categories of students also received broad support:

- Financial support for **adults** wanting to complete their **general secondary school education;**
- Better financial support for mature students **returning to school;** and
- Improving the situation of **students with children** by excluding **support payments** for children from calculations of income and by better covering some living expenses related to **housing, transportation** and **child care.** The eligibility period for the loan and bursary components might also be extended by the equivalent of one semester.

While not necessarily supported by all organizations, several **possible solutions** were proposed to improve student financial assistance programs. In some cases, the opposing visions are quite obvious, notably on the subject of university tuition fees and the Loan Remission Program.[17]

Finally, some organizations informed the Committee of special situations that pose a problem, as in the case of representatives of **private colleges,** whether funded or not. They believe that their students have been treated unfairly and even been victims of discrimination since the introduction of some measures designed to limit the assistance granted. The funded institutions would like to have tuition fees included once again in calculations for the bursary. Unfunded institutions want their students to be granted access once again to the bursary component or, failing that, to have the maximum loan amount for their students increased to $4,000 in each academic semester.

1.3 Information noted by the Committee

After having heard the organizations that submitted briefs and having studied the relevant literature, the Committee can now make its observations on the various components of Quebec's student financial assistance system.

On regulations governing tuition fees and other fees

Vocational, college and university education **must remain affordable** for all and must be perceived as such by the public, especially in less privileged communities. The lack of tuition fees in secondary school vocational training and for college education in public institutions constitutes a **social gain** that should not be put into question, as it promotes access to education, especially a higher education. Affordable university tuition fees are part of Quebec's social fabric. However, recent large increases in all other types of university fees indicate that current practices definitely should be reviewed. **Great caution must be exercised before altering the current balance between the three components of the student financial assistance system:** regulation of tuition fees, student financial assistance programs and fiscal measures related to education.

17. See Appendix 3 for the main positions taken and measures proposed by the organizations consulted.

In this perspective, **it is vital to address the issue of university tuition fees as a component of the student financial assistance system that promotes access to higher education, especially among people from disadvantaged backgrounds,** in order to meet the challenges posed by a knowledge-based society. Even with the current level of tuition fees, emphasis should be placed instead on financial assistance programs for people who lack the resources required to cover the cost of their education, rather than on potential increases in these fees.

On student financial assistance programs

The main program, the Loans and Bursaries Program, is definitely an asset of our student financial assistance system. It is seen as a sound system[18], but one that requires frequent adjustments. This is quite normal since it must continually adapt to changing student needs and the cost of an education. The Loans and Bursaries Program has just been updated but some problems have not yet been solved, as noted by the Committee in a recent brief to the Minister of Education (CCAFE, 2004). These will be explored in the next chapter.

Among complementary programs, the Loan Remission Program is the one that no longer meets the needs that led to its establishment. It therefore must be reviewed or terminated. By contrast, the Allowance for Special Needs Program appears to meet current needs, although some would like to expand it to apply to other categories of students. The Deferred Payment Program in turn could be improved, but it generates little criticism aside from the fact that many people are demanding repayment terms tailored to income. In an age when a computer is an indispensable tool, some have also objected to the cancellation of the loan guarantee program for the purchase of a personal computer.[19] In addition, the Fédération étudiante collégiale du Québec is recommending the introduction of a loan program for non-expendable equipment.

In a knowledge-based world, people must have the necessary tools to stand out among advanced societies. One of these tools was affected by the latest budget cuts — this involved the grants that enable many students to continue their studies, usually at the graduate level. Quebec indeed has funds dedicated to research and some of these funds are available as scholarships, especially for graduate students. In 2000–2004, there was a total budget envelope of $146.6 million, down $10.8 million from the previous year. Members of the Committee would like these funds, which are essential to many graduate students, to be spared from future budget cuts.

Moreover, the federal government also intervenes to provide financial support for students and their families. Funding bodies provide scholarships, and particularly to graduate students. The Canadian Millennium Scholarship Foundation also awards scholarships ((five percent of total funding) to students enrolled in a college or undergraduate university program, as well as bursaries (95 percent of total funding) under an agreement with the Government of Quebec. The Foundation awarded $68.7 million in Quebec in 2002–2003 to 24,266 students.[20]

In general, the Committee noted steady improvement in program management by Aide financière aux études (AFE). This is confirmed by a high satisfaction rate among recipients, but also among financial assistance officials in educational institutions. It should be remembered that AFE has feedback mechanisms, such as the joint committee that includes representatives from educational institutions at all three levels.

Recipients also have access to an appeal mechanism, the Unité des droits de recours, which includes the Bureau de révision, the Secretariat of the Comité d'examen des demandes dérogatoires and the Bureau des plaintes. This unit reports directly to the office of the Deputy Minister of Education and thus enjoys greater autonomy. The ombudsman praised this initiative in his 2001–2002 annual report.

18. This assessment is consistent with those of two groups that produced reports on Quebec's student financial assistance system. One is the Groupe de travail sur le régime d'aide financière aux étudiants and the other is the Comité d'experts sur les modalités de remboursement de la dette d'études.
19. The Minister of Education has announced that Loans and Bursaries Program recipients will again have access to a loan for the purchase of a personal computer. The final terms of this measure were not yet finalized at the time this change was approved.
20. Foundation data taken from *2002–2003 Information Manual* (September 2002). The agreement with the Foundation reduced the maximum loan amount and supported better funding of higher education.

The rise in the number of special requests which involve recurring reasons, generally indicates areas that require improvement. This is true, for example, of support payments for children, unsubsidized daycare costs and the cost of returning to school. AFE therefore is fully aware of these problems. Measures that were announced by the Minister of Education in April 2004 or were included in the overhaul of regulations on student financial assistance, which took effect in May, have lessened these problems, but more must be done. Finally, most people using this appeal mechanism have exhausted their total eligible semesters. In the next chapter, the Committee proposes solutions that should ease these situations.

In brief, Quebec has an extensive student financial assistance structure that has given a very large number of students access to an education despite inadequate financial resources.

Recommendation 1

The Committee therefore recommends that the Government of Quebec and the Minister of Education:

- Maintain the entire student financial assistance structure;
- Maintain the relative balance between the various components (regulation of fees and tuition, financial assistance programs and fiscal measures);
- Continue to adapt this financial assistance structure to changing student needs and to the rising cost of an education; and
- Maintain financial access to an education as a priority of Quebec society.

Various improvements should expand access to vocational, college and university education for people from less privileged backgrounds. If we also wish to encourage financial access to a successful education for all Loans and Bursaries Program recipients, we must provide financing that allows students to place priority on their studies. The next chapter presents a series of measures designed to improve the student financial assistance structure.

CHAPTER 2

INITIATIVES FOR REMOVING OBSTACLES TO FINANCIAL ACCESS TO A SUCCESSFUL EDUCATION

Those who leave their country to move to another never forget the rupturing of identity that comes with it; leaving one's culture for another triggers a similar tragic experience, for it blurs even the most fundamental notions of the mind. In my childhood and adolescence, I lived in a working class world. The transition to science in school left me with a persistent unease that I viewed as a school and science problem. As hard as I tried to bravely forge ahead into the field of abstraction, I always felt that along the way, I was leaving something essential behind; that my task was never to forget what knowledge wanted me to leave in the shadows.

Fernand Dumont

This chapter focuses on identifying possible solutions to overcome the obstacles to access to an education. With only one exception, the proposed measures and initiatives all form part of current financial assistance programs.

2.1 Initiatives prior to beginning a vocational, college or university education

The obstacles that persist when it comes to access to vocational, college and university education appear to be the most difficult to overcome. This trend is common to all industrialized countries and primarily affects the most disadvantaged segments of society. Obviously we deplore the poor representation of young people from disadvantaged backgrounds, including those who could have received adequate preparation in higher education, particularly university.

To improve access to vocational, technical and university studies, the Committee is proposing initiatives targeting two categories of people: **young people from disadvantaged backgrounds** in primary and secondary school, to encourage them to choose a qualifying educational path, and **people who have dropped out of school** before graduating from secondary school. **Most dropouts,** youth or adult, lack the prerequisites to enter a vocational training program, much less a technical or university program. They must be given an opportunity to complete the courses that will give them access to qualifying training.

2.1.1 Initiatives for young people from disadvantaged backgrounds

As we saw in Chapter 1, the concept of accessibility covers a complex and multifactorial reality. Access to education is governed by economic, social and cultural factors. To help young people close the gap between compulsory education and qualifying education, several organizations have stressed the importance of early intervention to inform students of the importance of obtaining a vocational, college or university education. A guiding education would motivate students to make career choices, especially through educational activities and access to professional services. There is an even greater need for early intervention, as options may become limited in secondary school as a result of courses taken in the last two years and the grades obtained.

The Canadian Millennium Scholarships Foundation recently published a study on early school intervention in the United States to improve access to university for young people from disadvantaged backgrounds (Cunningham, Redmond and Merisotis 2003). These programs, which often receive joint funding from the U.S. federal[21] and state governments, are known as

21. "In understanding state early intervention programs, it is important to understand the U.S. federal government efforts that have attempted to encourage the creation of such programs. In 1992, the U.S. Congress authorized the National Early Intervention Scholarship and Partnership Program (NEISP). The program offered states federal matching grants (up to 50 per cent) to establish or sustain programs that provided financial incentives, academic support services and college-related information to disadvantaged students. […] In 1998, Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) was enacted as a successor to NEISP through the reauthorization of the Higher Education Act. […] Though similar in the purpose and structure of NEISP and built on its success, GEAR UP has some differences, including the 21st Century Scholars Certificate program, which provides notification to low-income 6-12th graders of their eligibility for the federal Pell Grant program." (Cunningham, Redmond and Merisotis, 2003, pp. 9–10.)

multiple component programs and generally use more than one approach to maximize results. For example, they may combine information about colleges and financial assistance available with academic support measures and, in many cases, financial incentives. Federal funding is also linked to the presence of financial incentives.

One of these programs is Advancement Via Individual Determination (AVID). Created in San Diego County in 1980, this Californian program produced such convincing results that it has now been introduced in 800 communities in that state and in 16 other American states. The goal of the program is to reinforce students' intellectual skills, especially writing and critical thinking. The program requires serious commitment from students and support from their parents. Various partnerships with post-secondary educational institutions enrich students' experience through the participation of tutors and guest speakers, as well as tours of university campuses.[22]

The United States Advisory Committee on Student Financial Assistance (2002) reports that early intervention programs are truly effective only when paired with significant non-repayable financial assistance (bursaries or the equivalent). In fact, improved academic preparation and better information on academic programs apparently are not sufficient in and of themselves to improve access to higher education. To achieve this goal, another organization, the National Center for Public Policy and Higher Education (2002) confirms the need to reduce the financial barriers even further.

Drawing on these American programs, the Canadian Millennium Scholarships Foundation took the initiative of experimenting with an early intervention model in conjunction with interested provinces. New Brunswick and Manitoba are taking part in this experiment, which will continue until 2009 with secondary school students from disadvantaged backgrounds. Should a similar initiative be considered in Quebec?

In Quebec, various measures have emerged in recent years. Université de Montréal has launched a very promising initiative, the Projet de sensibilisation aux études universitaires et à la recherche (SEUR) [University Studies and Research Awareness Project]. As its name indicates, the project raises awareness and interest in university education among third-, fourth- and fifth-year secondary students, especially those from disadvantaged backgrounds. The students are encouraged to interact with university students and professors, so they will become information sources in their own community. The three intervention components of this project are lunchtime speakers and debates in secondary schools, a Web site[23] and summer immersion sessions on the Université de Montréal campus. These one-week sessions engage students in a series of activities related to a given theme. Six themes were organized, each hosting 100 students. More than 40 departments have participated in these activities. It is still too early to assess the benefits of this project, launched in 2000–2001. However, these interventions are generating interest among many secondary school students and school principals. It is hoped that the project will raise the academic aspirations of students from disadvantaged backgrounds.

To improve access to vocational, technical and university education for students now in primary or secondary school in the mainstream, priority must be placed on students from less privileged backgrounds, especially **those whose parents did not graduate from secondary school and live under the poverty line.** These two family characteristics can in effect mortgage these young people's academic future and careers. Using the Ministère de l'Éducation's indicators of disadvantaged status, it would be fairly easy to target the areas most in need of intervention. This is where certain early intervention models, such as California's *AVID*, could be tested and adapted to local students. These initiatives could focus on reinforcing intellectual skills, developing an educational plan and links with vocational, technical or university educational institutions.

These programs should be paired with financial incentives to increase the motivation of students and their parents. These incentives would also lessen fears about the high cost of an education and the prospect of accumulated debt. People from disadvantaged backgrounds actually tend to overestimate the cost of a higher education and fear the

22. For more information, see Cunningham, Redmond and Merisotis, 2003, pp. 43–45. Here are the eligibility criteria for the program: students in grades 6 to 12 of the first generation; low-income students; members of ethnic minorities; students with average or high scores on aptitude tests; students with average grades; parents who have signed a contract committing to support their child.

23. The address of the site is www.seur.qc.ca.

effects of accumulating debt, at least in higher proportions than people from more affluent backgrounds.

One way to **improve financial access to a successful education** would be to encourage these students to put aside significant savings during secondary school to cover part of the costs associated with vocational, technical or university education. One method would be to grant them a **rising annual credit** as they successfully complete each year. This credit could be applied later to repay a student loan under the Loans and Bursaries Program or could be used to pay registration, tuition and other related fees. Table 1 below shows one example of a rising annual credit that might apply to students from targeted backgrounds. In this way, a student could amass a total of $3,000.

Table 1
Annual credit and accumulated amount for each school year successfully completed

Secondary school year	Annual credit	Cumulative amount
First year	$400.00	$400.00
Second year	$500.00	$900.00
Third year	$600.00	$1,500.00
Fourth year	$700.00	$2,200.00
Fifth year	$800.00	$3,000.00

This rising annual credit could positively influence student retention and counter the rather high dropout rates among students from disadvantaged backgrounds. As the successful years accumulate, the harder it would be to avoid using these funds for the qualifying training provided by a vocational, technical or university education. This measure therefore could significantly improve financial access to education for students from the least affluent backgrounds. This experiment might be conducted, for example, as part of the Agir autrement Program.

RECOMMENDATION 2
To improve access to vocational, college and university education for young people from disadvantaged backgrounds, the Committee recommends that the Minister of Education:

- Establish a program to give these young people an incentive to continue their education by granting them a rising financial credit after the successful completion of each academic year, applicable to the cost of higher education (tuition and other fees or payment of student debt).

A trial of this program could be conducted in certain targeted areas and provide young participants with a credit of about $3,000.

2.1.2 Initiatives for secondary school dropouts

In Quebec, the fight against the school dropout rate is at the top of the government's list of education priorities. Too many young people drop out before graduating from secondary school. Some soon return to school and do earn their diploma, while others may wait longer before resuming their education. One thing is certain: most people without a secondary school diploma have very limited career prospects. Although there are some vocational training programs open to those who have successfully completed some secondary school, a secondary school diploma is usually the required criterion for admission to qualifying training.

This illustrates the importance of convincing the young and adults to complete their general secondary school education so they can enter the labour force through vocational, technical or university education. It is also preferable to intervene as early as possible even though, in some cases, experience has shown that a few years in the labour market can prove to be very educational (Leroux, 2003).

Who are the target clients? First, the youngest people attending a school for dropouts and 16- and 17- year-olds in adult education. Another group consists of young adults 18–24 years old while a third group consists of adults age 25 or over. A large proportion of these people, especially those who dropped out a long time ago, have become functionally illiterate (OECD, 2003, p. 78).[24]

24. The Organisation for Economic Co-operation and Development (OECD) stresses that human capital is a considerable asset in Canada but that some relative weaknesses persist. One of the two most serious weaknesses centres around adult literacy: "Among Canadians with poor literacy skills, a fairly large fraction score very low on international tests." In addition, we find that supply of adult education falls far short of demand, and "the problem is especially serious for certain key groups: those lacking the basic required skills, Aboriginal people and the working poor."

If everything must be done for people to master basic skills so they can obtain a qualifying education, what can be done in the area of student financial assistance? The Loans and Bursaries Program is not open to people taking general secondary school courses. Ideally, any adult wanting to earn a secondary school diploma should receive financial support. In practical terms, we must avoid creating distorted effects with assistance measures. If all young adults could access financial assistance to complete their general secondary school education, this might give them an incentive to drop out of school at age 16 and return at age 18 to complete their education. This type of measure might artificially increase the dropout rate and, at a later point, the rate of people returning to school.

The government has chosen to provide financial support to those preparing for the job market by studying full time[25] in vocational, technical, pre-university or university education. One possible approach would be to provide financial support as needed for some adult students among those in the labour market for some time, for example, at least five years. If the equivalent of college-level orientation and integration sessions were provided for secondary school vocational training, financial support would be available for adults who lack a number of secondary school courses needed to enter a vocational training program. The cost of this measure would undoubtedly be minimal. This would help adults at a disadvantage obtain their education and improve their lives by learning a trade. This is just one small step, but a step in the right direction.

RECOMMENDATION 3

To improve access to qualifying education for people who have not completed secondary school but wish to return to school, the Committee recommends that the Minister of Education:

- Introduce targeted financial assistance for adults taking the general secondary school courses they lack for admission to vocational or college studies, without eliminating the other financial support they may receive.

2.2 Initiatives at the start of an academic program

Many students experience problems adapting to vocational, college or university studies, for financial, educational or personal reasons. In higher education, people from modest backgrounds who are the first in their family to advance to this level of education face additional challenges in education plans, integration, choice of academic program and in staying in school[26] (CSE, 2000, p. 87). Moreover, students returning to school appear to face serious financial problems. This situation is more common among adults returning to vocational secondary school studies, but is also present among mature students returning to college or university. Another difficult form of adaptation is linked to the transition from one educational level to the next, finding that the program chosen does not meet the student's expectations.

The situation facing dropouts is no better. If these students have been a recipient of the Loans and Bursaries Program, they have incurred debt without reaping the anticipated benefits. They must also cope with their failure and the debt they must repay. It is also likely that either in the short or long term, they will return to school, but not necessarily at the same level of education. A typical case is that of a student who drops out of college and later enrols in a secondary-school level vocational program. A similar trend is noted among university students opting for technical programs in college. If they default on their student loan, they will normally be asked to repay at least 50 percent of that loan before they can again qualify for the Loans and Bursaries Program. If they return to the same educational level, they will usually enrol in a different academic program and thus have to study for a longer period, thereby incurring a larger debt.

To minimize the obstacles and difficulties students face at the start of their studies, members of the Committee propose four initiatives:

- Provide better financial support for those returning to school;

25. The part-time student loans program has also existed for a few years. However, it was much less generous since it covered only tuition fees and, where applicable, child care costs. Students in some categories were considered full-time students, for example, the head of a single-parent household living with a child.

26. Here are the findings of the Conseil supérieur de l'éducation following its review of the issue: "…some reliable indicators appear to show that among students who form the first generation to attend university, academic success may be made more complex by choosing to study part-time, since there is less likelihood of continuing to graduation, occupational aspirations are not as strong, integration into university is more difficult due to the required acculturation, and students are more likely to drop out of school, etc."

- Avoid penalizing students for their first change of academic program;
- Provide different financial arrangements for those entitled to a loan and a bursary by granting the bursary at the start of the program and the loan later; and
- Increase the institutional funding that provides financial support for students facing financial problems, for example, by adding a quota to funds specifically raised by educational institutions for student financial assistance based on need.

2.2.1 Better financial support for returning students

Students returning to school are part of a widespread trend in Quebec. Students numbered 25,000 in 2002–2003, with 23 percent in secondary school vocational training, 36 percent in college and 41 percent in university. In relation to the total numbers, however, the trend is most common in vocational training.

The Government's consultation paper (MEQ, 2003) prepared for the Commission parlementaire sur la qualité, l'accessibilité et le financement des universités shows that the Loans and Bursaries Program is more generous than the assistance programs in other provinces. Quebec's program generally compares quite favourably with Canadian programs in several respects, but is less generous for students returning to school. The Committee has already emphasized this aspect by reviewing the findings of a case study presented to the national convention of the Canadian Association of Student Financial Aid Administrators held in Montreal in 2001 (CCAFE, 2003, p. 43). The three other provinces included in the analysis, Alberta, Ontario and Nova Scotia, provided more assistance than Quebec. A typical case examined in that study involved a 27-year-old single person returning to school. The **individual contribution** required in Quebec imposed the greatest penalty on this person, whose salary from January to September, for purposes of the exercise, was set at $18,000.

It is unrealistic to think that people with modest incomes can save for the cost of returning to school. Yet the rules of the Loans and Bursaries Program, as well as those adopted in the recent changes to the Regulation Respecting Financial Assistance for Education Expenses, assume that a worker earning more than $8,880 in the first eight months of the year is able to make a financial contribution to full-time studies starting in September. There is an awareness that workers have higher expenses than students and that low-income workers are unable to put aside the savings projected by the financial assistance system. To correct this situation, simple adjustments to the student's contribution could result in a lower penalty. For example, the exemption on employment income could be doubled, to $17,760 for a student starting school in September.

There would be a greater incentive to return to school if allowance were made for realistic living costs. For people who are generally older than other recipients of assistance and who often have parental responsibilities, the cost of housing, for example, should be adjusted.[27]

RECOMMENDATION 4

To provide greater incentive for returning to school to people seeking to improve their career prospects, the Committee recommends that the Minister of Education:

- Revise downward the consideration of income earned by people before returning to school, especially income earned before the fall semester if they are returning to school at that time.

2.2.2 Avoiding penalties for a first change in an academic program

The statistics in changes in academic programs speak volumes: in Quebec, approximately one-third of students change their academic program in college or university at least once.[28] These data reflect the difficulties experienced by young people settling on an educational plan. It must also be noted that this task is becoming increasingly more complicated: **young people must choose from among some 145 vocational programs, some 125 technical programs and an even greater number of university programs.**

Furthermore, a large proportion of students find it difficult adapting to the transition from one level of education to the next. The **adaptation problem,** where relevant, appears in

27. Issues related to living costs will be addressed by recommendations in a section devoted to measures to be taken during the period spent in school.
28. In university, specialized programs with a minor or a major make it more difficult to apply a change in academic program.

the first semester and may last throughout the first year. Many students realize this when the program they have chosen does not meet their expectations or when they have chosen without due consideration a program not to their liking. Others find that the "bar is too high" between secondary school and a post-secondary education, and realize that they are not ready to make the required effort or are simply not motivated enough to continue their education at this point in their life. The **first group will choose another academic program,** while the second will **drop out,** perhaps planning to return to school at a later date.

The Committee is well aware of the indecisiveness linked to students' choice of a career. This problem is not very likely to disappear completely, despite genuine efforts by those working with students. We therefore must strive to reduce the scope and lessen the financial aspects that may have consequences on academic progress and graduation. A change in academic program invariably requires more time, usually about an extra year (CSE, 2002). Recipients of the Loans and Bursaries Program will therefore graduate with a **larger debt** since they will have to borrow more. Bursary recipients can only obtain this assistance for the equivalent of one additional semester beyond the usual duration[29] of their academic program.

While not wishing to encourage changes in academic programs, the Committee supports the recommendation of the Conseil supérieur de l'éducation (2002) that an additional semester be allowed for loans and bursaries to students making a first change in academic program. The cost of this measure is estimated at $7.5 million.

RECOMMENDATION 5

To avoid penalizing students making a first change in academic program, the Committee recommends that the Minister of Education:

- Extend by one semester the eligibility for students under the loans and bursaries program.

2.2.3 Tailoring financial assistance arrangements to students entitled to a bursary

To "hook" students more effectively at the start of their vocational, college or technical education, members of the Committee propose a **different arrangement of the financial assistance** granted. For those entitled to a **bursary,** that is, low income students (and their families), the Minister could provide assistance in the form of a **bursary** exclusively during the first part of the program, then in the form of a **loan** in the second part, or, where applicable, a bursary component depending on the student's financial status. To motivate students from disadvantaged backgrounds to attend university, this measure could be tested at the undergraduate level.

The Committee is making this recommendation in full awareness that in Western countries, the general trend is toward greater use of loans instead of bursaries, to the point of eliminating the latter altogether. In Canada, for example, Ross Finnie (2001) believes that the best student financial assistance system is based solely on loans, but contains loan remission measures. In Europe, Marianne Guile (2002) takes a similar position with a view to harmonizing the financial assistance available in various European countries. These positions are based on the idea that general reliance on loans assures the government of a return on its investment, thereby enabling it to assist a greater number of students.

Great Britain's experience, however, shows that the transition from a system of bursaries to one of loans has an impact on enrolment in higher education among young people from less privileged backgrounds. In the 1990s, Britain introduced tuition fees, and financial assistance previously provided in the form of bursaries was gradually converted to loans. **One British researcher found that these changes effectively reduced the proportion of students from disadvantaged backgrounds in university.** (Machin, 2003, pp. 5–9)[30] Among university students, the proportion of young people whose parents hold an unskilled job declined from 13 to 7 percent between

29. This is the concept now used in the Regulation Respecting Financial Assistance for Education Expenses.

30. Stephen Machin cites a study by Howard Glennester (2001). Other data cited by Machin (Blanden, Gregg and Machin, 2002) factor in family income. This presents a different picture: between 1989 and 1997, an increase was noted in participation in higher education by young people from the five family income brackets (quintiles). Gains were greater, however, among young people in the middle brackets (2nd lowest, middle and 2nd highest) than those in the top or bottom brackets. Starting with the bottom bracket, we find the following participation rates (1997): 15%, 26%, 24%, 34% and 46%.

1991–1992 and 1998–1999, while that of students from a professional background rose from 55 to 72 percent over the same period.[31]

In the United States, Desjardins, Ahlburg and McCall (2002) studied the type of financial assistance that has the best impact on student retention. After comparing the various forms of assistance (bursaries, scholarships, loans, on- and off-campus employment, etc.), they concluded that all forms of assistance are associated with a decline in the dropout rate. The main benefit of bursaries is that they help students enter university, but have no statistically significant effects on student retention. By contrast, scholarships have a very significant impact, because the authors believe they represent a form of psychological commitment between the university and the student.

Given that bursaries have a genuine impact on entry to higher education,[32] **while retention can be supported independently through loans, bursaries or on-campus jobs,** the Committee recommends that the government change the terms of financial assistance granted to students entitled to a loan and a bursary. This project could be tested at the university undergraduate level, since we have seen earlier that access to a university education is still strongly linked to the student's social background, measured by the parents' education and family income. By limiting access to this measure strictly to bursary holders, priority would be placed on people from less privileged backgrounds. This measure could also be implemented at no cost if it is implemented at the university level to recipients who received a bursary in each year of their college studies. Some sections of the Regulation Respecting Financial Assistance for Education Expenses would probably have to be reviewed to allow this distribution of financial assistance.

RECOMMENDATION 6

To improve access to a university education for people from disadvantaged backgrounds, the Committee recommends that the Minister of Education:

- Implement a measure to grant financial assistance under the Loans and Bursaries Program, as a bursary only, in the first year of a university program, and subsequently as a loan to students who received bursaries in college under this assistance program.

2.2.4 Upgrading institutional funding for student financial assistance

University institutions, officials responsible for student financial assistance and college organizations have stressed the importance of **increasing the flexibility given educational institutions in student financial assistance,** with the objective of intervening more effectively with students coping with persistent financial problems. The idea is to provide front-line emergency services and other forms of assistance as required.

Two tools have been used in this regard: access funding and emergency funding. The first provides bursaries to students tailored to their needs, while the second supports intervention in emergency situations for students facing financial difficulties. One way to provide part of this funding would be to encourage institutions to organize financial assistance fund-raising campaigns. This should be based on the model used by the Government of Quebec to encourage donations from individuals and corporations for enrolment funds and university foundations. The government contributes 25 cents for each dollar donated, up to $1 million. This "matching grant"[33] could apply to educational institutions' foundations for donations specifically obtained to improve accessibility and increase student financial assistance. The government could provide one dollar or at least 50 cents for each dollar raised for financial assistance by the foundation, up to a maximum to be determined.

31. Great Britain is also introducing a significant reform of student financial assistance and restoring bursaries for students from disadvantaged backgrounds. Based on the assumption that payment of tuition fees at the start of each semester is the main obstacle to education for these people, students will be loaned an amount to cover these tuition fees. They will not have to repay this loan until they complete their studies. In addition, bursaries to cover living expenses will be provided to students who lack the necessary resources to cover these costs. This reform leaves room for increases in tuition fees and for different fees in different institutions and academic programs. Critics of this proposal have specifically pointed out that fear of incurring debt is much greater among people from disadvantaged backgrounds than among other people, and thus the prospect of repaying a large debt, even proportional to income, could hinder access to education.

32. In its latest budget (2004), the federal government announced that first-year bursaries will be granted to people from disadvantaged backgrounds.

33. The "matching grant" was introduced by the government as part of Quebec's university funding policy (2000).

RECOMMENDATION 7

To increase the flexibility of educational institutions in student financial assistance, and to serve students better, the Committee recommends that the Minister of Education:

- Study various forms of participation in educational institutions' funds for improving access to an education as well as emergency assistance, especially by participating financially in institutional fundraising based on a formula similar to that used to provide financial support for foundations (matching grants).

2.3 Initiatives during studies

Some of the obstacles hindering student retention are associated with personal or family issues. The ability to remain motivated to complete an educational plan in spite of learning difficulties, the presence of a physical disability or psychological problems, and difficulties balancing studies and family responsibilities (especially when the person is head of a single-parent family) are also factors that can influence retention. Moreover, if students are also facing daily financial problems, there can be a strong temptation to drop out. During the consultation, the Fédération des cégeps, Association des collèges privés du Québec, universities, student organizations and major union representatives reminded the Committee that **students must be able to focus full-time on their studies.** The idea is not to prohibit any paid work during academic semesters, but to ensure that **students have the necessary financial resources to place priority on their studies.**

Various studies on student success (Pageau and Bujold, 2000, and CSE, 2000) reiterate that proportionally more students who can focus full-time on their studies earn their degree and in less time than those who must work more than 15 hours a week during academic semesters. At McGill University, graduate students are discouraged from performing more than 10 to 12 hours a week of paid work during academic semesters. In the United States (Advisory Committee on Student Financial Assistance, 2002), emphasis is also placed on prioritizing full-time studies.

To reduce the financial obstacles that may arise in academic progress, the Committee proposes five measures. Four involve the Loans and Bursaries Program and one the Work-Study Program:

- Adjust the parameters for living costs to bring them into line with students' actual expenses;
- Adjust the amounts granted for educational supplies to match the cost inherent in some academic programs;
- Align the table for calculating parental contributions with that used in the rest of Canada;
- Improve the situation of students with children by no longer including child support in calculation of income at a rate of 100 percent, and by providing better financing for daycare costs for children of parents who lack access to subsidized daycare; and
- Upgrade the Work-Study Program to provide better financial support to students from disadvantaged backgrounds.

2.3.1 Adjusting parameters for living expenses

During the consultation conducted in the fall of 2003, many organizations pointed out that living expenses calculated under the Loans and Bursaries Program no longer match the today's cost of an education nor the actual expenses of students. Student associations and federations, the Youth Secretariat, the Union des consommateurs, the Federation des associations de familles monoparentales et recomposées du Québec (FAFMRQ) and the Confédération des syndicats nationaux (CSN) as well as the Fédération des travailleurs et travailleuses du Québec (FTQ) all were in agreement on this point.

To define this issue more effectively, **the Committee consulted various studies** (Junor and Usher, 2002; EKOS Research Associates Inc., 2001 and 2003; Aide financière aux études, 2003) **and concluded that it is impossible to determine with acceptable accuracy the scope of the budget shortfall of students in the Loans and Bursaries Program.** In Quebec, the most recent data on the subject come from a survey of students' living conditions (AFE, 2003). These data appear to be more reliable for assessing the extent of expenses, but are less realistic in estimating income. A methodological flaw probably explains this shortcoming: a single general question is used to measure student income (*Ibid.,* p. 346).[34] This study therefore could not be used to estimate the shortfall between students' income and expenses.

34. Students were asked the following question: "What is your estimated total gross income from all sources (salaries, loans and scholarships, Employment Insurance, cash received from parents or other persons, etc.)?"

Overall, we find that Quebec students manage with the resources they have and that some must live in conditions definitely not conducive to academic success. Examples drawn from the study of students' living conditions provide some indicators of the poverty in which students live, and those who do not live with their parents clearly experience greater difficulties. Sharing an apartment or skipping meals create conditions that do not promote academic success.

Members of the Committee believe that the lack of conclusive data in this area poses a problem. There is a basic need to obtain an accurate picture of student expenses and income if we are to assess the effectiveness of student financial assistance measures and make any necessary improvements.

RECOMMENDATION 8
To obtain the data required to assess the effectiveness of student financial assistance measures, particularly the Loans and Bursaries Program, and to make the necessary improvements, the Committee recommends that the Minister of Education:

- Conduct a study on the financial status of students that would measure the financial resources available to them, expenses incurred and their financial situation at the end of an academic year; and
- Repeat this type of study at least every five years.

In spite of the lack of reliable data, we know that adjustments must be made to the parameters of the Loans and Bursaries Program applicable to living costs. In the pursuit of a zero deficit, these parameters were not indexed often during the 1990s. Indexing resumed in 1999–2000 and stopped again in 2003-–2004. In the short term, it is essential to restore indexing of parameters applicable to living costs, while taking care to adjust these parameters to the actual situation experienced by students. Last year, student financial assistance incurred an earnings shortfall of $28 million after non-indexation. If the parameters are not indexed in 2004–2005, the shortfall will rise to $35.5 million.

RECOMMENDATION 9
To maintain a balanced budget for student recipients of the Loans and Bursaries Program, the Committee recommends that the Minister of Education:

- As quickly as possible, adjust upwards the parameters of the Loans and Parameters Program applicable to living costs to offset the years of non-indexation;
- Index these parameters each year to the Consumer Price Index (CPI) or another reference index; and
- In future, adjust these parameters on a five-year basis, consistent with the study on the financial status of students that would measure financial resources available, expenses incurred and the financial situation at the end of an academic year.

2.3.2 Adjusting funding for students' educational supplies for some academic programs

Several organizations believe the amounts provided for educational supplies in the Loans and Bursaries Program should be increased and some even state that these amounts should be at least doubled. Others suggest taking the program or field of study into consideration, since supplies vary considerably between programs.

Data from the AFE survey on students' living conditions reveal that the problem may not be as serious as believed in vocational training and university, but is quite real in college. At this level of education, **average expenditures on educational supplies averaged about $500 a year,** while the Loans and Bursaries Program provides only $300. The Committee believes the amount provided for educational supplies absolutely must be increased for students enrolled in programs for which the cost of supplies is clearly above the average. This adjustment will require **a list of these academic programs and a matching increase in amounts.** Finally, for all students, the **cost of books** is steadily rising. This problem must be addressed.

There is probably also a need to distinguish **non-expendable educational supplies** from those required only for one semester. Some examples are a laptop computer, a camera, instruments for future dentists, or a toolbox. The Fédération étudiante collégiale du Québec (FECQ) is proposing a **loans**

program for non-expendable supplies. Essentially this program would be an extension of the loan guarantees program for purchase of a personal computer, which the government discontinued in 2003–2004. This proposal by the FECQ merits serious study.

RECOMMENDATION 10
To make more realistic allowance for the cost of educational supplies, the Committee recommends that the Minister of Education:

- Adjust upward the amount granted for educational supplies in the Loans and Bursaries Program for academic programs known to entail high costs for educational supplies;
- Increase the amount granted for educational supplies for all other academic programs; and
- Study the suitability of establishing a loan or loan guarantees program for non-expendable educational supplies.

2.3.3 Reviewing the table for calculating parental contributions to align them with the rest of Canada

The organizations consulted pointed out two problems linked to parental contributions. First, it was noted that the contribution expected of parents is inconsistent with their actual ability to pay. Second, it was reported that some parents refuse to contribute, even if obligated by a provision of the Civil Code.

Just as other Canadian parents, many Quebec parents want their children to obtain a higher education, yet they save less than other Canadians to achieve this objective.[35] Despite this fact, **Quebec requires a contribution from parents with fairly modest income (approximately $30,000 and up), while in the rest of Canada, parents with income less than $45,000 are exempted from any contribution.** Fred Hemingway, author of several analyses on student financial assistance in Canada (EKOS Research Associates Inc., 2003), notes that "the parental contribution to post-secondary education is much less than that stipulated by student loans programs" and thus, there is a need to "reassess the size of the parental contribution required by student loans programs" (*Student Affairs,* 2003). Members of the Committee believe it is necessary to review parental contributions by harmonizing the table for these contributions with that in use in the rest of Canada. A less expensive way to bring the parental contribution to a more realistic level would be to provide a declining contribution at the various levels of education. For example, the required contribution could remain at 100 percent in the first year of an academic program and gradually decline, to 80 percent in the second year and 60 percent in the third.

This adjustment could significantly reduce the number of parents whose contribution is less than expected. At the least, the gap between the expected contribution and the actual contribution would narrow. This would still not prevent some parents from refusing to contribute. Assistance programs, in the form of loans or bursaries, at some educational institutions specifically support a number of students with a deficit in the parental contribution. Increased funding for these programs, as recommended above, could assist a larger number of students.

Another measure that could lessen problems related to parental contributions would be a loans program for parents who cannot make a financial contribution to their child's education. This type of assistance program exists in the United States.

RECOMMENDATION 11
To make the expected parental contribution more realistic and more accessible to parents, the Committee recommends that the Minister of Education:

- Align the parental contribution table with that for the loans program in effect in the rest of Canada;
- If the preceding measure is not implemented, introduce a formula for declining parental contribution in each subsequent year of the application for assistance, by level of education (100 percent of the parental contribution in first year, 80 percent in second year, etc.); and
- Assess the possibility of establishing a loans program for parents unable to make the expected contribution.

35. Canadian Millenium Scholarships Foundation, Ipsos-Reid survey, 2003.

2.3.4 Improving financial support for parents with children

In recent years, the Government of Quebec has adopted a few measures that have improved the financial status of students with children: extending the eligibility period for a bursary to cover costs related to children; covering interest payments during a temporary interruption of full-time studies due to parental responsibilities (CCAFE, 2002b)[36]; and introducing a measure that would consider heads of single-parent families (overwhelmingly women), female students at least 20 weeks pregnant, and those living with their child and studying part time, as full-time students. In an opinion on the Loans Program for Part-Time Studies, the Committee recommended that the Minister of Education expand access to the Loans and Bursaries Program and **recognize as a "student deemed full time" a person who has adopted a child (until that child reaches compulsory school attendance age), the male student spouse whose female partner has a child under school attendance age**[37] **as well any student returning to school part time after a disability that lasted more than one month (CCAFE, 2002c, p. 19).**

Despite the improvements mentioned above, some problems linked to recognition of parental responsibilities have not yet been resolved. The Fédération des associations de familles monoparentales et recomposées du Québec (FAFMRQ) has complained about the practice of considering **support payments for children** as income, at a rate of 100 percent. This practice is inconsistent with that of the Ministère du Revenu, which no longer considers support payments as income.

Another desired improvement is adjustment of **child care expenses for parents without access to subsidized daycare.** To date, parents in this situation had no option but to turn to the Comité d'examen des demandes dérogatoires.[38] Those submitting an application to that body usually obtained assistance doubling the amount provided for child care services with a reduced contribution. Changes to the Regulation Respecting Financial Assistance for Education Expenses provides a solution to this problem by making loans available in the additional amount required to cover the costs of this service. The amount of the loan matches the maximum amount authorized for tax deductions **less** the amount granted under the subsidized daycare program. In brief, the loan matches the shortfall between the amount recognized for tax purposes and that granted by the program as an expense related to child care. It must be added that in future, the amount granted for subsidized child care will automatically be that set by the government for these services (CCAFE, 2004).[39] In 2004-2005, it will be $7.

Beyond this financial aspect, consideration must also be given to the inadequacy of the services available, especially in educational institutions, and the limited hours of operation of most daycare services (difficulty obtaining care for children on evenings and weekends). FAFMRQ representatives also requested a review of the **"housing"** parameter for students with children. Table 2 below, taken from a study conducted for AFE, confirms that students with children incur a much higher housing cost than those without children. The monthly difference ranges from about $200 in secondary school vocational training to more than $350 in college.

Table 2
Monthly cost of housing based on presence of dependent children and on level of education Loans and Bursaries Program recipients (2001)

	With children	Without children	Difference
Secondary school vocational	$541	$346	$195
College	$691	$325	$366
University	$614	$376	$238

Source: Survey of student living conditions, 2003, p. 90.

Finally, even if recipients are non-residents, the calculation of assistance should consider **transportation costs** to factor in the daily life of people with parental responsibilities.

36. The Committee was consulted on these measures and was receptive to them.

37. Recent changes to the Regulation Respecting Financial Assistance for Education Expenses expanded this measure to apply to the spouse, as recommended by CCAFE. In an opinion on the draft regulation (CCAFE, 2004b), the Committee supported this change.

38. If a person believes that a special or unusual situation compromises the continuation of his or her education due to a lack of financial resources, an application may be submitted to the Comité d'examen des demandes dérogatoires. That body then reviews the application and issues an opinion to the Minister, who makes a decision.

39. The Committee supported this measure.

RECOMMENDATION 12

To recognize the obligations of students with children and support better balancing of education and family responsibilities, the Committee recommends that the Minister of Education:

- Stop considering child support payments as income of students with children under the Loans and Bursaries Program; and
- Review key parameters applicable to living costs, especially housing and transportation costs, to bring them closer to costs actually paid by students with children.

2.3.5 Financially supporting for young students from disadvantaged backgrounds by allowing them to work on campus

Pursuing its priority objective of improving access to a successful education for young people from less privileged backgrounds, the Committee proposed various measures spread throughout the period of study. It emphasized the need for **early intervention in school** and proposed a **program of financial incentives for secondary school students.** It then requested **concentrating financial assistance in the form of bursaries at the start of a university education.** Continuing along the same lines, the Committee believes that instead of increasing loans – especially if we do not want to increase student debt – **it is preferable to create jobs on university campuses.** These jobs, partly funded by the government, would be intended for students in need. In addition to providing financial support, jobs on campus have the benefit of increasing the sense of belonging to the institution, which is a factor in retention.

RECOMMENDATION 13

To help a greater proportion of college and university students from disadvantaged backgrounds complete their program, the Committee recommends that the Minister of Education:

- Increase funding for the Work-Study Program to enable students from disadvantaged backgrounds to work at their college or university, whether in summer or during academic semesters.

2.4 Initiatives upon graduation

Members of the Committee are proposing two measures to encourage students to complete their studies within the planned time and to provide financial support for those seeking a second degree at the same level of education or at the university undergraduate level:[40]

- Thoroughly reviewing or abolishing the Loan Remission Program; and
- Maintaining access to the Loans and Bursaries Program for those seeking a second degree at the same level of education.

2.4.1 Comprehensive review or abolition of the Loan Remission Program

When it implemented the Loan Remission Program, the Ministère de l'Éducation wanted to encourage Loans and Bursaries Program recipients to complete their studies within the planned time. Since the underlying objective was to reduce the costs associated with the extension of studies (loans and bursaries, grants to institutions), the program should have been self-funding from the savings achieved. The program was initially intended for university graduate students completing their studies, but then shifted focus to undergraduates completing their program (1999) as well as students graduating from college technical programs (2000). In 2001–2002, 1,300 graduates benefited from this program. Almost three-fourths were women, which confirms the findings of various studies on a successful education. These students obtained an average remission of $1,500 and a total of $2 million in assistance was granted. The problem with this program is the impossibility of assessing results, because Aide financière aux études does not compile data on the number of Loans and Bursaries Program recipients who leave school before or after graduation. This indicator would prove very useful, however.

All the organizations that studied this program acknowledge that it is not widely known, does not work as planned and appears to have no genuine impact. The Confédération des syndicats nationaux (CSN) recommends that it be abolished, but several organizations instead prefer a comprehensive

40. Specific measures for graduate students are proposed in section 2.6.

review. Members of the Committee believes that the program's weakness is linked to the fact that **the reward comes just as students are about to become former students, not when they are studying and have a pressing need for money.** The potential effect on motivation of completing one's education within the usual time appears quite minimal, if any. It is highly likely that the people who graduated within the planned time would have done this even without the program. In addition, the incentive linked to debt reduction has been greatly reduced since an agreement was signed by the Government of Quebec and the Government of Canada on Millennium Scholarships, which effectively reduced the maximum loan at all levels of education. This universal measure did not give students more money while in school, but had a greater effect than the Loan Remission Program since it reduced the debt load of all recipients of the Loans and Bursaries Program.

If we truly wish to reward success and ultimately to shorten the average length of studies, we must devise **a form of reward that would produce effects at the time when students need resources, during their studies.** Instead of a Loan Remission Program, we should devise a program that rewards success. We could rely on the recognition that passing all courses in the first semester of studies is a factor in predicting success in an entire academic program. Furthermore, **passing all courses in the first year of studies** simply confirms the initial observation. If we managed to increase the proportion of those who pass all their courses in the first year of a two-year program that lasts at least two years, the graduation rate within the planned time might increase. Instead of rewarding these students with a simple loan remission, why not increase the total assistance they receive? The amount could be based on a percentage of the debt accumulated in the first year, for example, about 15 to 25 percent, but would be given to the student as an additional bursary. All recipients of a maximum loan could be eligible for this program.

If a comprehensive review of the Loan Remission Program is not carried out, then serious consideration should be given to abolishing it and transferring its current funds to the Deferred Payment Program to better assist those experiencing a difficult transition to the workplace.

RECOMMENDATION 14

Given that the Loan Remission Program in its current form does not appear to foster achievement of its intended objectives, both as a source of motivation for students and as an incentive to reduce the average length of studies, the Committee recommends that the Minister of Education:

- Thoroughly rethink this program, for example, by rewarding students who pass all first year courses in a program, with an additional bursary instead of a loan remission at the end of their studies; or
- If this program is not thoroughly reformed, abolish it and transfer currently provided funds to the Deferred Payment Program to subsidize that program.

2.4.2 Financial support for students seeking a second degree at the same level of education

Financially supporting students in programs leading to a second degree at the same level of education or the same university level is not a new idea. This is one of the recommendations of the Groupe de travail sur le régime d'aide financière aux étudiants (1995) that is still awaiting action.

Members of the Committee believe this expansion of the Loans and Bursaries Program would allow some students to obtain additional education that would facilitate their integration into the workplace, or allow others to change course if their first educational plan did not provide the workplace opportunities desired or was no longer consistent with their aspirations. It is known that in university, programs with quotas occasionally reserve a large number of openings for students who already have a first university degree. In addition, greater openness to a second diploma is a way to encourage lifelong learning.

RECOMMENDATION 15

To enable interested students to earn a degree at the same level of education while remaining eligible where applicable for the Loans and Bursaries Program, the Committee recommends that the Minister of Education:

- Increase for these students the number of month of eligibility for the Loans and Bursaries Program based on the expected duration of the second academic program.

2.5 Initiatives for school-to-work transition

The Deferred Payment Program is intended for students who, when they must begin repaying their loan, cannot make the required monthly payments. The data from Aide financière aux études indicate that the proportion of former students who turn to this program, of all those eligible, has been declining in recent years (from 11.1 percent in 1997–1998 to 7.3 percent in 2000–2001). This decline reflects Quebec's economic performance over this period. Moreover, although their situation has also improved, some categories of students tend to be over-represented among recipients of the Deferred Payment Program, specifically the case of those who have taken a program leading to a certificate of college studies in an unsubsidized private educational institution.

In recent years, student organizations in Quebec have been calling for introduction of Repayment Tailored to Income (RTI), and this could possibly eliminate the Deferred Payment Program.[41] Initially, student associations took this position because they feared that a growing number of former students would no longer be able to pay off their student loans. Since then, Quebec's economic performance and the effect of Millennium Scholarships on student debt have combined to lessen student loan repayment problems. Unlike Quebec's student associations, Canadian student organizations object to repayments tailored to income, pointing out that in general, countries that have adopted this repayment method have also increased tuition fees at the same time.

The Government of Quebec has just announced that it will introduce repayments tailored to income.[42] With this approach, people with income under a specified threshold are exempted from repayment of their loan. As soon as their income rises above this threshold, they resume payments of their student loan under the planned arrangements. In this case, the proposal put forward by the Committee to upgrade the current Deferred Payment Program would no longer be relevant since this program could be abolished. This may not be necessary, however. In the United States, former students can choose from several arrangements for repaying their student loans, including RTI, which is not often chosen.

In the event the government maintains the Deferred Payment Program, the Committee reiterates that it has already recommended that the Minister of Education extend the eligibility period for this program to 48 months (CCAFE, 2001). This covers eight periods of six months each over the first five years that the student loans are to be repaid. The Committee is also proposing a reduction in the amount of the loan to be repaid after five years of difficulty making repayments, and a write-off of the loan after seven years of such difficulties. The Canadian Loans Program allows partial elimination of a student loan if, after five years, the former student is still unable to make repayments. This is a recent provision that does not appear to have been applied very often since few former students meet the criteria, which include not being in default. In other words, former students who have exhausted their eligibility periods for the equivalent of the Deferred Payment Program must reach an agreement to continue repaying a minimum amount if they do not wish to be in default, and therefore remain eligible for reduction of their student debt.

If a person has exhausted his eligibility periods for the Deferred Payment Program and is still unable to make repayments five years after leaving school, it is highly likely the student loan will never be repaid. The loan could be reduced by half after five years and written off after seven if the person is still unable to make repayments. The former student must have exhausted his or her eligibility periods for the Deferred Payment Program. Furthermore, if the former student is in default, he or she might have to prove this was not intentional.

41. The Fédération étudiante universitaire du Québec (FEUQ) is proposing a repayment arrangement tailored to income, while maintaining the Deferred Payment Program for former students with children.

42. This announcement was made when the Government of Quebec planned to increase student loans granted under the Loans and Bursaries Program (2004–2005 budget). This measure will effectively increase the amount of student loans. Details were not known at the time this brief was issued.

RECOMMENDATION 16
To help former students overcome temporary financial difficulties in the early years of repaying their student loan and also help those experiencing persistent financial difficulties, the Committee recommends that the Minister of Education:

- Extend the eligibility period for the Deferred Payment Program to 48 months, or eight periods of six months each;
- Reduce the student loan by half for former students unable to make full payment during five consecutive years and who have exhausted their eligibility for the Deferred Payment Program; and
- Write off the balance of the loan after seven consecutive years of inability to make payments.

2.6 Allowance for specific problems

Two specific problems caught the attention of Committee members: problems faced by **graduate students** and problems faced by **Canadian and international students,** graduates and undergraduates alike.

2.6.1 Improving conditions for graduate students

Quebec's ability to distinguish itself from other societies in a knowledge-based world is definitely related to the competitiveness of its educational institutions, notably its universities. In particular, **developing and disseminating cutting-edge knowledge form the core of the activities of professors and students at the graduate level.** In its economic study of Canada, the OECD (2003) reveals that **our country must improve its performance at the graduate levels** if it wishes to maintain its competitiveness in a world increasingly dominated by market globalization. The same applies to Quebec, although the situation is improving.

More students must be attracted to graduate programs and earn their degrees as quickly as possible. A survey (Leroux, 2001) conducted by the Conseil national des cycles supérieurs (CNCS) of the Fédération étudiante universitaire du Québec (FEUQ) shows that the longer a student remains in school, the greater the risk of interrupting studies, often for financial reasons (Machabée, 2001). Thus, everything must be done to provide students with the financial means to focus on their education. McGill University's representatives stressed the importance of favouring a solution that entails an integrated approach to meeting the urgent needs of graduate students, especially those engaged in research. This approach should allow for various forms of financial assistance, such as scholarships, bursaries and loans, university jobs, tax measures and reduced-rate services, as well as research grants.

To expand enrolment and the graduation rate at the graduate level, the number of scholarships must rise. Instead of cutting the budgets of funding bodies, as in 2003–2004, the government would be wise to increase this type of investment, which benefits student researchers and will be increasingly needed.

One way to allow students to earn income while studying is to ensure that they hold a university job, for example, in a research laboratory. A specific **work-study program** for graduate students, that provides jobs related to the applicant's field of study, would constitute a good tool for helping educational institutions provide paid work to those who need additional sources of income to complete their degree. It is important to increase funding for this program.

Those who drop out near the end of their program usually do so for financial reasons. Intervention is therefore required at this strategic time to provide the necessary support so those tempted to drop out are persuaded to continue until graduation. One of the most promising proposals for meeting this challenge was made by the CNCS, which recommended that:

> **[...] *funding organizations supplement support for graduate students near the end of their program by providing bursaries for participation in symposiums, preparation of articles and activities to transfer and dissemination, that encourage students to focus on analysis and drafting of scientific findings***
> **(Machabée, 2001, p. 230)**

The Committee agreed with this recommendation.

Given the time actually taken to complete graduate studies, CNCS is also recommending respective increases of one and three semesters in eligibility for the Loans and Bursaries Program. This approach does not, however, have unanimous support. The Commission des affaires étudiantes at Université

Laval, which is seeking to increase student retention and successful completion of university studies, especially in graduate programs, instead is proposing to reduce the maximum time allowed by the university for students to complete their masters degree (by two semesters) or doctorate (by three semesters). It actually notes "a certain correlation with the duration of studies and dropouts in all North American universities" (Université Laval, 2004, p. 13). Better academic support from research directors as well as membership in a research team should help shorten the duration of graduate studies, as noted by CNCS and the Commission des affaires étudiantes at Université Laval.

Another way to provide additional financial support for students near the end of their program would be to allow them to use the remaining loan amount available, that is any unused funds, to bring them up to the maximum allowed by the Regulation Respecting Financial Assistance for Education Expenses.

Also, to avoid penalizing law school graduates who wish to obtain a masters degree, the Bar Year should no longer be considered the equivalent of a masters year.

RECOMMENDATION 17

To enhance the attractiveness of graduate studies and the graduation rate, the Committee recommends that the Government of Quebec and the Minister of Education:

- Consider existing and future financial support measures for graduate students as an integrated whole;
- Introduce a work-study program for graduate students so that all students, whether they have obtained a scholarship or not, receive sufficient income to focus on their studies full time, without having to engage in paid work for too many hours during academic semesters;
- Improve funding for fund-raising organizations in Quebec; and
- Institute, as recommended by the Conseil national des cycles supérieurs of the Fédération étudiante universitaire du Québec, bursaries for activities near the end of an academic program, at a time when many students no longer receive funding from scholarships or the Loans and Bursaries Program.

2.6.2 Placing greater importance on international students

The Committee was consulted a few times on increases in tuition fees for Canadian and international students. The few briefs on the subject led members to question the conditions that enable institutions of higher education to attract more international students. In a brief published in December 2002, the Committee first emphasized the need to align the strategy for internationalizing education with exemption programs. It therefore recommended that the Minister of Education harmonize existing measures (particularly those related to agreements, exemptions and fixed amounts) with the new strategy for internationalizing education. It also suggested that the Minister conduct a thorough assessment of these measures and, if needed, make the necessary corrections. Finally, the Committee recommended that the Minister develop a comprehensive policy on international students. This policy should contain orientations and specific objectives on the following aspects:

1) **Differentiated tuition fees;**
2) **Recruiting, orientation, support** and **retention** of international students;
3) **Financial assistance measures to support international students;** and
4) **Cooperation to be established with government partners and organizations in the field of education.**

Pending such a policy, the Committee also drafted some suggestions and comments that bear repeating here.

1) If we want to increase enrolment of international students in **college programs,** we must **review the supplemental fees structure** to make it more competitive.[43]
2) The current supplemental fees structure in **university programs seems reasonable** and probably requires no major changes.
3) The mechanism used to determine indexation could be **independent of changes in budgets for higher education.** It might be aligned, for example, with changes in consumer prices or in fees for international students in other provinces.

43. In 2004–2005, the MEQ opted to freeze tuition fees for these students.

4) It is important to provide **better funding to educational institutions** for activities related to recruiting, orientation and support for international students. In college programs, institutions retain 10 percent of the proceeds from supplemental fees, considered inadequate by some. In universities, 100 percent of the proceeds from supplemental fees are remitted to the Ministère. Universities could be subject to the same budget rule as colleges.
5) **Financial measures** (bursaries or others) should promote recruiting of international students in the various regions of Quebec.
6) **Specific measures** should apply to international students who decide to settle in Quebec after graduating. These could take the form of tax credits applicable to repayment of supplemental fees over several years.

Recommendation 18

To maintain if not increase interest among international students in educational institutions in Quebec:

- The Committee reiterates its recommendation to provide Quebec with a policy on international students.

Chapter 3

Exercising caution on tuition fees

> ***There is no literate population in the world that is poor, and there is no illiterate population that is anything but poor.***
> **John Kenneth Galbraith**

The key issue in all debates over tuition fees is the **relative share of the cost of education that must be paid respectively by government and the individuals who benefit from that education.** The Committee has studied the issue of tuition fees as one component of Quebec's student financial aid system that promotes financial access to an education. This component is linked to two others, student financial assistance programs (Chapter 2) and tax measures (Chapter 4).

3.1 Background

In Quebec, as in OECD countries, both supporters and opponents of the introduction of or increases in tuition fees have cited primarily economic, social and political reasons. Those arguing for increased tuition fees maintain that in a time of shrinking public expenditures, higher fees are necessary to adequately fund higher education. They also point out that higher education increases individuals' human capital and this subsequently results in higher personal income. Given the individual viability of an education, supporters of higher fees consider it unacceptable to have all taxpayers cover this cost, especially given that most clients are from affluent backgrounds. Conversely, supporters of free education or a larger government contribution state that a highly skilled work force benefits society as a whole and that part of the individuals' income is returned to government through taxes. Objecting to differences in access to higher education, they maintain that the tuition fees limit or even prevent access to education for individuals from less privileged backgrounds.

The responses to these arguments vary by country. Thus, the fees charged to students also vary. The chart below provides an overview of tuition fees in Western Europe, North America and Oceania. The simplified model indicates the authority that sets tuition fees, as well as the level of those fees.

Figure 7
Comparison of key components of a tuition fees policy in various Western countries[44]

	WHO SETS TUITION FEES?	
LEVEL OF TUITION FEES	**GOVERNMENT**	**EDUCATIONAL INSTITUTIONS**
NONE OR LOW	Most European countries	
MODERATE OR MORE SUBSTANTIAL	Quebec Australia Netherlands Great Britain Canada USA (public)	New Zealand USA (private) Special case: deregulated or self-funded academic programs (several countries, including Canada and Quebec)

In recent years, the debate has intensified under the pressure of budget cuts faced by governments. Several American states have made cuts to education, which have almost always led to increased tuition fees in public institutions. Great Britain is implementing a major reform of funding for higher education that should result in large increases in tuition fees, offset, however, by a significant improvement in student assistance programs.[45] Fees will differ based on fields of study and educational institution. However, students who lack the required financial resources, if accepted, will receive financial assistance so they can register in the academic program and educational institution of their choice.

In France, there is growing criticism of under-funding universities. In that country, a recent analysis cited the link between higher tuition fees, the type of assistance provided and the private viability of higher education (Maguain, 2004).

44. Based on a presentation by Hans Vossensteyn at a forum organized by the Canadian Millenium Scholarships Foundation and the Canadian Association of Student Financial Aid Administrators in October 2003 in Ottawa.

45. The Office of Fair Access was created to ensure that universities that raise tuition fees also institute assistance measures to promote access by the less fortunate. The OECD (2004) justifies the planned reform and believes it will secure the future of British universities while promoting access to higher education.

In Sweden and Norway, for example, the absence of tuition fees and increased non-repayable assistance are the choice of a society where private education performs below the average for OECD countries. More public investment is therefore necessary to encourage as many young people as possible to obtain a higher education. Conversely, in Italy and Spain, governments provide little assistance to students and have raised registration fees based on the solid performance of higher education in these two countries. These few examples illustrate that the balance to be achieved between private and public funding is dependent on various social contexts. Even within countries, governments may consider individual performance in a comprehensive or differentiated approach. Besides Great Britain, Australia and New Zealand are other countries that adjust fees to the cost of academic programs.

In developed countries, the dominant trend therefore is to have those who benefit from a university education pay more. This trend is quite evident in the United States, Great Britain, Oceania and some provinces of Canada. However, the reverse trend exists as well. Tuition fees have been abolished in Ireland, have decreased in Newfoundland and have been frozen in other provinces, particularly Manitoba and Ontario (two-year freeze in regulated and unregulated programs).

3.2 Tuition fees in Quebec

3.2.1 Overview of the situation

In Quebec, the overview of tuition fees is more complex than what is generally thought. While it is a well known fact that fees are charged by universities, the same cannot be said for other levels of education. In primary and secondary schools, fees are charged in private institutions. The same is true in private college institutions and, in some cases, in public colleges. In CÉGEPs, full-time students are not charged tuition fees, while part-time students are.[46] Among full-time students, only those recognized as residents of Quebec receive free education. Canadian students not resident in Quebec and international students are charged different levels of tuition fees. For these two categories of students, indexing formulas have been applied in the past few years. Moreover, for international students, tuition fees differ for three families of programs. Finally, CÉGEPs charge all students ancillary fees.

In university institutions, the freeze on tuition fees applies primarily to Quebec residents.[47] As in college, supplemental fees are charged to Canadian students not resident in Quebec and international students. Some Canadian and international students pay uniform supplemental fees while others do not.[48] Canadian students who are subject to this provision pay the same fees for all academic programs. International students who are subject to this provision pay supplemental fees that vary based on the undergraduate or graduate level and academic program. For international as well as Canadian students, supplemental fees have been indexed each year in recent years. Furthermore, all students, regardless of origin, pay ancillary fees that vary widely between universities and, in some cases, between fields of study. Finally, although the trend remains marginal; some universities are developing self-funding programs and allowing the market to determine their tuition fees.

Table 3 on the opposite page shows the current structure of tuition fees in institutions of higher learning in Quebec. We note that in 2004–2005, non-resident Canadian university students will pay tuition fees 2.6 times higher than those for Quebec residents. International students subject to flat fees will pay 5.3 to 6.5 times more, depending on the undergraduate or graduate level and academic program, than students resident in Quebec.

46. Some exceptions apply, especially for part-time students completing a program leading to a diploma of college studies.

47. Canadian and foreign students exempted from supplemental fees are also subject to the freeze on tuition fees.

48. Foreign students are subject to several forms of exemptions resulting, for example, from agreements between Quebec and various governments, interuniversity agreements or diplomatic exemptions.

Table 3

Structure of tuition fees in higher education institutions in Quebec: factors considered for setting fees and flat fees by student category

	Quebec residents	Residents of Canada	International students
Colleges Public	**Free,** except for part-time students not at the end of a program leading to the DEC. Ancillary fees charged by regulated colleges.	Since 2001–2002, **tuition fees set in first year based on fees observed in community colleges in Ontario and New Brunswick.** Then, **fees rise based on increase observed in universities** in other provinces. In 2004–2005, fees will be $912 per semester.	**Tuition fees** that approach the amount of the average grant per student in public colleges (covering the subsidized cost of education), although care is taken to remain competitive. **Fees vary by family of programs.** In 2004–2005, they will be $3,931 per semester in pre-university education, social sciences and business administration, $5,089 per semester in applied arts and arts and letters, and $6,093 per semester in health science.
Privately funded	**Tuition fees set by institutions with a maximum set by government.** Partial government funding.	**Supplemental tuition fees** above and beyond fees charged for Quebec residents. Supplemental fees charged in private colleges equal the supplemental fees charged in public colleges. In 2004–2005, supplemental fees will be $912 per semester.	**Supplemental fees** that approach the amount of the average grant per student in private colleges, although care is taken to remain competitive. **Supplemental fees vary by family of programs.** In 2004-2005, they will be $2,357 per semester in pre-university education, social sciences and business administration, $3,058 per semester in applied arts and arts and letters, and $3,659 per semester in health science.
Universities	**Tuition fees frozen since 1994.** Uniform cost for all fields of study. Cost per unit is $55.61, or $834 for a 15-unit semester. **In addition to tuition fees, ancillary fees are charged by universities.** Depending on the institution, they **may vary from less than $100 per semester to more than $700 per semester.** Emergence of self-funded academic programs in which students pay all education costs (no government funding).	Since 1997–1998, **total fees** (resident tuition fees plus flat fees) **are based on average tuition fees in other provinces of Canada.** In 2004–2005, they will be $2,201 for a 15-unit semester. In the fall of 2002, 50 percent of Canadian students were subject to flat fees. Canadian students are also subject to ancillary fees. Emergence of self-funded academic programs.	**Total fees** (resident tuition fees plus flat fees) that approach the amount of the average grant per student in universities, although care is taken to remain competitive. **Total fees vary by academic level and, at the undergraduate level, by academic program.** In 2004-2005, for a 15-unit semester, total fees will be $4,404 in doctoral studies, $5,439 in undergraduate programs in the medical and health science programs and in pure and applied science programs, $4,884 in other undergraduate and masters programs. Students are also charged ancillary fees. In the fall of 2002, 30.7 percent of 19,107 international students were charged flat fees. Of those not subject to this provision, 3,446 were enrolled in self-funding programs.

3.2.2 Results of the Committee's consultation

In the consultation on the student financial assistance system, few organizations focused on tuition fees in college institutions. Those that did stressed the **importance of continuing not to charge tuition fees in public colleges.** This position was taken by three major unions (Centrale des syndicats du Québec [CSQ], Confédération des syndicats nationaux [CSN], Fédération des travailleurs et travailleuses du Québec [FTQ]) and by the Fédération étudiante collégiale du Québec (FECQ). The Association des collèges privés du Québec has proposed that the government raise supplemental tuition fees paid by Canadian and international students, to bring them closer to actual costs, while the Fédération des cégeps proposed deregulating them.

Seventeen organizations discussed university tuition fees (see Table 4 overleaf). Overall, positions between private and public funding were as polarized as elsewhere and were based on the same arguments presented above. **On the one hand, the student federations, the Union des consommateurs and the major unions favour maintaining the freeze on tuition fees.**

Several also called for regulation of ancillary fees charged by universities, while others rejected the idea of basing fees on academic programs and employment prospects. Associations would also freeze the flat fees charged international students. **On the other hand, some universities and the Conseil du patronat would gradually raise fees to the Canadian average.** Most of the organizations calling for increased tuition fees mentioned that part of the proceeds from the increase should be allocated to improving student financial assistance, to maintain access to education.

Table 4
Positions of organizations that took part in the consultation

Collective viability: government investment		
Maintain freeze on university tuition fees for Quebec residents	• Union des consommateurs • Fédération étudiante collégiale du Québec • Centrale des syndicats du Québec • Fédération étudiante universitaire du Québec • Fédération des associations étudiantes du campus de l'Université de Montréal • Fédération des travailleurs et travailleuses du Québec	• Freeze or cut tuition fees. • Against fees based on academic programs and employment prospects. • Regulate ancillary fees that effectively bypass the freeze.
	• Regroupement des étudiantes et des étudiants de maîtrise, de diplôme et de doctorat de l'Université de Sherbrooke and Fédération étudiante de l'Université de Sherbrooke	• Regulate fees paid by graduate students. • Freeze ancillary fees charged to international students.
	• Fédération des associations étudiantes universitaires québécoises en éducation permanente	• Freeze tuition fees and introduce a post-university income tax.
Intermediate positions	• Youth Secretariat	• Keep tuition fees as low as possible.
	• Confédération des syndicats nationaux	• Raise fees only as a last resort. • Against fees based on program costs and earning power of degree. • Oversee ancillary fees.
	• Association québécoise des responsables de l'aide financière aux études	• Ensure that the financial assistance system compensates any potential increase in tuition fees.
Remove freeze on tuition fees	• Concordia University • Université de Montréal • Conseil du patronat du Québec	• Gradually rise to the Canadian average for fees, while avoiding sudden increases. • Inequity between students: medical students cover 10 percent of the cost of education, compared with 28 percent in other disciplines (Université de Montréal); freeze fees for residents and various increase formulas for Canadian and international students – particularly negative policy at graduate levels (Concordia University). • Devote part of proceeds from increased tuition fees to student financial assistance.
	• McGill University	• No direct link between tuition fees and access to education. • Act on other factors.
	• Mouvement des caisses Desjardins	• Base fees on costs and income prospects. • Financial assistance based on academic performance, and financial penalties for failure.
	• Conseil du patronat du Québec	• Increase loans substantially while maintaining a ratio of about 1.32 between the maximum loan and fees. • Open to fluctuation in tuition fees and the idea of a post-university income tax. • Financial assistance based on academic performance, with financial penalties for failure.
Return to the individual: investment by student		

3.3 The Committee's position on tuition fees

First, before addressing university tuition fees, the Committee wishes to introduce the two following principles:

1) It is imperative to **maintain the absence of tuition fees in vocational training** since this training targets primarily adults and people from modest or disadvantaged backgrounds.

2) We must **maintain the absence of tuition fees in public college education,** continue to oversee mandatory fees and provide adequate funding. CÉGEPs are most dependent on government for funding since, unlike school boards and universities, they cannot rely on proceeds from local taxes or on tuition fees. It must be remembered that college is where young people complete the equivalent of grade 12 (the last year of secondary school and a free year in public institutions in the rest of Canada). Quebec residents enjoy very broad access to college education and thus can obtain recognized technical training or pre-university training while paying only modest fees. This social gain must continue.

On the issue of university tuition fees, the Committee is very sensitive to the issue of accessibility. The tuition fees component of the student financial assistance system must **encourage rather than discourage access to a university education.**

The research reviewed found that there is probably no irrefutable empirical evidence of a link between tuition fees and access to education. Access to university is the same as in the United States and France, despite the latter's absence of tuition fees, except in large private schools. In Canada, Nova Scotia has the highest tuition fees as well as the best rate for access to university education. However, Junor and Usher (2002, pp. 41–47) have shown that the presence of a solid college network with a good range of technical programs — as in Quebec but not Nova Scotia — reduces the need for access to university education. It is also noted that regardless of the level of tuition fees, young people from disadvantaged backgrounds generally prefer short programs and the percentage of those who advance to university rarely reaches 20 percent. In Quebec, education economist Clément Lemelin does not believe the freeze on or absence of tuition fees is the best way to promote access to university for people from disadvantaged backgrounds. He fears that the poorest may actually lose in the bargain.[49]

While there is no indication of a single cause and effect link between access to education and tuition fees, the Committee believes that education fees as a whole are part of a multifactorial dynamic with an impact on access. The other factors identified include the distance to be covered between the primary culture and the secondary culture discussed in Chapter 1. We should reiterate that one aspect of this distance is the perception of costs related to a university education. A survey conducted for the Canadian Millennium Scholarships Foundation shows that people from disadvantaged backgrounds overestimate the amount of tuition fees, while underestimating the benefits of a university education.[50] It is therefore highly likely that the perceived cost of an education poses a greater obstacle to access than the actual costs[51] once a student has actually enrolled. In this sense, any substantial increase in tuition fees might have negative consequences on the already low participation by young people from disadvantaged backgrounds. If the government decides to increase tuition fees, measures will have to be taken to reduce the impact of this increase on the lower middle and disadvantaged classes.

Moreover, a significant factor that influences access is parental ability to financially support their children's education. Parents must be able to save enough to provide the necessary support.

49. "It certainly is desirable to loosen the link between social origin and education, but the freeze on or lack of tuition fees is probably not the best way to achieve this. In fact, a universal measure, such as cutting tuition fees, benefits all students regardless of their personal or family resources. In addition, beyond equity among those qualified and willing to study in university, consideration must be given to equity among the vast group of everyone who makes up society, whether students or not. [...] The burden of public funding for university education is taken on by all taxpayers, affluent and low-income. As in our societies, the tax system is not very progressive, there is a great danger that public funding will be regressive, that poor people will receive less than they contribute. Given this, we must acknowledge that students already make a large contribution to funding the cost of their studies, since a large part of that cost entails the time they spend in education to the detriment of other activities such as paid work, free time and recreation. Once again, it is all a matter of proportion." (Lemelin, 1999, pp. 206–207.)

50. Canadian Millennium Scholarships Foundation, Ipsos-Reid survey, 2003.

51. Cervenan and Usher (2004) reveal that only three percent of Canadian students had to interrupt their studies strictly for financial reasons in 2002. The percentage was the same in 1965.

We have seen that Quebec parents save less than other Canadians. In some projections (Drummond and Alexander, 2004, p. 9), it will cost $90,000 in 2020 for a student not living at home to take a four-year university program. In this context, it should come as no surprise that the latest federal budget (2004–2005) plans to upgrade the Registered Education Savings Plan and introduce education vouchers for low-income families. Saving by parents to financially support their children's education is one of the major current and foreseeable issues in financial access to education.

The tradeoff between the education costs to be covered by government and those to be paid by individuals is not easy. The demographic decline now affecting Quebec and the growing strategic importance of university in societies dependent on knowledge for their development may argue for the freeze on tuition fees. Moreover, population aging combined with accelerating demand for health care is changing the budget picture. The relative share of health is steadily rising and in just a few years has grown from less than 30 percent to almost 37 percent (2004–2005) of Quebec's budget, while the share of education is declining each year and now represents just 20.5 percent (2004–2005). This budget context is seriously affecting funding for institutions of higher education and may well have repercussions on tuition fees, mandatory fees and even student financial assistance programs. The lack of indexing on parameters for living costs in the Loans and Bursaries Program as well as the recent announcement of an increase in loans are clear examples.

The government has already announced that it will maintain the freeze on tuition fees until the end of its current term. This provides a few years to continue the debate and ultimately decide on a way to set the level of tuition fees with a long-term perspective. In the course of these discussions, we must keep in mind that unlike other expenditures, **tuition fees and other fees charged by universities are compulsory and fixed.** Students can reduce the cost of their food and entertainment, share housing, try to minimize the purchase of educational supplies, but they cannot influence mandatory fees. They also must pay them during the semester, or incur additional charges if they miss the payment deadline. **Members of the Committee believe that what is mandatory and fixed must be included in the share paid by students to fund institutions of higher education. This includes other mandatory fees,** which vary between institutions and, in some cases, between fields of study within a given institution. For the past decade or so, these other fees have risen faster than the Consumer Price Index.

In setting tuition fees, the government should strive to **keep the cost of university affordable,** especially by controlling the amount of fees paid by students. To keep the cost of an education affordable for the entire population, **the budget for financial assistance programs must also be increased.** Some claim that increased tuition fees could solve the problem of university funding. The Committee does not believe this problem will be solved by tuition fees alone given that a large share of the increase will have to support those unable to absorb this higher cost. For every dollar of any increase in tuition and other fees (including ancillary fees), the cost of financial assistance will rise (increase in eligible expenses, more recipients). We therefore must allocate part of the proceeds from any increase in tuition fees to student financial assistance. Higher tuition fees will also incur tax costs for government. The Committee estimates that about 40 percent of the proceeds from any increase in tuition fees will cover the additional costs of assistance programs and the tax measures they may entails.

Among the possible approaches for setting tuition fees, the model used in Quebec could be used to set fees for Canadian students, where these match the average observed in the other provinces. However, applying this formula to fees for Quebec residents would essentially have others determine our policy on tuition fees. While it is useful to compare one's own policy with those in effect elsewhere, it is unacceptable to relinquish making one's own social choices.

Some countries have adopted tuition fees that vary by field of study. In Australia, for example, the tuition fee structure consists of three rates. Students may pay these fees at the start of their education and obtain a discount proportional to income. Great Britain wants to adopt a similar model. The Mouvement Desjardins proposed a similar approach to the Committee to reflect the differing costs of academic programs and income prospects. Tuition fees for academic programs leading to professional careers, such as medicine, dentistry and

law, have been deregulated in some Canadian provinces, including Ontario.[52] Since it is too early to draw final conclusions about this change, which affects just three percent of university students in the provinces in question (Junor and Usher, 2002), it is preferable to remain cautious before moving in this direction, especially at a time when there is a shortage of health workers.[53]

Regardless of the decisions made by government, it is essential that students know the amount of tuition and other mandatory fees in advance. This information is crucial so students can realistically plan the cost of their education. While members of the Committee are convinced of the fact that students' success depends on the realistic nature of their education plans, they believe it is just as important that they be able to forecast the costs, and avoid financial pitfalls down the road.

RECOMMENDATION 19

To keep the cost of vocational, college and university education affordable and predictable, the Committee reiterates that the current balance of components of the student financial assistance system forms part of Quebec's social gains and it therefore recommends that the Government of Quebec and the Minister of Education:

- Exercise great caution before altering the current balance of components of the student financial assistance system; and
- Provide a mechanism to protect students from potential sudden, large increases in tuition fees and other mandatory fees.

52. This also applies to tuition fees for graduate students.
53. Private rates of return, however, remain very high in fields such as medicine and pharmacology, based on data from the Conférence des recteurs et des principaux des universités du Québec (2004).

CHAPTER 4

REVIEWING FISCAL MEASURES

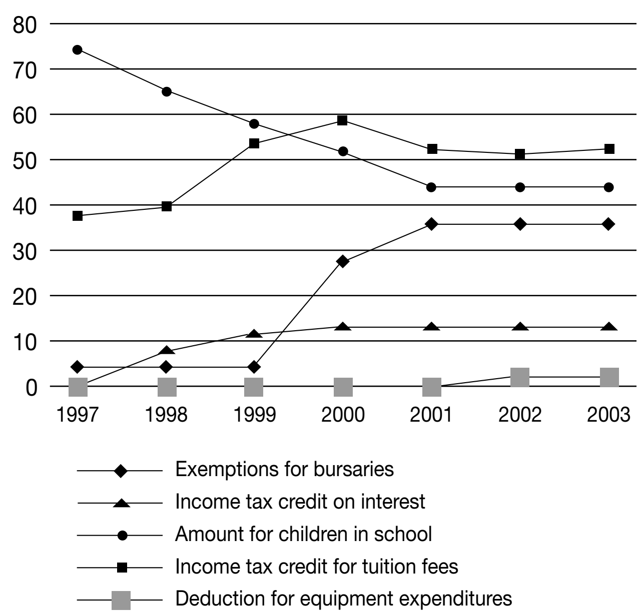
> ***A two-way relationship has been noted between education and the economy. While it uses scarce resources, education increases and improves its stock.***
> **Clément Lemelin**

The amounts returned by tax measures, especially non-refundable income tax credits, generally benefit the more fortunate. In France, the Conseil de l'emploi, des revenus et de la cohésion sociale (2003) studied this issue and found that "bursaries based on resources ensure a positive redistribution, while tax cuts to households for children in higher education have the opposite effect" (Conseil de l'emploi, des revenus et de la cohésion sociale, 2003, p. 52). In Canada, the data cited by Drummond and Alexander (2004) confirm this trend.

4.1 Fiscal measures in Quebec

In Quebec, fiscal measures return more money to students and former students than to their parents. Fiscal expenditures[54] on education rose by almost 30 percent between 1997 (estimate) and 2003 (projection), from $115 million to $147 million (see Figure 8, right). These expenditures have been stable in recent years, with a slight drop of four percent since peaking in 2000 ($153 million). During that period, a structural change was noted, however, in the allocation of these tax credits. In 1997, 65 percent of the total was returned to parents through the credit for children at school, while in 2003, 70 percent of the total was returned to students and former students. The two most important credits that apply to students are the income tax credit for tuition fees ($52 million) and the exemption on bursaries ($36 million). In turn, the amount for children in school, which applies solely to parents, dropped sharply between 1997 and 2003, from $74 million to $43 million. Two trends explain this large decline of almost 60 percent: first, recent income tax cuts have increased the number of residents who no longer pay any income tax, and the student's income is deducted from the tax credit. More students are now earning income that exceeds the amount of the tax credit, thereby reducing it to zero.

Figure 8
Growth in education-related tax expenditures (Quebec: 1997–2003)
1997–2000: estimates;[55] 2001–2003: projections[56]
($ million)



Source: Ministère des Finances du Québec, Budget 2003–2004, Dépenses fiscales. Édition 2003, Part 1, "Définition et coût des mesures fiscales", Table 5, pp. 33, 37.

54. "Tax expenditures effectively reduce or defer income tax that would otherwise be paid by residents. They can take several forms, particularly tax-exempt income, tax exemptions, tax refunds, deductions from declared income, tax credits or tax deferrals." (Ministère des Finances du Québec, 2003, p. 1.)

55. To estimate the cost of these measures, the Ministère des Finances uses the lost revenue method, which consists of calculating ex post the amount of the revenue shortfall attributable to application of a specific measure. (*Ibid.*, p. 20.)

56. "Projection of the cost of fiscal expenditures is based on various relevant, available economic indicators. For example, a given expenditure may be based on forecast growth in the Gross Domestic Product, in population, employment, personal income, corporate profits, inflation and household consumer spending. The cost of some fiscal expenditures that are more difficult to forecast is also based on trends observed over preceding years." (*Ibid.*, p. 22.)

Although comparisons are risky given the data available,[57] it can still be useful to draw a parallel between amounts granted to students as financial assistance and those provided in tax measures for parents, students and former students. Since the fiscal year does not coincide with the reference year for Aide financière aux études, we used the 2001 fiscal year and the 2001–2002 data from Aide financière aux études for comparison purposes. The idea was to build a ratio of the cost of student financial assistance to the cost of fiscal measures. The cost of student financial assistance is calculated as follows: amount of bursaries plus 17 percent[58] of the amount granted in loans. The cost of fiscal measures is the sum of all education-related fiscal measures. This produces a ratio of 2.12.[59] This means that in Quebec, the effort devoted to financial assistance based on need is more than twice as large as that provided through fiscal measures. A ratio of about 1 would mean that government is returning as much to the fortunate as to the less fortunate.

In the consultation conducted by the Committee on Quebec's student financial assistance system and the required improvements, student and labour organizations suggested the following measures:

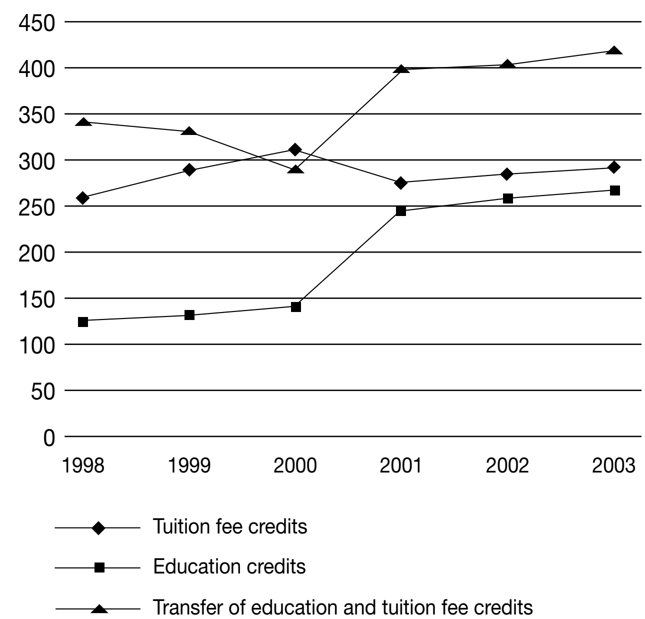
- adoption of tax measures to ensure that parents pay their contribution;
- refundable tax credits for graduates settling in the region; and
- tax credits to encourage workers and the unemployed to return to school or complete their education.

4.2 Fiscal measures in Canada

In the late 1990s, the federal government significantly expanded tax benefits for students: income tax credit for interest paid on student loans, increased education credit, increased tax benefits for Registered Education Savings Plans (RESPs), higher tax exemptions for bursaries, expanded income tax credits for tuition fees to include ancillary fees, a five-fold increase in the value of the monthly education credit, introduction of a monthly education credit for part-time students, change in budget rules to allow students to defer unused tax credits to subsequent fiscal years (Junor and Usher, 2002, p. 167).

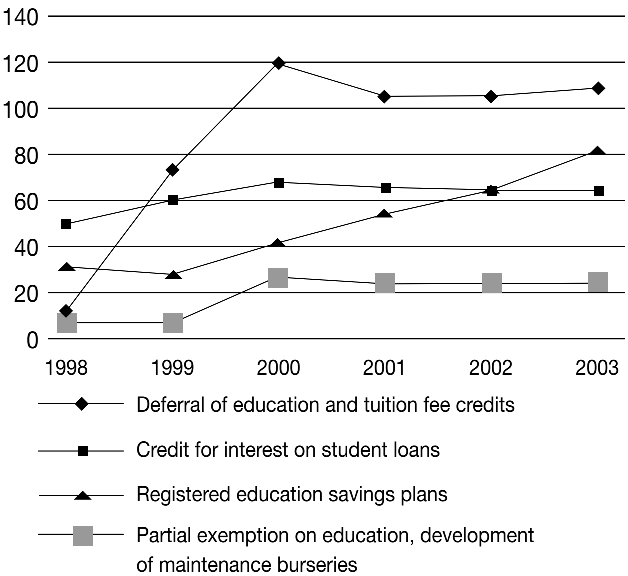
Figures 9 and 10
Change in the cost of education-related fiscal expenditures (Canada: 1998–2003)
1998–1999: estimates; 2000–2003: projections
The three main expenditures (Figure 9);
the four subsequent expenditures (Figure 10)
($ million)

Figure 9



57. The cost of fiscal measures is hard to assess. It is based on estimates and projections since this essentially involves shortfalls or revenue the government agrees to forgo. It is also easier to establish the cost of transferable fiscal measures and those that can be deferred, compared with non-refundable tax credits.
58. This is the percentage used by AFE. It includes interest and a provision for bad debts.
59. Not counting Quebec's share of federal tax credits. If we consider this share, the ratio might approach 1.

Figure 10



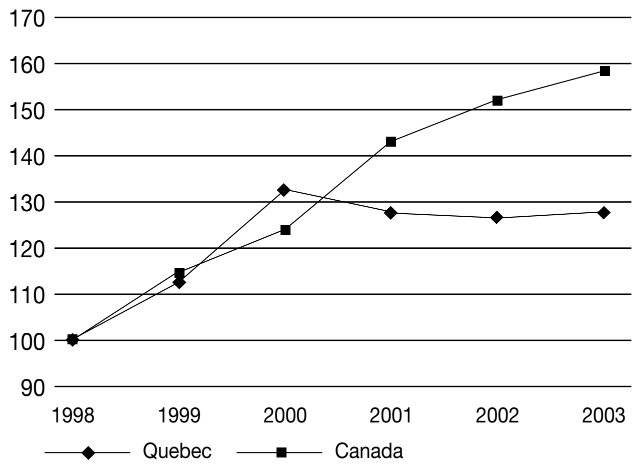
Source: Department of Finance, Canada, Tax Expenditures and Evaluations, 2003: 2, Table 1 (www.fin.gc.ca/taxexp/2003/taxexp03_27.htlm; last consulted 12 January 2004).

The largest tax credit is the transfer of education and tuition fee credits ($420 million). Students can actually transfer this credit to their parents. This is followed by the tuition fee credit ($290 million) and the education credit ($265 million). Finnie, Schwartz and Lascelles (2003) report that the cost of fiscal measures compared with all student financial assistance (subsidized interest, loan remission, bursaries and fiscal measures) represented 37.1 percent of the total for governments in Canada in 2000–2001, or $1.73 billion of a total $4.67 billion. In addition, approximately 50 percent of amounts returned to individuals in the form of education-related tax measures were issued to individuals with income of $30,000 or more. One-fourth of these amounts was issued to taxpayers earning more than $50,000 (Drummond and Alexander, 2004, p. 8). The least that can be said is that the money is not returned on a priority basis to the people from disadvantaged backgrounds whom we wish to assist.

4.3 Quebec-Ottawa comparison

Comparison of total tax credits for both levels of government indicates different trends: a constant rise in Canada and a stabilization phase in Quebec in recent years.

Figure 11
Growth in the cost of education-related fiscal measures, Governments of Canada and Quebec, 1998–2003
1998 = 100



Sources: Department of Finance, Canada, *Tax Expenditures and Evaluations, 2003: 2,* Table 1 (www.fin.gc.ca/taxexp/2003/taxexp03_27.htlm). Ministère des Finances du Québec, *Budget 2003–2004, Dépenses fiscales. Édition 2003,* Part 1, “Définition et coût des mesures fiscales”, Table 5, pp. 33, 37.

In the federal tax policy, education-related tax credits benefit students, former students and their parents. Federal tax credits (estimated and projected) rose by about 60 percent from 1998 to 2003, from $807 million to $1.275 billion. The cost of federal fiscal measures therefore rose twice as fast as in Quebec.

Unlike tax credits in Quebec, federal credits are not lost since the student’s income is not subtracted. These credits can also be deferred or transferred, which is not the case for all Quebec credits, including the amount for students in school. For example, the tuition fees credit is reserved for students and that for children in school applies only to parents. In addition, children’s income must be subtracted before claiming this credit, which explains the gradual decline in its cost. Finally, compared with Quebec, a smaller proportion of taxpayers are exempt from federal income tax. Despite these differences, **the growth in the cost of federal fiscal measures is linked to the cost of education expenses, particularly tuition fees, which increased regularly in most other Canadian provinces over the period studied.** The higher these fees, the more money the federal government issues to individuals.

Quebec residents are treated the same way as other Canadians, but are penalized to some extent because they collectively provide a greater effort to keep university tuition fees affordable, not to mention the fact that college is free. It should be reiterated that unlike Canada's other provinces, Quebec charges no tuition fees for college and those for university are about 2.2 times higher in the rest of Canada. Thus, **federal tax credits for tuition fees ($290 million) and transfer of education and tuition credits ($420 million) provide greater benefits to Canadians in other provinces than to those in Quebec since they apply to significantly larger amounts. This should be considered in discussions on the tax imbalance, especially since this is one way to reimburse the more fortunate for part of the tuition fees they are charged.**

Just as other Canadian families, Quebec families want to provide their children with a post-secondary education. They earn less income than the Canadian average, but this does not mean they do not make an effort comparable to other families across the country. Quebec parents may save less than other Canadian parents to financially support their children's education, but they make a similar if not greater effort.[60]

Recent studies of family savings to help children obtain a postsecondary education show large variations between affluent families and disadvantaged families. The former saves the amounts required, specifically by using the Registered Education Savings Plan (RESP), while the latter simply lack the means to do this. This should come as no surprise. It remains, however, that the habit of saving for children's education has not been adopted by the vast majority of parents in Quebec.[61]

Instead of **relying on transfers to individuals,** the federal government could, for example, **provide better financial support to the provinces for higher education by upgrading the Canada Health and Social Transfer (CHST).** The provinces could then count on more resources to fund their universities and would be less tempted to resort to increases in tuition fees.

* * *

Countries such as France have shown that fiscal measures related to higher education largely benefit the most affluent citizens. The trend in Quebec to cap these tax credits and redirect them primarily toward students and former students appears to be a wise decision, since we must remember that **students need adequate financial resources during the period when they are in school.** Only upon completing their studies, when their income increases significantly, can they finally take advantage of most tax credits.

RECOMMENDATION 20

To ensure that student financial assistance favours the people who lack the necessary financial resources to fund their education, the Committee recommends that the Government of Quebec, the Minister of Finance and the Minister of Education:

- Conduct a review of Quebec's fiscal measures from this perspective; and
- Begin discussions with the federal government on federal fiscal measures and their impact on the tax imbalance, with a view to upgrading the Canada Health and Social Transfer (CHST).

60. Comparison of data from the recent survey of living conditions of Quebec students (2003) and from the survey funded by the Canadian Millenium Scholarships Foundation. Both surveys examined the financial situation of students in 2001–2002.
61. Canadian Millenium Scholarships Foundation, Ipsos-Reid survey, 2003.

CONCLUSION

PRIORITIES FOR RAPID IMPLEMENTATION

In this brief, the Committee has presented a plan to improve financial access to education, based on a broader vision of this financial access that includes academic success. This improvement plan includes three priorities for intervention.

1) The **first priority** is to ensure that recipients of the Loans and Bursaries Program can in fact focus on their vocational, college or university studies. We therefore must upwardly revise the parameters for living costs and educational supplies. The threshold should also be raised for the parental contribution.

2) The **second priority** is to establish a strategy for access that includes a series of coordinated actions beginning early in the secondary school years. Among the measures to be implemented to increase interest in an education among people from disadvantaged backgrounds, we are specifically proposing a program that would allow young people to accumulate funds throughout their secondary schooling that would cover part of the cost of their education. Assistance should also be adjusted so that it is provided as a bursary in first year university and then progressively in a combination of loans and bursaries. Finally, to promote integration of these students into the university community and provide them with an additional source of income, the Work-Study Program should be upgraded.

3) The **third priority** is to meet a strategic social objective. To excel in innovation and the advancement of knowledge, recruiting and graduation must be increased in graduate studies programs. While maintaining the range of measures already in place, we are proposing better funding for granting organizations, a work-study program for graduate students in jobs related to their field of study and a bursaries program for special activities while writing a thesis or dissertation.

The Committee has assessed the cost of the various measures proposed. It was able to rely on assistance from Aide financière aux études in estimating several of these costs.

The cost of the plan to improve financial access to a successful education is estimated at about $120 million. If the government takes the less expensive option for reducing the parental contribution, the cost of the improvement program proposed by CCAFE drops to just over $90 million.

Table 5 on the following page indicates the cost of the main measures proposed.

Implementation of this plan to improve access to a successful education should have positive effects on success and the average length of studies for students from less privileged backgrounds. If the anticipated effects are achieved, we should observe an increase in graduation rates and a decline in the average length of studies. The benefits would be significant both for graduates and society as a whole. **Rising social mobility would be promoted in the least privileged strata of society, the availability of a skilled workforce in Quebec would improve and, if the average length of studies actually declined, education costs would be reduced overall. This positive outcome alone could provide all the funds required for the proposed measures.**

Need for a Quebec research program on financial access to education

Throughout its work, the Committee has examined various research conducted in Canada, the United States, Europe and Oceania. In recent years, the Canadian Millennium Scholarships Foundation has conducted an extensive program of research on access to post-secondary education in Canada. The Foundation's research includes Quebec, but the Quebec data often are not readily comparable with those for the other provinces, especially because of the unique aspects of our education system. The Foundation is also launching an experimental phase to test various strategies or series of measures likely to improve access to postsecondary studies. Projects are now underway in New Brunswick and Manitoba. The Committee noted that in Quebec, little research, especially recent research, focuses on financial access to education, much less on financial access to a successful education.

Table 5
Summary of cost of planned measures

	$ million	$ million	
	Scenario A	**Scenario B**	
1. Measures prior to accessing education			
• Early intervention	3	3	*
• General secondary education	2.9	2.9	*
2. Measures at the start of an academic program			
• Returning to school	12	12	**
• Change of academic program	7.5	7.5	**
3. Measures during studies			
• Bursaries at the start of studies (university undergraduate)	UD	UD	
• Living costs	35.5	35.5	**
• Educational supplies	5	5	*
• Parental contribution	37	9.2	**
• Work-Study Program	3	3	*
4. Measures at time of graduation			
• Loan remission program	2	2	*
• Second degree	8	8	**
5. Measures for a difficult school-to-work transition			
• Loan write-off	2.7	2.7	*
6. Measures at the graduate level			
• Work-Study Program	2	2	*
• Unused credit	0.1	0.1	**
Total	**120.7**	**92.9**	

Scenario A = the most expensive
Scenario B = the least expensive if not scenario A
* Committee's estimate
** Aide financière aux études estimate
UD: undetermined

RECOMMENDATION 21

To close the gap in research on financial access to education in Quebec, the Committee recommends that the Minister of Education, in cooperation with funding bodies, educational institutions and other Canadian partners:

- Conduct a program of research on financial access to education in order to support debate on the issue, with data and analysis from Quebec.

List of recommendations

Recommendation 1
The Committee recommends that the Government of Quebec and the Minister of Education :

- Maintain the entire student financial assistance structure;
- Maintain the relative balance between the various components (regulation of fees and tuition, financial assistance programs and fiscal measures);
- Continue to adapt this financial assistance structure to changing student needs and to the rising cost of an education; and
- Maintain financial access to an education as a priority of Quebec society.

Recommendation 2
To improve access to vocational, college and university education for young people from disadvantaged backgrounds, the Committee recommends that the Minister of Education:

- Establish a program to give these young people an incentive to continue their education by granting them a rising financial credit after successfully completing each academic year, applicable to the cost of higher education (tuition and other fees or payment of student debt).
- A trial of this program could be conducted in certain targeted areas and provide young participants with a credit of about $3,000.

Recommendation 3
To improve access to qualifying education for people who have not completed secondary school but wish to return to school, the Committee recommends that the Minister of Education:

- Introduce targeted financial assistance for adults taking the general secondary school courses they lack for admission to vocational or college studies, without eliminating the other financial support they may receive.

Recommendation 4
To provide greater incentive for returning to school to people seeking to improve their career prospects, the Committee recommends that the Minister of Education:

- Revise downward the consideration of income earned by people before returning to school, especially income earned before the fall semester if they are returning to school at that time.

Recommendation 5
To avoid penalizing students making a first change in academic program, the Committee recommends that the Minister of Education:

- Extend by one semester the eligibility for students under the Loans and Bursaries Program.

Recommendation 6
To improve access to a university education for people from disadvantaged backgrounds, the Committee recommends that the Minister of Education:

- Implement a measure to grant financial assistance under the Loans and Bursaries Program, as a bursary only, in the first year of a university program, and subsequently as a loan to students who received bursaries in college under this assistance program.

Recommendation 7
To increase the flexibility of educational institutions in student financial assistance, and to serve students better, the Committee recommends that the Minister of Education:

- Study various forms of participation in educational institutions' funds for improving access to an education as well as emergency assistance, especially by participating financially in institutional fundraising based on a formula similar to that used to provide financial support for foundations (matching grants).

RECOMMENDATION 8

To obtain the data required to assess the effectiveness of student financial assistance measures, particularly the Loans and Bursaries Program, and to make the necessary improvements, the Committee recommends that the Minister of Education:

- Conduct a study of the financial status of students that would measure the financial resources available to them, the expenses incurred and their financial situation at the end of an academic year; and
- Repeat this type of study at least every five years.

RECOMMENDATION 9

To maintain a balanced budget for student recipients of the Loans and Bursaries Program, the Committee recommends that the Minister of Education:

- As quickly as possible, adjust upwards the parameters of the Loans and Parameters Program applicable to living costs to offset the years of non-indexation;
- Index these parameters each year to the Consumer Price Index (CPI) or another reference index; and
- In future, adjust these parameters on a five-year basis, consistent with the study of the financial status of students that would measure financial resources available, expenses incurred and the financial situation at the end of an academic year.

RECOMMENDATION 10

To make more realistic allowance for the cost of educational supplies, the Committee recommends that the Minister of Education:

- Adjust upward the amount granted for educational supplies in the Loans and Bursaries Program for academic programs known to entail high costs for educational supplies;
- Increase the amount granted for educational supplies for all other academic programs; and
- Study the suitability of establishing a loan or loan guarantees program for non-expendable educational supplies.

RECOMMENDATION 11

To make the expected parental contribution more realistic and more accessible to parents, the Committee recommends that the Minister of Education:

- Align the parental contribution table with that for the loans program in effect in the rest of Canada;
- If the preceding measure is not implemented, introduce a formula for declining parental contribution in each subsequent year of the application for assistance, by level of education (100 percent of the parental contribution in first year, 80 percent in second year, etc.); and
- Assess the possibility of establishing a loans program for parents unable to make the expected contribution.

RECOMMENDATION 12

To recognize the obligations of students with children and support better balancing of education and family responsibilities, the Committee recommends that the Minister of Education:

- Stop considering child support payments as income of students with children under the Loans and Bursaries Program; and
- Review some parameters applicable to living costs, especially housing and transportation costs, to bring them closer to the costs actually paid by students with children.

RECOMMENDATION 13

To help a greater proportion of college and university students from disadvantaged backgrounds complete their program, the Committee recommends that the Minister of Education:

- Increase funding for the Work-Study Program to enable students from disadvantaged backgrounds to work at their college or university, whether in summer or during academic semesters.

RECOMMENDATION 14

Given that the Loan Remission Program in its current form does not appear to foster achievement of the intended objectives, both as a source of motivation for students and as an incentive to reduce the average length of studies, the Committee recommends that the Minister of Education:

- Thoroughly rethink this program, for example, by rewarding students who pass all first year courses in a program, with an additional bursary instead of a loan remission at the end of their studies; or
- If this program is not thoroughly reformed, abolish it and transfer the funds currently provided to the Deferred Payment Program to subsidize that program.

RECOMMENDATION 15

To enable interested students to earn a degree at the same level of education while remaining eligible where applicable for the Loans and Bursaries Program, the Committee recommends that the Minister of Education:

- Increase for these students the number of month of eligibility for the Loans and Bursaries Program based on the expected duration of the second academic program.

RECOMMENDATION 16

To help former students overcome temporary financial difficulties in the early years of repaying their student loan and also help those experiencing persistent financial difficulties, the Committee recommends that the Minister of Education:

- Extend the eligibility period for the Deferred Payment Program to 48 months, or eight periods of six months each;
- Reduce the student loan by half for former students unable to make full payment during five consecutive years and who have exhausted their eligibility for the Deferred Payment Program; and
- Write off the balance of the loan after seven consecutive years of inability to make payments.

RECOMMENDATION 17

To enhance the attractiveness of graduate studies and the graduation rate, the Committee recommends that the Government of Quebec and the Minister of Education:

- Consider existing and future financial support measures for graduate students as an integrated whole;
- Introduce a work-study program for graduate students so that all students, whether they have obtained a scholarship or not, receive sufficient income to focus on their studies full time, without having to engage in paid work for too many hours during academic semesters;
- Improve funding for fund-raising organizations in Quebec; and
- Institute, as recommended by the Conseil national des cycles supérieurs of the Fédération étudiante universitaire du Québec, bursaries for activities near the end of an academic program, at a time when many students no longer receive funding from scholarships or the Loans and Bursaries Program.

RECOMMENDATION 18

To maintain if not increase interest among international students in educational institutions in Quebec:

- The Committee reiterates its recommendation to provide Quebec with a policy on international students.

RECOMMENDATION 19

To keep the cost of vocational, college and university education affordable and predictable, the Committee reiterates that the current balance of components of the student financial assistance system forms part of Quebec's social gains and it therefore recommends that the Government of Quebec and the Minister of Education:

- Exercise great caution before altering the current balance of components of the student financial assistance system; and
- Provide a mechanism to protect students from potential sudden, large increases in tuition fees and other mandatory fees.

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To ensure that student financial assistance favours the people who lack the necessary financial resources to fund their education, the Committee recommends that the Government of Quebec, the Minister of Finance and the Minister of Education:

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To close the gap in research on financial access to education in Quebec, the Committee recommends that the Minister of Education, in cooperation with funding bodies, educational institutions and other Canadian partners:

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APPENDIX 1

CONSULTATIONS

1. Resources persons interviewed by the Committee

Sophie Beauchemin and Daniel Simpson,
Aide financière aux études
Hélène Giguère, Director (academic), Cégep d'Ahuntsic
Simon Jasmin, Chairman, Conseil national des cycles supérieurs (CNCS), Fédération étudiante universitaire du Québec, and Caroline Meunier, policy attaché, CNCS
Marc Norman and Jean-Yves Lord, Consultants
Danielle Pageau, Researcher, Université du Québec
France Picard, Coordinator, Commission de l'enseignement et de la recherche universitaire, Conseil supérieur de l'éducation
Alex Usher, Director, Research and Development Program, Canadian Millennium Scholarships Foundation

2. List of people who attended hearings

Association des collèges privés du Québec (ACPQ)
Carole Martel, Chairwoman,
Commission des affaires étudiantes,
Director, Student Services, Collège Jean-de-Brébeuf
Louise Landry, Secretary-General
Hélène Brouillette
Collège Laflèche, Trois-Rivières
Sylvie Vadeboncoeur
Collège Laflèche, Trois-Rivières

Association québécoise des responsables de l'aide financière aux études (AQRAFE)
Jean-Marc Létourneau, Head,
Aide financière aux études, Université de Montréal

Centrale des syndicats nationaux (CSN)
Denise Boucher, Vice-President
Pierre Patry, President of the Fédération nationale des enseignantes et enseignants du Québec
Michel Tremblay, President of the Fédération des professionnels
Marie Roy
Labour Relations

Centrale des syndicats du Québec (CSQ)
Réjean Parent, President
Véronique Brouillette, Post-secondary Education Consultant
Marc-André Hainse, Professional

Conseil des collèges non subventionnés (CCNS)
Ginette Gervais, President
Jean Cloutier, Secretary
Gérald Belley, Policy Consultant

Conseil du patronat du Québec (CPQ)
Gilles Taillon, Chairman
Diane Bellemare, Vice-President, Research
Julie Cusson, Director, Research

Fédération des associations de familles monoparentales et recomposées du Québec (FAFMRQ)
Sylvie Lévesque, Executive Director
Lorraine Desjardins, Consultant

Fédération des associations étudiantes universitaires québécoises en éducation permanente (FAEUQEP)
Denis Sylvain, President
Claude Garon, Researcher and Writer

Fédération des cégeps
Claude Castonguay, Director, Student Services,
Cégep de Sherbrooke
Diane Lamothe, Student Life Advisor
École nationale d'aérotechnique
Collège Édouard-Montpetit
Véronique Raymond, Research and Development Consultant

Fédération étudiante collégiale du Québec (FECQ)
Geneviève Hardy, President

Fédération étudiante universitaire du Québec (FEUQ)
Nicolas Brisson, President
Pier-André Bouchard St-Amant, Vice-President
Philipe Boucher, Research Coordinator
Wenceslas Mamboundou, President, CNCS

Mouvement des caisses Desjardins
Yvan-Pierre Grimard
Josée Gosselin

Ordre des conseillers et conseillères d'orientation et des psychoéducateurs et psychoéducatrices du Québec (OCCOPPQ)
Michel Turcotte, President
Richard Locas, Head, Professional Affairs, Orientation sector

Regroupement des étudiantes et des étudiants de maîtrise, de diplôme et de doctorat de l'Université de Sherbrooke et Fédération étudiante de l'Université de Sherbrooke (REMDUS-FEUS)
Alain St-Jacques, President, REMDUS
Patricia Lefebvre, Vice-President, Information

Union des consommateurs
France Latreille, Coordinator

Concordia University
Jack Lightstone, Vice-President (Academic)

Université de Montréal
Robert Lacroix, President
Alexandre Chabot, Head, President's Office

McGill University
Martha Crago, Assistant Vice-Principal and Dean of Graduate and Postdoctoral Studies
Ginette Lamontagne, Executive Director Government and Institutional Affairs
Réal Degan, Director, Academic Management

Université du Québec à Trois-Rivières (UQTR)
Pierre Tremblay, Director, Student Services
Marc-André Hainse, Head, Scholarships and Financial Assistance

3. List of briefs received

Student organizations

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Labour organizations

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Business organizations

Conseil du patronat du Québec (2003). *Concilier les impératifs financiers et les objectifs de formation*, 18 pp.

Mouvement des caisses Desjardins (2003). *Mémoire du Mouvement des caisses Desjardins présenté au Comité consultatif sur l'accessibilité financière aux études dans le cadre de la consultation Vers une accessibilité financière à la réussite de son projet d'études*, 11 pp.

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Professional organizations

Association québécoise des responsables de l'aide financière aux études (2003). *Mémoire portant sur le thème Vers une accessibilité financière à la réussite de son projet d'études présenté au Comité consultatif sur l'accessibilité financière aux études*, 12 pp.

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Educational institutions

Association des collèges privés du Québec (2003). *L'accessibilité financière à la réussite de son projet d'études, commentaires de l'ACPQ au Comité consultatif sur l'accessibilité financière aux études*, 12 pp.

Conseil du patronat du Québec (2003). *Concilier les impératifs financiers et les objectifs de formation*, 15 pp.

Fédération des cégeps (2003). *Avis de la Fédération des cégeps sur le consultation paper Vers une accessibilité financière à la réussite de son projet d'études déposé dans le cadre des travaux menés par le Comité consultatif sur l'accessibilité financière aux études*, 21 pp.

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Government organizations

Secrétariat à la jeunesse, ministère du Conseil exécutif (2003). *Éléments de réflexion : Vers une accessibilité financière à la réussite de son projet d'études,* 2 pp.

Conseil du statut de la femme (2004). *Maintenir le soutien financier aux études et s'adapter aux nouvelles réalités*, 68 pp.

APPENDIX 2

THE LOANS AND BURSARIES PROGRAM AND MAIN COMPLEMENTARY PROGRAMS

Loans and Bursaries Program

The Loans and Bursaries Program is the main student financial assistance program in Quebec. In 2001–2002, financial assistance granted through this program totalled $592.6 million, 57.1 percent in loans ($338.6 million) and 42.9 percent in bursaries ($254 million). A total of 127,768 students received financial assistance: 60,132 received a loan only, which averaged $2,554; 66,892 obtained a loan and a bursary for an average total of $6,514, $2,759 and $3,755 respectively; 564 received a bursary only, which averaged $5,073. In the same year, 2001–2002, the cost of complementary programs amounted to $39 million. Almost 60 percent of this amount was allocated to bursaries and non-repayable assistance granted to 30,687 students. The remaining $16.3 million was granted to 7,986 students under the loan guarantee program for the purchase of a computer, which was discontinued in 2003–2004.

Number of recipients of the Loans and Bursaries Program and total amount granted by form of assistance, 2001–2002

Form of assistance	Recipients	Loans	Bursaries	Total
		$ million	$ million	$ million
Loans only	60,312	154.0	-	154.0
Loans & bursaries	66,892	184.6	251.1	435.7
Bursaries only	564	-	2.9	2.9
Total	127,768	338.6	254	592.6

Source: Aide financière aux études, *Statistiques sur l'aide financière aux études, Rapport 2001-2002*, p. 7.

University students account for almost half of the program's recipients (46.8 percent). They obtain 50.4 percent of total funds loaned and almost 60 percent of the total amount of bursaries (58.1 percent). The total number of recipients has declined 20.4 percent since 1997–1998. AFE reports that this decline follows a decline in the number of applications for assistance (20 percent). This decline was smaller, however, in university, at 12.3 percent. It should also be noted that enrolment rose by 8.7 percent during this period. The decline was strongest in college (27.4 percent), where it was associated with a 5.3 percent decline in enrolment.

Deferred Payment Program

This program is intended for students who, when they must start repaying their loan, cannot make the monthly payments due to lack of adequate financial resources. The government then pays the interest on the loan until the person acquires sufficient financial resources, for a maximum of four periods of six months each spread over five years. Beneficiaries under this program are not required to reimburse the government for the interest it has paid.

In 2001–2002, the number of people eligible for this program increased after the maximum monthly income at which former students could qualify for this program was raised. That income factors in their family responsibilities.

Deferred Payment Program, 2001–2002

Number of recipients	22,869
Average amount of assistance granted ($)	336
Total assistance granted ($ million)	7.7

Allowance for Special Needs Program

Under the Allowance for Special Needs Program, people with a serious functional disability or other recognized disability can obtain one or more allowances to meet needs related to material resources, specialized services and adapted transportation. These allowances may be paid to them throughout their education, from primary school to university.

Allowance for Special Needs Program, 2001–2002

Special needs	
Number of recipients	900
Average amount of assistance granted ($)	4,282
Total assistance granted ($ million)	3.9

Bursary program for elected representatives of student associations

This program provides financial assistance to elected representatives of a student association recognized by the Ministère de l'Éducation who devote most or all of their time to activities of the association in question or another affiliated association.

Bursaries program for elected representatives of student associations, 2001–2002

Number of recipients	20
Average amount of assistance granted ($)	5,412
Total assistance granted ($ million)	0.10

Work-Study Program

This program is designed to subsidize part-time jobs to help people experiencing financial difficulties due to special reasons remain in their undergraduate or graduate university program. These jobs are provided within participating university institutions. This program receives matching funding from the Ministère de l'Éducation and the university institution, which manages the program. The institution therefore is responsible for deciding on the positions to be filled, setting the pay for each and setting certain benchmarks. Depending on the direction taken by the educational institution, the selected jobs may or may not be related to the student's field of study, and applicants may be required to have an academic record likely to ensure that they will be able to complete their academic program.

Work-Study Program, 2001–2002

Number of recipients	2,562
Average amount of assistance granted ($)	1,561
Total assistance granted ($ million)	4.0

It should be noted that since 2002–2003, the program has been available only to college students.

Loan Remission Program

Under this program, holders of a college vocational training diploma or a bachelor's degree are entitled to a 15 percent remission on their accumulated loan. However, they must have completed their studies within the planned time frame and must have obtained a bursary each year.

This program also applies to the loan accumulated during pre-university studies if the student completed them within the planned time frame and obtained a bursary each year. To qualify, however, they must have obtained a loan remission for their university studies.

Loan Remission Program, 2001–2002

Number of recipients	1,298
Average amount of assistance granted ($)	1,511
Total assistance granted ($ million)	2.0

Source: Ministère de l'Éducation du Québec, Aide financière aux études, *Statistiques sur l'aide financière aux études : rapport 2001-2002*, Quebec City, 2003, 89 pp.

APPENDIX 3

MAIN POSITIONS TAKEN AND MEASURES PROPOSED BY THE ORGANIZATIONS CONSULTED

Loans and Bursaries Program

Eligibility: toward greater openness

- Open this program to adults in general secondary programs. Increase the number of semesters of eligibility: one more in college, one at the master's level and three at the doctoral level.
- One semester more (loans and bursaries) for students with dependent children.
- Change in academic program: avoid penalizing a student for the first change in academic program.
- Allow students to earn a second degree at the same level of education.
- Introduce an obligation to graduate.

Eligible expenses: increase the amounts and expand the range of expenses covered

- Increase eligible expenses at the graduate levels.
- Include transportation costs for non-residents.

Individual contribution: toward a reduction

- Do not consider income earned before the return to school.
- Reduce the income calculation rate from 50 to 35 percent.
- Limit consideration of income.
- Abolish the minimum contribution.

Parental and spousal contribution: toward a more realistic contribution

- Abolish the parental contribution.
- Abolish the spousal contribution, especially for couples with children.
- Abolish proceedings in the event of non-contribution.
- Exclude a parent who is contributing very little or nothing in cases of separation without a court order.
- Introduce a loan program for parents unable to contribute.
- Consider independence at age 18.
- Make provision for independence for non-residents.
- Review independence after 90 credits.

Loan Remission Program: abolish it or significantly improve it

- Abolish this program and increase the amount of bursaries.
- Extend access to this program to all recipients or at least to those with a maximum loan, at all levels of education.
- Increase the percentage of the remission, for example, from 15 to 25 percent.
- Consider special circumstances justifying a longer time than planned to complete an education.
- Reward successful completion of a year.

Deferred Payment Program

- Abolish this program and replace it with income Repayment Tailored to Income (RTI).
- Consider transitional or combined solutions: the current program for students with dependent children and RTI for others; improve the current program, plus the option of an RTI.
- Improve the current program: increase the number of months' eligibility, for example from 24 to 36 months, and the eligibility period, for example from 5 to 10 years, the last to be covered by the borrowers (interest charges); raise the threshold for eligibility for the program.
- Study the option of introducing an RTI.
- Introduce a post-university income tax.

Part-time student loan program

- Study the effects of this program on eligibility for admission.
- Extend to fathers as well the measures now restricted to mothers (access to Loans and Bursaries Program).
- Raise the number of semesters eligible from 14 to 15.
- Open this program to adults enrolled part time in general secondary programs.
- Provide bursaries for students with children who are studying part time.
- Ensure that part-time students do not have to start or continue repaying a student loan taken out when they were studying full time.

Tuition fees: freeze on tuition and mandatory fees, increase in tuition and study of increased tuition for Canadian and international students

- Maintain the freeze on tuition fees and the regulation of these fees for Quebec residents.
- In universities, extend this regulation to mandatory fees, as is now done in colleges.
- Ensure that any potential increase in tuition fees is offset by the student financial assistance system.
- Ensure that any increase in university tuition fees or the potential imposition of college tuition fees is preceded by public debate.
- Keep tuition fees as low as possible.
- Make provision for the impact of the freeze in tuition fees on under-funding of universities.
- Correct the inequity in tuition fees resulting from the presence of different fees for Canadian and international students, a problem that affects primarily graduate programs, which strive to recruit the best students.
- Assess the effects of exemptions from increased fees (Canadian and international students).
- Raise the flat fees charged to Canadian and international students.
- In universities, raise tuition fees to the Canadian average, except for Quebec.
- Introduce a new tuition fee structure based on program costs and job prospects.

Fiscal measures

- Adopt fiscal measures to ensure that parents make their contribution.
- Provide refundable income tax credits for graduates who settle in outlying regions and, generally, to promote regional development.
- Provide tax credits to encourage workers and the unemployed to resume or complete their education.

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Roger Côté
Executive Director, Enrolment and Student Services
Concordia University

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Masters student
Université de Sherbrooke

Soucila Badaroudine
Head, Financial Assistance
Université de Sherbrooke

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Orientation of International Students
McGill University

Secretary

Paul Vigneau

The following people also participated in preparation of this brief, while members of the Comité consultatif sur l'accessibilité financière aux études:

Pierre-Paul Allaire
Director, Aide financière aux études
Ministère de l'Éducation

Julie Blackburn
Undergraduate student
Université de Montréal

Ikbal Borgi
Student
Secondary vocational education
Commission scolaire Marguerite-Bourgeoys

Christine Campbel
Masters student
Université de Sherbrooke

* Five positions are currently vacant.

Gaston Caron
Executive Director
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Claude Castonguay
Director, Student and Community Services
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Serge Charlebois
Doctoral student
Université de Sherbrooke

Jacques Fortin
Director, Student Affairs
Cégep Lévis-Lauzon

Jocelyn Huot
Student
Technical studies program
Cégep du Vieux Montréal

Dany Trépanier
Budget Advisor

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- fax: (418) 644-2530
- e-mail: panorama@cse.gouv.qc.ca
- address: 1175 Lavigerie Avenue, Suite 180, Sainte-Foy QC G1V 5B2

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Comité consultatif
sur l'accessibilité
financière aux études

Québec

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