ORES

Observatoire
sur la réussite
en enseignement
supérieur

Financial Access to Education

What are the Conditions for Student Success?

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List of Acronyms and Abbreviations

CIHR	Canadian Institutes of Health Research
CMHC	Canada Mortgage and Housing Corporation
FAPSR	Financial Assistance Program for Skills Recognition
FRQNT	Fonds de recherche du Québec – Nature et technologies
FRQSC	Fonds de recherche du Québec – Société et culture
FRQS	Fonds de recherche du Québec – Santé
FTQ	Fédération des travailleurs et travailleuses du Québec
LLP	Lifelong Learning Plan
MES	Ministère de l'Enseignement supérieur
MOOC	Massive Open Online Course
NSERCC	Natural Sciences and Engineering Research Council of Canada
PAAS	Programme d'aide et d'accompagnement social
SFA	Student Financial Assistance
SSHRC	Social Sciences and Humanities Research Council
UTILE	Unité de travail pour l'implantation de logement étudiant

Summary

This dossier highlights current issues related to **financial access** to higher education and suggests **courses of action** to foster student success in a context where inflation is rising and the cost of living is also going up.

This dossier details four socio-economic conditions that foster student success:

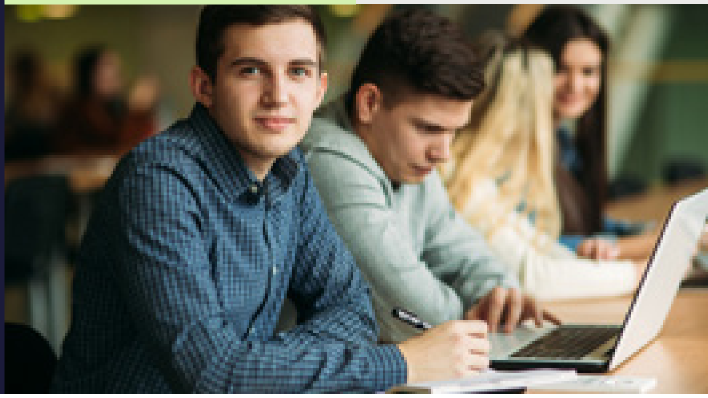
1. **food security**;
2. **affordable housing**;
3. an **updated and all-encompassing student financial assistance (SFA) program**; and
4. **student remuneration in line with studies.**

From a prospective outlook, this dossier also proposes prerequisites to the creation of a **financial literacy** program that would be aimed at helping the student population better understand the various forms of **student debt.**

Background

Accessible Education for All

Background



In the province of Québec, an access to education model was put in place in the 1960's, with the creation of the first CEGEPs and the Université du Québec Network as well as with the adoption of the Act respecting financial assistance for education expenses. Based on the concept of redistribution, the SFA program continues to have positive effects on access to higher education for several groups of the student population (e.g., first-generation, lower socio-economic background) by breaking down financial barriers and inequalities of opportunity (Bouchard St-Amant, 2020; Colas & al., 2021).

Financial access to education has also been helped by the fact that tuition fees have been frozen at various times since the 1960s as a result of the resolve of a structured student movement with a strong public presence (Beaupré-Lavallée & Bégin-Caouette, 2019). Since the "Maple Spring" of 2012, the consensus on indexing tuition fees to inflation has been shared by all stakeholders in higher education.

> Yet inflation has been rising sharply in recent years: the Consumer Price Index rose by almost 11% in 2022, a 40-year high since the 1982 recession (Statistics Canada, 2023).

Within the student population itself, the impact of inflation is uneven, affecting some students more than others, including those in one or more of the following situations (Bottorff & al., 2020; Savoie-Roskos & al., 2023):

- From lower socio-economic backgrounds;
- With a disability;
- First-generation higher education students;
- From another country;
- Living on campus;
- Part of sexual and gender diversity;
- Identification with an ethnocultural minority;
- Having dependents.

In other words, the risk of financial insecurity is higher among students who are already vulnerable to social and economic inequalities (*ibid.*).

Financial access to education is therefore compromised by food insecurity and a lack of affordable housing (UTILE, 2022b). The consequences of this rise in the cost of living are not yet fully known, but growing consumer credit debt (Fiset & Pugliese, 2021) is likely to increase among the student population.

Furthermore, the Québec student financial assistance program has a solid foundation on which it can build in these uncertain economic times, so that no student is left behind.

As training grounds for critical judgment, could higher education institutions become the ideal place for financial education adapted to the realities of today's students?

Issues at Stake

Eating, a Condition for Success

The current soaring cost of living is particularly evident at the grocery store. Food insecurity is more prevalent among the student population than in the rest of the active population and affected, even before the COVID-19 pandemic and the inflationary context, almost 30 to 40% of students (Laban & al., 2020).

Yet the student population is still rarely identified as vulnerable to food insecurity, and is not given proper attention in provincial and federal food security policies (Bottorff & al., 2020).

> Food insecurity can have a major impact on success, particularly in terms of psychological distress (Hattangadi & al., 2021; Maynard & al., 2018).

The Effects of Food Insecurity on Success

Students who report experiencing food insecurity would be nearly three times more likely to suffer from depression and nearly twice as likely to have an anxiety disorder, compared to those who enjoy food security (Bruening & al., 2016). Students experiencing food insecurity are also three times more likely to have postponed their studies due to financial difficulties (Gallegos & al., 2014).

Figure 1.
Food Insecurity: Not a Winning Recipe for Success!

Food insecurity

Higher risk for some students

Stress and psychological distress

Increased vulnerability to depression and anxiety symptoms

Impact on success

Increases the risk of dropping out of school

Note. Inspired by Bruening & al. (2016), Gallegos & al. (2014), Hattangadi & al. (2021), Herlick & Martins (2023), Moissac & al. (2020), Savoie-Roskos & al. (2023), Solomou & al. (2023) and Wolfson & al. (2022).

While the link between stress and success is well documented (Moissac & al., 2020), the link between stress, financial difficulties and food insecurity is yet to be documented. Around 20% of the student population are said to feel “a lot of stress” in connection with their financial difficulties (Herlick & Martins, 2023).

In general, a good-quality diet is associated with better mental health in terms of depression, anxiety, stress and overall mental well-being (Solomou & al., 2023). Conversely, anxiety and stress as experienced by students are associated with a poorer-quality diet.

Food insecurity can cause the following:

- **Reduced ability to focus** due to hunger and chronic stress (Hanbazaza & al., 2021);
- **Poor** mental and physical **health** (Frank, 2018; INSPQ, 2018) and psychological distress (Hattangadi & al., 2021);
- **Reduced time** for study and social life (Frank, 2018);
- **Lower grades** (Maroto & al., 2015);
- An increase in **course failures** and **dropouts** (Gallegos & al., 2014).

Students who experience food insecurity would be almost half as likely to obtain a bachelor's degree, and even less likely to obtain a master's degree (up to 61%) (Wolfson & al., 2022).

Graduating from university is particularly difficult for those whose parents and grandparents had no university education. Therefore, food insecurity is a major barrier to completing a higher education degree, particularly for first-generation students (*ibid.*).

Initiatives to foster food security among college and university students

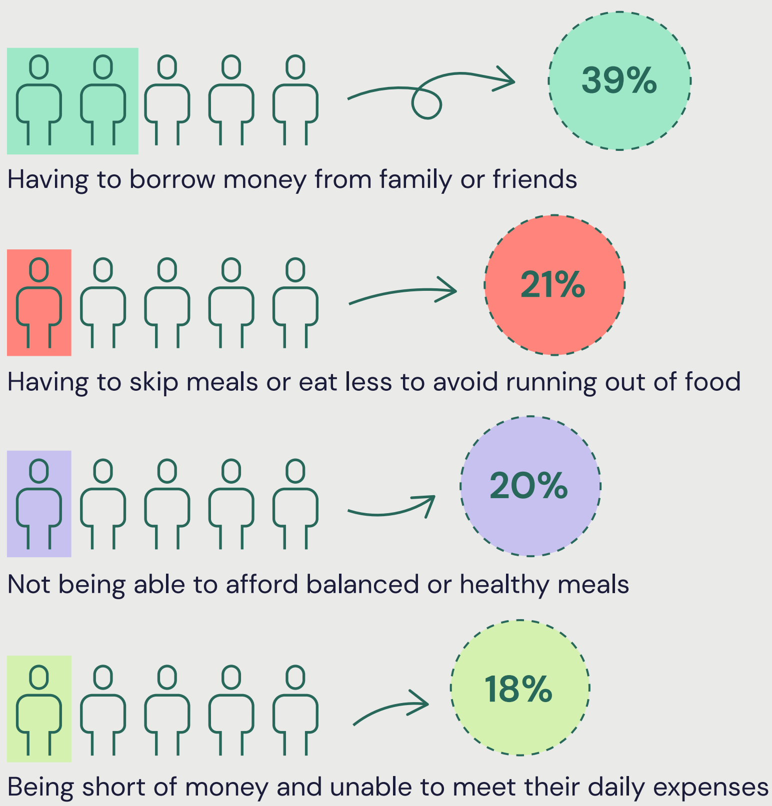
- **Solidarity grocery stores** offering students a variety of fresh produce (Fédération des associations générales étudiantes, n.d.).
- On-campus **cooking workshops** to develop basic culinary skills (Couturier, 2019).
- Workshops **for the international student population** on budgeting, cooking and grocery shopping (Hanbazaza & al., 2021).
- **Community fridges** to distribute surpluses to members of the student community (Cégep de Rimouski, 2023; Cégep Limoilou, 2023).
- **Emergency cupboards** including foodstuffs for quick consumption in case of unforeseen circumstances (El Zein & al., 2018).
- **Urban agriculture** and **community gardens** on campuses to gain food autonomy (Savoie-Roskos & al., 2023; Zhou & al., 2023).
- **Collaborative labs** created with municipalities (e.g. the Guelph Lab) to meet targeted needs in specific contexts (Thorkelson, 2023).
- Programs that rely on **student cafés, cafeterias** or **on-campus grocery stores** (e.g., the UBC Food Hub) to promote both **quality and accessible food** as well as belongingness (*ibid.*).
- **Short supply circuits** to keep products fresh and create a bond with the surrounding community.
- Involvement of institutions' staff to ensure the sustainability of initiatives despite the departure of engaged student graduates (Thorkelson, 2023).

The recent StudentVu survey (Herlick & Martins, 2023) of 481 students with diverse profiles also highlights food insecurity among Canadian students.

Figure 2.

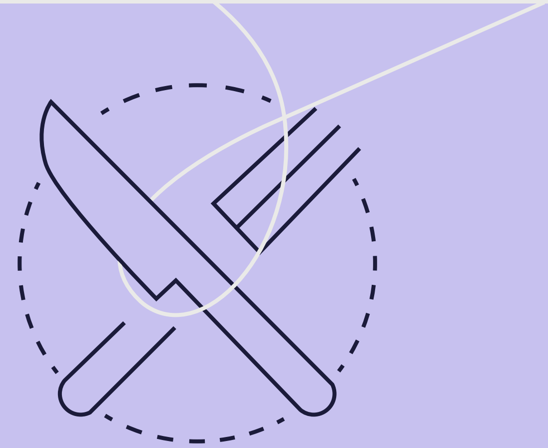
Percentage of Post-Secondary Students who have Experienced Food Insecurity in the Last Six Months, according to the StudentVu Pan-Canadian Survey

Situation of food insecurity



Note. According to Herlick & Martins (2023).

Courses of Action to Foster Food Security among the Student Population



For Student Life Services

- **Raise awareness among the entire college or university community** — student population, teachers/ professors, administrative and professional staff, members of management, etc. — about financial insecurity and distress, and about the ways in which they manifest themselves in different student groups (Savoie-Roskos & al., 2023).

- Take into account, in individual or group interventions, students' financial insecurity, including the **psychological distress and chronic stress** that may be associated with it (Maynard & al., 2018).

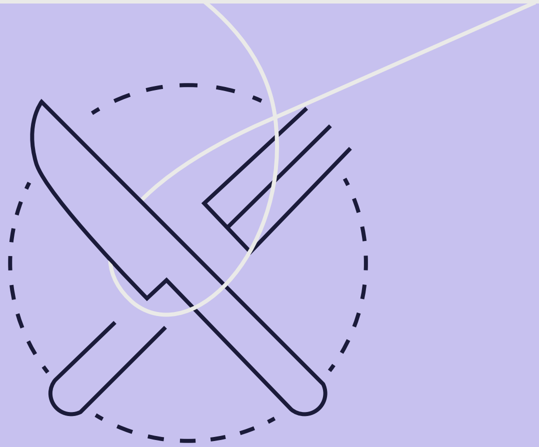
- Continue to offer access to **food banks**, while recognizing their limited potential to reduce financial hardship upstream (Hanbazaza & al., 2021; Thorkelson, 2023).

- Pay special attention to **students at increased risk of food insecurity**, including those from foreign countries, from low socio-economic backgrounds, with disabilities, first-generation higher education students, those identifying with ethnocultural minorities and those with dependents (Bottorff & al., 2020; Savoie-Roskos & al., 2023).

- Inform the entire student community of **existing campus resources**, including mental and physical health services (Savoie-Roskos & al., 2023).

- Partner with **public health** and **campus departments/faculties** (nutrition, agriculture, etc.) to involve different stakeholders in food security initiatives (Savoie-Roskos & al., 2023).

Courses of Action to Foster Food Security among the Student Population



For Institution Administrations and Members of Management

- Recognize the role of higher education institutions in **reducing socio-economic inequalities among students** – inequities that have a clear impact on food security – to ensure success for all (Brunet, 2022; Laban & al., 2020).
- Produce a **strategic plan** including institutional policies, programs and measures to curb food insecurity among the student population (Savoie-Roskos & al., 2023).
- Prioritize an **interdisciplinary perspective** to create a **global student culture of health** on campuses, including food security (public health, nutrition, consumer sciences, psychology, social work, etc.) (Savoie-Roskos & al., 2023).

For the ministère de l'Enseignement supérieur

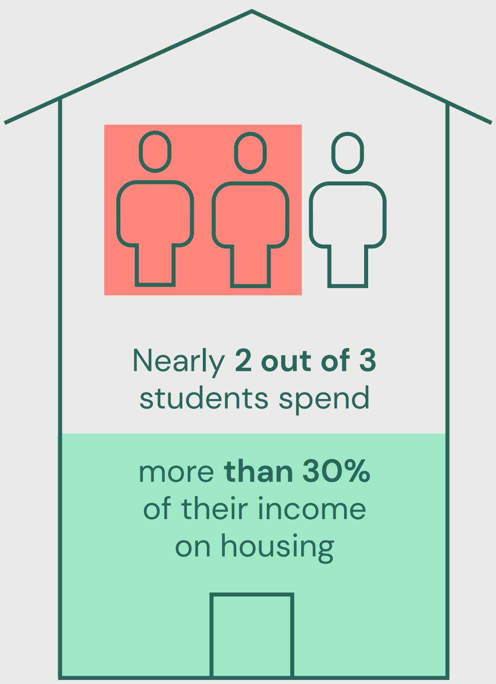
- Significantly increase **allowable food-related expenses** in student financial assistance.
- Use the **concept of "viable income"** to assess the income needed to achieve a dignified standard of living, beyond just covering basic needs (Couturier & al., 2023).

Housing, a Condition for Success

Issues at Stake

Housing is the biggest expense for students (UTILE, 2022a). In the province of Québec, the majority of renting students (64%) spend more than 30% of their monthly income — including loans and bursaries and parental assistance — on housing expenses (*ibid.*).

Figure 3.
Proportion of Students Exceeding the Recommended Effort Rate for Housing



Note. According to UTILE (2022a).

Effort Rate

Ratio of monthly income (including salary, parental assistance and loans and bursaries) to housing expenses (UTILE, 2022a).

An effort rate equal to or greater than 30% is indicative of significant residential precariousness (*ibid.*).

Figure 4.
Calculating the Effort Rate

$$\text{Effort rate} = \frac{\text{Housing expenses}}{\text{Monthly income}} \times 100$$

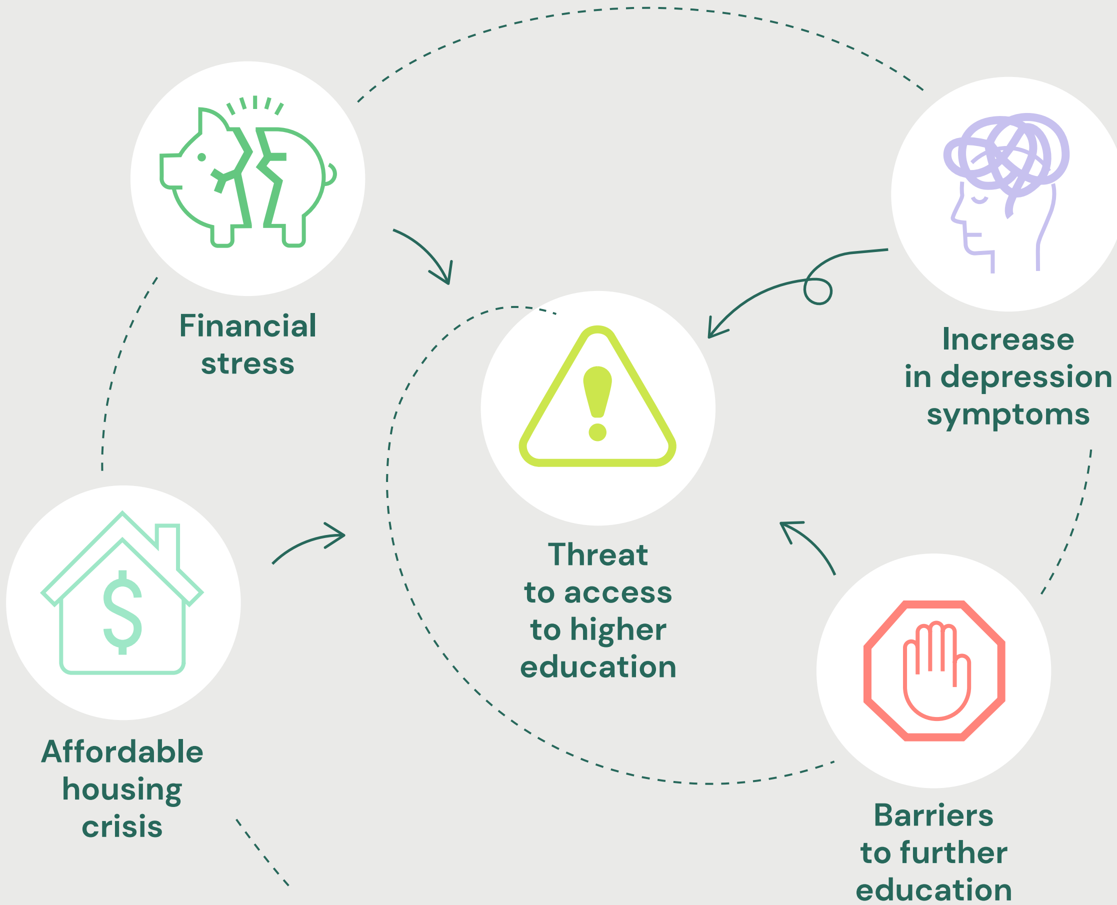
Note. According to UTILE (2022a).

The Effects of Financial Stress on Success

A precarious financial situation is believed to be one of the biggest sources of stress for the student population (Newcomb-Anjo & al., 2017; Villatte & al., 2017). Indeed, it is one of the most important risk factors for predicting increased depression symptoms in the student population, as well as for predicting its psychological well-being (Richardson & al., 2017; Stallman, 2010; QSU, 2019).

Figure 5.

From Access to Affordable Housing to Access to Higher Education



Note. Inspired by CUSC/CCREU (2021), Richardson & al. (2017), Stallman (2010), QSU (2020; 2019) and UTILE (2023; 2022b; 2019).

In addition to its effects on mental health, financial stress can have an impact on one's educational pathway, including whether or not to pursue graduate studies (CUSC/CCREU, 2021). Nearly half of students have reported that financial issues have a negative impact on their future educational pathway and nearly a quarter say that financial insecurity discourages them from pursuing any other study project (*ibid.*).

The Affordable Housing Crisis

Financial stress stems in part from the housing crisis in many Québec and Canadian cities, which is in turn having a major impact on the student population (UTILE, 2023). Many live in on-campus residences, but 60% live in private off-campus housing (QSU, 2020). The lack of affordable housing close to higher education institutions means that the student population rents apartments whose rental prices are beyond their ability to pay (UTILE, 2022b).

The price of private housing with a high "turnover rate" of tenants — i.e., where tenants move frequently (e.g., among the student population) — rose by an average of 18% between 2021 and 2022 (CMHC, 2023). Nearly two-thirds of students who are tenants have an income of less than $20,000 a year (*ibid.*).

> This affordable housing crisis — which affects major cities and regions alike — exacerbates student financial insecurity (QSU, 2020), increases student debt and threatens access to higher education (UTILE, 2022b).

Internal research at McMaster University in Ontario has revealed that first-year students living in residence are more likely to continue their studies and graduate than those living off-campus (McMaster University, n.d.). International students living in residence are 6.5% more likely to graduate than their off-campus counterparts (*ibid.*).

Initiatives to foster affordable student housing

- The Unité de travail pour l'implantation de logement étudiant (UTILE) sets up non-profit student housing projects (including cooperatives) adapted to student life, with Internet access, semi-furnished studios and several rooms in the same dwelling with the collaboration of socially responsible partners (e.g., the Fonds immobilier de solidarité FTQ).
- The construction of housing above new university pavilions (Bula, 2022).
- The purchase of hotels to be converted into affordable student accommodation or of office buildings with low occupancy due to the arrival of telecommuting.
- Intergenerational cohabitation, where students live with elderly people in residence or who have space in their own homes (McGowan, 2022).
- Establishing and expanding homestay programs for the international student population (Shen, 2019).
- A directory of available housing in the region to consolidate all offers in a single location in order to (1) facilitate research for the student population and (2) centralize the rental space offered by property owners (Cégep de Rivière-du-Loup, 2023).
- The Passe-moi ton bail, which enables tenants to leave a copy of their lease with new tenants when they move to reduce the abusive rent increases that lead to housing crises.
- Providing residences for specific student populations, particularly Indigenous peoples (Cégep de Sept-Îles, 2021; Western University, 2023).

Vulnerability of Certain Groups in the Student Population

Despite current laws, private market housing can be unaffordable or unfit for occupation, and students living there can be at risk of abuse (Brunet, 2022; Mohamed, 2022). Certain groups within the student population are more vulnerable, e.g., the average price of housing inhabited by members of a visible minority is higher (UTILE, 2019).

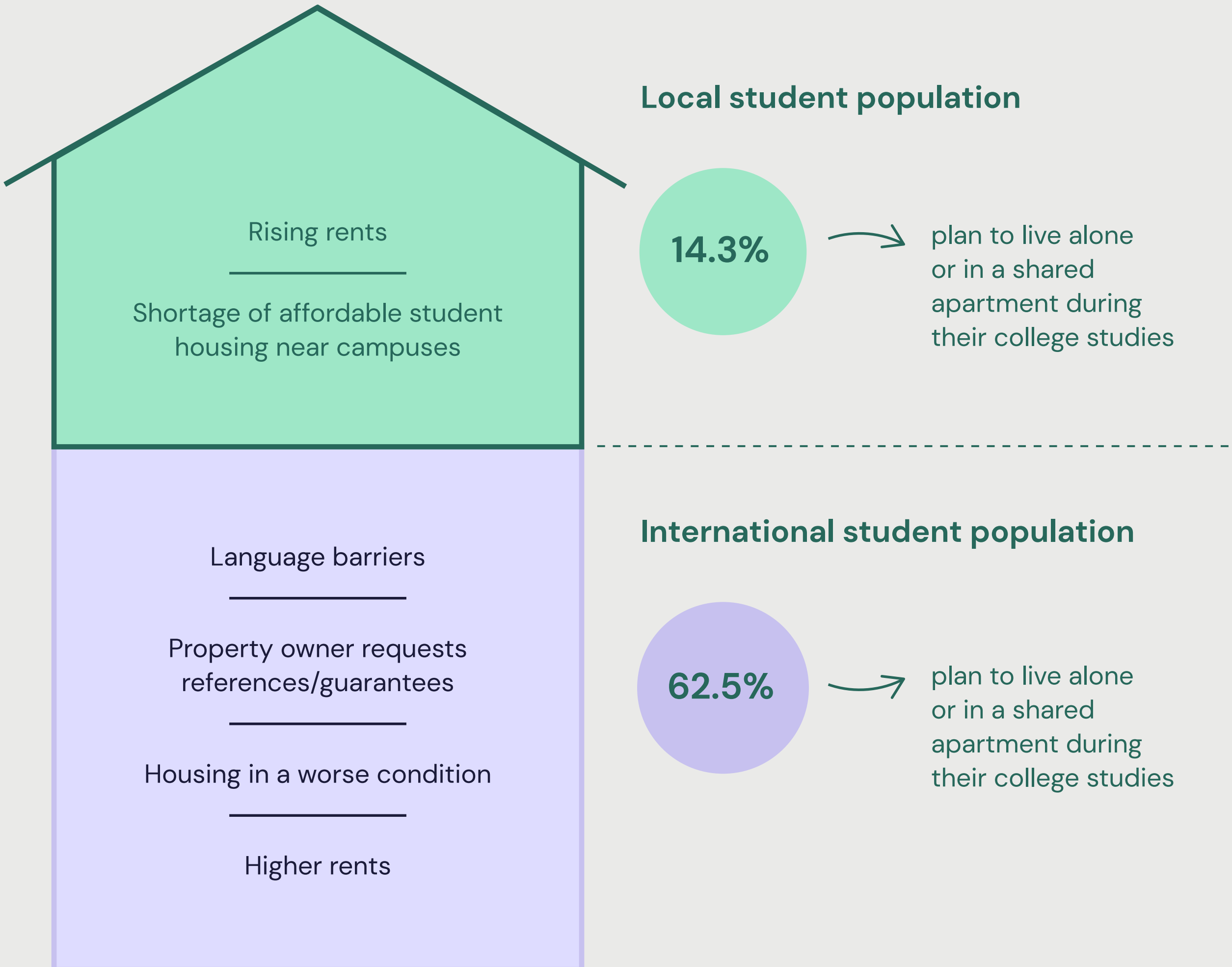
While the international student population has doubled between 2015 and 2020, and even tripled since 2008 in some Canadian provinces (Bula, 2022), such an increase has not been followed by commensurate investment in student housing. Many of these students have settled in cities already suffering from a housing crisis (*ibid.*).

Securing suitable accommodation can be particularly difficult for students who lack well-established social networks, face language barriers and have low incomes (Mohamed, 2022). Property owners often ask for references or income guarantees, which are particularly difficult to obtain in their situation (Bula, 2022).

Before the pandemic and the rise of inflation, the international student population was already facing significant barriers to finding suitable accommodation (Calder & al., 2016). The affordable housing crisis has exacerbated their already precarious residential situation.

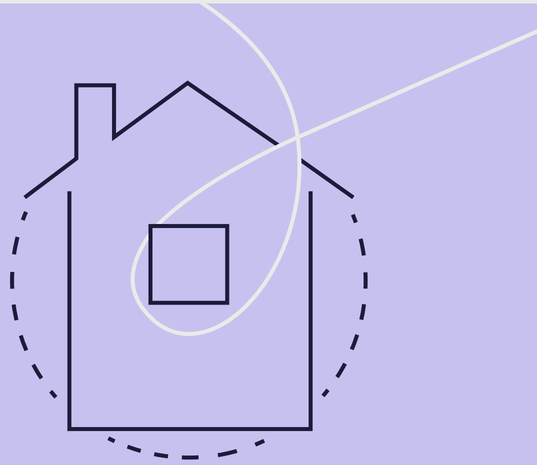
Figure 6.

Hidden Realities of the Housing Crisis for the International Student Population



Note. Inspired by Bula (2022), Brunet (2022), Mohamed (2022), UTILE (2019) and according to Vachon & al. (2023).

Courses of Action to Foster Affordable Student Housing



For Student Life Services

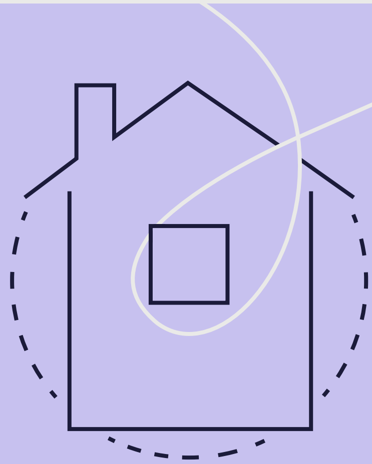
- Partner with **tenants' rights organizations** to provide the student population (especially the international student population) with **information on housing in Québec**: how leases work, negotiations between property owners and tenants, recourse in the event of a dispute, and so on (Brunet, 2022; FECQ, 2021).

- Make students aware of **initiatives to reduce abusive rent increases** (e.g., Passe-moi ton bail).

- Create **directories of local housing offers** in collaboration with municipal and regional authorities.

- Consider, in individual and group interventions, the **stress associated with housing insecurity**, particularly among the vulnerable student population.

Courses of Action to Foster Affordable Student Housing



For Institution Administrations and Members of Management

- Pursue the dialogue at the municipal, provincial and federal levels to establish a **systemic strategy for financing social housing aimed at students** (QSU, 2020), especially new student residences (UTILE, 2022b).

- Promote the creation of **partnerships with non-profit stakeholders for the construction of affordable student housing** (Mowreader, 2023b).

- Advocate for **property tax exemptions** for residential constructions involving CEGEPs as well as universities, especially in rural areas.

- Promote a better dialogue between international recruitment services and student life services to **align recruitment strategies with the realities of the local housing market** (Brunet, 2022).

For the ministère de l'Enseignement supérieur

- Consider **the real cost of rent**, among other things, by targeting an effort rate rather than a fixed amount of financial assistance (QSU, 2020).

- Significantly increase **allowable housing expenses** in student financial assistance.

Toward an Updated and All-Encompassing Student Financial Assistance Program

Issues at Stake

One of the most effective ways of increasing access to higher education and reducing student financial insecurity is through government student financial assistance (SFA) programs.

Québec's SFA program[1] is an important lever for helping anyone who wishes to pursue a study project but lacks the resources to do so. The program's objective is to ensure that financial resources carry as little weight as possible in the decision to embark on a college or university pathway (FECQ, 2020).

While based on proven principles of accessibility, Québec's SFA program could be updated to reflect the student population's evolution. There are three possible ways of updating the offering:

1. **Reconsidering the duration of studies;**
2. **Better recognition and consideration of part-time studies;**
3. **Ensuring the complementary of financial assistance measures.**

Québec's "loans and bursaries" program

Commonly referred to as the "loans and bursaries program" (see Note 1), the latter aims to enable Québec students with insufficient financial resources to pursue their studies on a full-time basis (MES, 2021). To that end, it grants a loan at a preferential interest rate (in the form of monthly instalments) to students who apply for it, analyzing in particular:

- Their financial contribution to studies in proportion to their means;
- The contribution from their parents, partner or guarantor;
- Their family situation (dependent children or not).

In addition to these contributions, expenses "normally associated with the pursuit of studies" (housing, food, clothing, transport, etc.) are taken into account in the calculation. If the loan is insufficient to cover all a student's needs, a bursary is awarded (*ibid.*).

The government pays the interest on the loan taken out during studies. At the end of their studies, students must begin repaying their student debt (principal and interest) (*ibid.*). Repayment assistance measures, such as debt forgiveness or deferred repayment programs, are available.

Reconsidering the Duration of Studies

One way of updating the SFA program in 2023 is to review how the duration of higher education studies is calculated.

In the current SFA program, the "eligibility period" for loans is the expected duration of studies, plus 15 months. As for bursaries, the eligibility period corresponds to the expected duration of studies, plus 6 months (Gouvernement du Québec, 2021).

[1] For the sake of clarity, the term "Québec student financial assistance program" is used to encompass both the Loans and Bursaries for Full-Time Studies Program and the Loans for Part-Time Studies Program, which are distinct in the financial assistance legislation. The issues specific to said distinction are discussed later in this section.

Planned Versus Actual Duration of Studies

Table 1.
Eligibility Periods for the Québec Student Financial Assistance Program, by Level of Education

Level of Education	Expected Duration of Studies	Number of Months Eligible for a Loan	Number of Months Eligible for a Bursary
Vocational Training Studies	20 months	35 months	The first 26 months
College Studies (pre-university training)	18 months	33 months	The first 24 months
College Studies (technical training)	27 months	42 months	The first 33 months
Undergraduate Studies	24 months	39 months	The first 30 months
Graduate Studies	16 months	31 months	The first 22 months
Postgraduate Studies	32 months	47 months	The first 38 months

Note. Adapted from Gouvernement de Québec (2023b).

For example, a student enrolled in a full-time pre-university study project is eligible for the SFA program based on the following guidelines:

- Expected duration of studies: 18 months;
- Number of months eligible for a loan: 33 months (18 months + 15 months);
- Number of months eligible for a bursary: 24 months (18 months + 6 months).

This means that a person who wishes to be eligible for bursaries during their pre-university program must have completed the latter in two years, according to the "expected duration."

Yet only 38% of the student population graduate from a pre-university program in 2 years (Institut de la statistique du Québec, 2019). This rate rises to 64% in three years and 71% in four years.

Therefore, it would be relevant to develop new ways of calculating the expected duration of studies, particularly at the college level, where the rate of completion for a pre-university program has been dwindling for the past ten years (*ibid.*).

What About the State of Affairs at Graduate Level?

The duration of studies is also an issue for graduate students. For those who have access to scholarships from granting agencies, these are of a short duration: in the province of Québec, master's scholarships are for a duration of 2 years and doctoral scholarships fund a student for 4 years, whereas the average duration of doctoral studies is 5.3 years (Gouvernement du Québec, 2020). Doctoral graduation rates are highest when students are fully committed to their education project (Bonin, 2021), hence the importance of funding the *entire duration of their studies*.

While scholarships from research funds have recently been increased (Fonds de recherche du Québec, 2023), those from federal granting agencies have been in the same amount without indexation for the past twenty years, since 2003 (Laframboise & al., 2023). According to the Advisory Panel on the Federal Research Support System, current assistance for graduate students, the next generation of the scientific community, is believed to be at a "breaking point" (Advisory Panel on the Federal Research Support System, 2023).

> Such a stagnation of funding impacts the financial security of graduate students, particularly the international student population, members of historically underrepresented communities and those with dependents (Laframboise & al., 2023).

Heterogeneous Student Realities: a Case for the Part-Time Plan

There are many reasons for choosing to study part-time: vocational retraining, mental health, family situation, caregiving, etc. In the ten universities making up the Université du Québec Network, nearly 45% of all students, regardless of cycle or program type, were registered part-time in the fall 2022 semester (Université du Québec, 2023a).

> In legislative terms, Québec's SFA program has two distinct plans — "full-time" and "part-time" — which offer little flexibility in terms of interpreting current student realities.

For the diversity of educational pathways to be further considered, particularly for part-time students, the avenues listed below can be contemplated, among others.

1. **Add exception provisions to the Act respecting financial assistance for education expenses**

Objective: Include more people deemed to be full-time students who are studying part-time, according to criteria to be determined.

Risk: The multiplication of special cases and the considerable complexity of managing the SFA program.

2. **Amend the Act respecting financial assistance for education expenses**

Objective: For instance, make the program more flexible to allow part-time students to obtain bursaries.

Risk: Reinforcing a "utilitarian" view (Del Rey, 2010) of higher education, according to which studies are essentially preparatory training for the labour market and which puts forward an "incentive logic" (Leclerc & Sachs, 2020) to push for full-time work during studies.

The issue on the merits is: which foundation — full-time work or full-time study — should be favoured as part of an SFA program?

The Québec program currently provides financial assistance to students who wish to carry out a study project but lack the financial resources to finance it. The weight of studies is thus more important in the trade-off between the time spent working and studying (Bouchard St-Amant & Fortier-Martineau, 2021).

Indeed, in some cases, assistance amounts are progressively reduced according to earned income, which can reduce the incentive to work. On the other hand, if the SFA program provided assistance to working students, it would no longer be redistributive (Bouchard St-Amant & Morin, 2021).

Therefore, improving the SFA program is complex. This involves taking into account the working student population, while providing financial support for those who are less fortunate and wish to focus entirely on their full-time studies.

Ensuring the Complementary of Programs and Measures

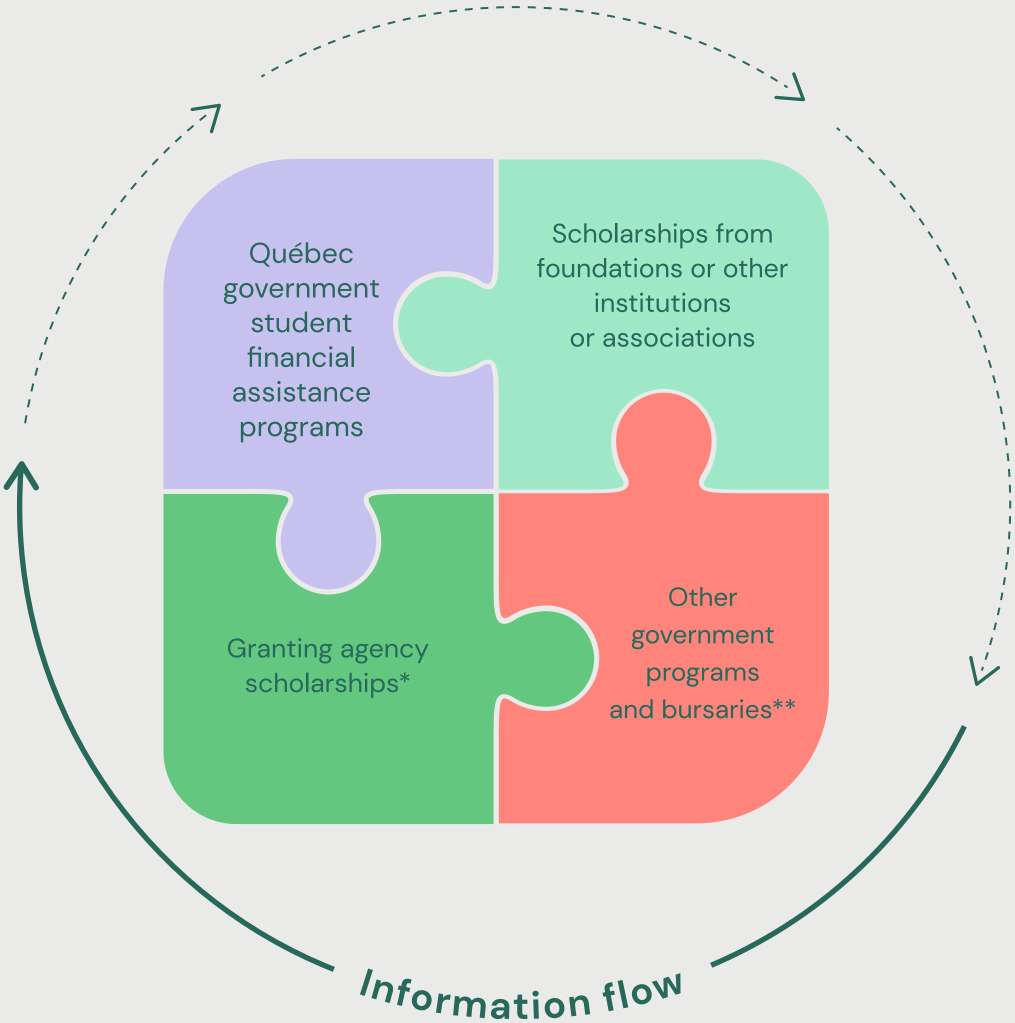
In addition to being provided by Québec's SFA program and provincial and federal granting agencies, financial assistance can also come from higher education institutions themselves. However, rather than being cumulative, some scholarships prevent students from benefiting from government programs, to the detriment of students in a precarious financial situation. Beyond a certain amount in scholarships from an institution or organization, the calculation of government financial assistance is negatively affected. Different rules at federal and provincial levels also complicate the situation.

> Better coordination of financial assistance from all levels of government and from different organizations and institutions is an important step toward a systemic approach to student financial assistance.

Over and above the initiatives of the various governments in place, a **systemic vision of student financial assistance** would offer some level of protection to the student population against ad hoc programs that are dependent on government policy orientations. While scholarship initiatives benefit some students — e.g., the Québec Perspective Scholarship (Université du Québec, 2023b) — they could be considered on a long-term basis and designed to take into account the diversity of student realities, not strictly current labour market needs.

Other scholarship programs are based on a different vision – e.g., the need for labour force in targeted programs – than that of the SFA program, managed by the ministère de l'Enseignement Supérieur and founded on access to higher education institutions for the greatest number of students (see the box *"Loans and Bursaries" program in Québec* above).

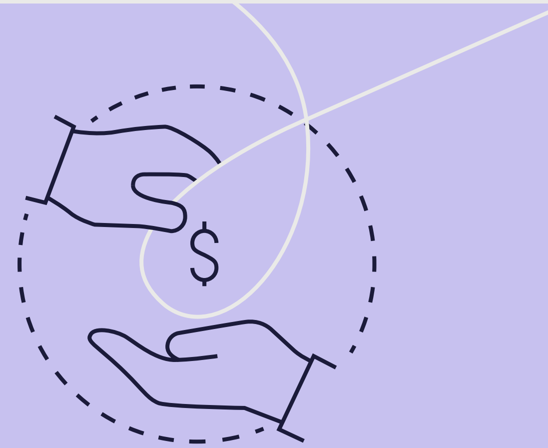
Figure 7.
Systemic Vision of Student Financial Assistance



*SSHRC, NSERCC, FRQSC, FRQS, CIHR ** Perspective Scholarship, PAAS Réussir, FAPSR, LLP, etc.

Finally, a systemic vision of student financial assistance should be based on strong communication among higher education stakeholders: ministries, government levels, institutions, and so on. Information on student financial assistance must be disseminated by and for all individuals involved in student success, and not just in the institutions' financial assistance departments. A person responsible for internships, for example, should be aware of the remoteness allowance offered to students. Similarly, psychological counselling services should be able to support a student by assessing their level of financial distress and the various support options available.

Courses of Action for an Updated and All-Encompassing Financial Assistance Program



For Persons in Charge of Financial Assistance in Institutions

- In the process of updating student financial assistance, consider both the **heterogeneous realities of students** and the **respective weight of studies and work** (Bouchard St-Amant & Fortier-Martineau, 2022).
- Focus on the **complementarity of bursaries and scholarships** at all government levels, between ministries and between institutions.
- Prioritize a **systemic approach** to student financial assistance, independent of varying government visions, service reorganizations and bursary program management.
- Explore the possibility of conducting **pilot projects within the SFA program** (Bouchard St-Amant, 2020) to experiment with ways of adapting to new student realities and making the program more flexible.
- **Extend the duration of financial assistance** in line with the actual increase in the duration of studies (Heinrich & al., 2023).
- Demonstrate greater **transparency**, **clarity** and **coherence in bursary programs**, particularly in terms of eligibility criteria.

For Research Granting Agencies (Federal and Provincial)

- Increase the number, amount and accessibility of bursaries for the graduate **student population** (Advisory Panel on the Federal Research Support System, 2023).

Courses of Action for an Updated and All-Encompassing Financial Assistance Program

For Institution Administrations and Members of Management

- Increase budgets for the **human and material resources used for financial assistance offices in institutions**, including technical and professional staff, to meet the complex needs of the student population.

- **Consolidate the communication channels between the various sectors, departments and administrations** directly or indirectly involved in student financial assistance (internship placement services, psychological services, administrative services for the international student population, etc.).

- Designate a **person to sit on the committee for success of the institution to advocate for financial accessibility** as a means to give greater consideration to this determinant of success.

- Ensure **better communication** between financial assistance program staff and staff managing scholarship competitions, assistance services and other forms of support.

- Extend the range of scholarships offered by institutions by focusing on **accessibility and perseverance in education** (Comité intersectoriel étudiant des Fonds de recherche du Québec, 2022).

- Conduct more **institutional research on possible reforms to the SFA program**, such as the impact of loans on perseverance or the relevance of the current structure for assistance (Bouchard St-Amant, 2020).

Student Remuneration in Line with Studies

Issues at Stake

Paid work while studying has experienced exceptional growth in Québec since the 1980s, in tandem with the development of the consumer society (Roy, 2008). Around two-thirds of college and university students are employed (Bonin & Girard, 2017; Gaudreault & al., 2019), mainly part-time and in the service sector (Institut de la statistique du Québec, 2019).

Working while Studying: the Number of Hours Counts

Part-time student employment has its advantages: providing for oneself (Gaudreault & al., 2019) or acquiring skills such as the ability to work in a team or communicate, developing one's sense of responsibility and so on (Réseau réussite Montréal, n.d.).

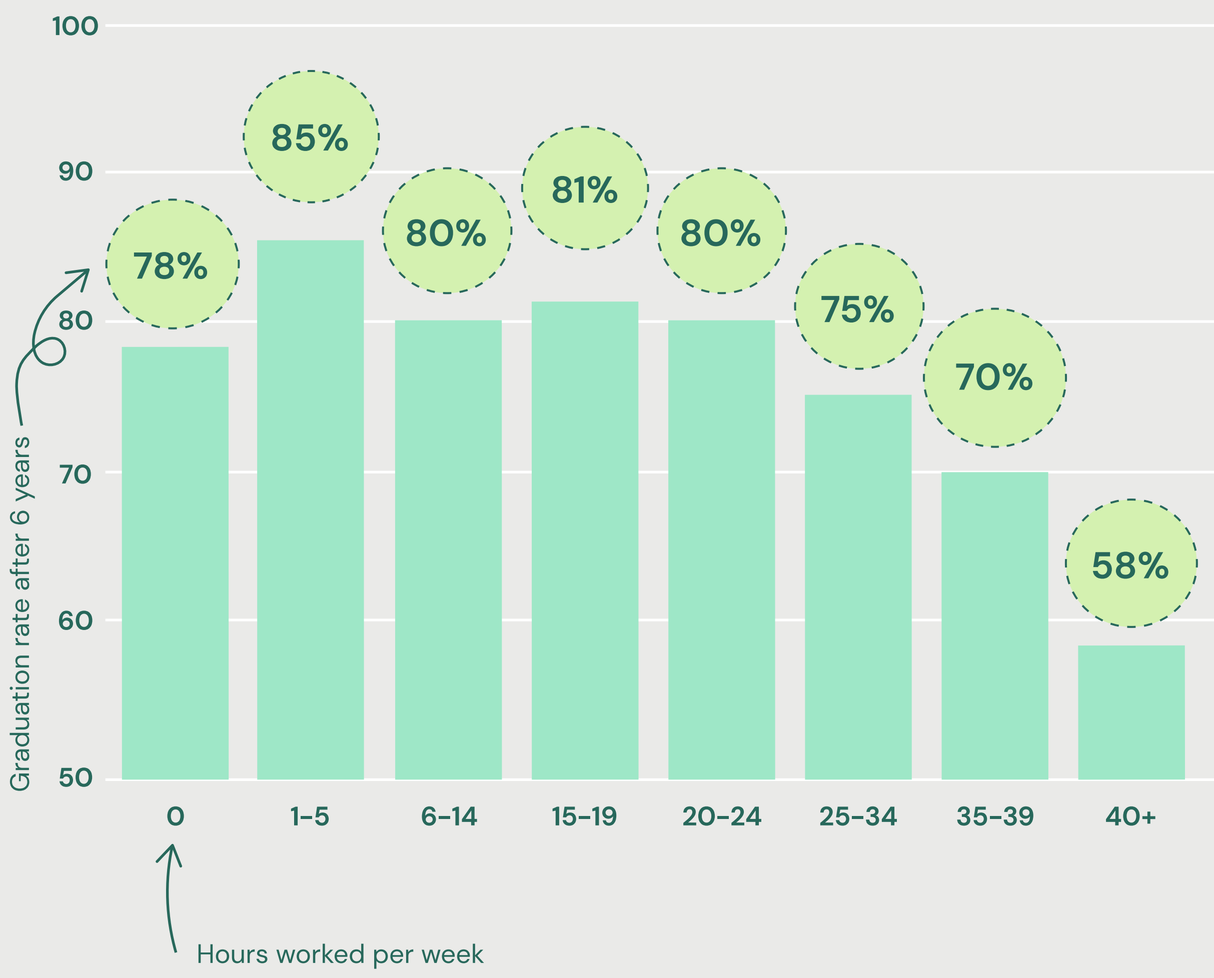
> However, much of the research shows that above a certain threshold — between 15 and 25 hours worked — paid student employment can be detrimental to perseverance and success (Remenick & Bergman, 2021).

In fact, the more a student works, the less likely they are to devote time to their studies (Réseau réussite Montréal, 2023). The negative consequences of too much work while studying can include, among other things, reduced sleep time, increased anxiety, scheduling conflicts and fewer course choice options (Remenick & Bergman, 2021).

The **maximum threshold for the number of hours worked** is quite broad - between 15 and 25 hours - as the negative effect of paid work depends on a number of factors: dependent children, disability, caregiving, etc. In the case of people from lower socio-economic backgrounds, for example, balancing school and work is not a choice and involves longer hours of paid work to secure a source of income (Tremblay & Alberio, 2014).

For instance, full-time bachelor's degree students who work between 1 and 5 hours a week have a graduation rate of 85% (Bonin, 2021). For those who work between 6 and 24 hours a week, the figure is still around 80%. After 25 hours of paid work per week, they are at greater risk of not completing their program of study (*ibid.*).

Figure 8.
Graduation Rate of Full-Time Bachelor's Degree Students, by Number of Hours Worked per Week (Université du Québec Network)



Note. Adapted from Bonin (2021).

A Student Job in Line with One's Field of Study

Work experience brings many benefits if it is related to a student's field of study (Heinrich & al., 2023). It can enable them to translate knowledge acquired in the classroom to real-life situations (Remenick & Bergman, 2021), which can contribute to academic success (Brint & Cantwell, 2010). One of the main benefits of paid employment in one's field of study is to develop various skills for the student's future socio-professional integration (Darolia, 2014).

Work experience in one's field of academic training fosters the student's commitment to their studies, while complementing the learning process.

> For a comparable number of hours, graduation rates are higher when employment is related to the academic training project. (Bonin, 2020).

Conversely, the further a part-time job is from the field of study and exceeds the maximum threshold of hours worked, i.e., 20 to 25 hours/week, the more the time devoted to studies is reduced (Belghith, 2015). At such point, not only is there a high risk of undermining the "student profession," i.e., the learning of academic content, but also the acquisition of the explicit and implicit rules governing the operation of higher education, particularly at the beginning of the pathway (*ibid.*).

Benefits of student employment in line with one's field of study:

- **Get to know oneself better**, with one's strengths and limitations (Roy, 2008);
- Strengthen one's **sense of responsibility** and **autonomy** (*ibid.*);
- Become familiar with the realities of the labour market, its culture and its requirements (Réseau réussite Montréal, 2023);
- Obtain **appreciation** and **recognition** (*ibid.*);
- Identify with **representative models** (Réseau réussite Montréal, n.d.);
- Establish a **network of contacts** in the world of work (Remenick & Bergman, 2021; Vultur, 2023);
- Acquire **work experience** in line with one's profession before graduation (*ibid.*);
- Ensure a smoother transition to the labour market as a graduate (*ibid.*).

About Internships

Work experience during studies can take the form of an internship, or be part of a work-study program (Gouvernement du Québec, 2023), which is more common in college-level technical training or professional university training (nursing, psychology, engineering, etc.). In this respect, the Assemblée nationale recently unanimously adopted a motion for the remuneration of student internships, calling on the government to recognize the status of "salaried employee" for student interns in the public sector (Assemblée nationale, 2023).

Concerning the concept of salary or remuneration, current negotiations on remuneration for internships highlight the financially precarious and overburdened conditions in which the student population is evolving, against a backdrop of inflation.

In fact, many students have to take on **unpaid** internships and part-time jobs to support themselves. This is the case for public-sector internships in "female-dominated" fields (MES, 2019): nursing, teaching, special education, social work, psycho-education, speech therapy, and so on. Most private-sector internships in "male-dominated" fields (science, engineering, technology) are well paid, at around $20/hour (Faculté des sciences et de génie de l'Université Laval, 2021). Ministerial engineering internships are also paid.

Paying compensation or a salary in public-sector female-dominated internships would not only enhance the status of public-sector professions and prevent the exodus of certain professions to the private sector (QSU, 2021), but also ensure greater gender equity (FECQ, 2022) in terms of the socio-economic conditions required for success in higher education.

Role Overload: the Example of Female Student Parents

A number of students are more vulnerable to financial insecurity, but also to role overload (studies, parenthood, internships, work, caregiving, etc.) (Gaudreault & al., 2019; Tremblay & Alberio, 2014).

> Students with family responsibilities — the majority of whom are women — are one of the groups most vulnerable to role overload.

For instance, many college students report having difficulty balancing their studies and employment (45%), compared to those without family responsibilities (27%) (Gaudreault & al., 2019).

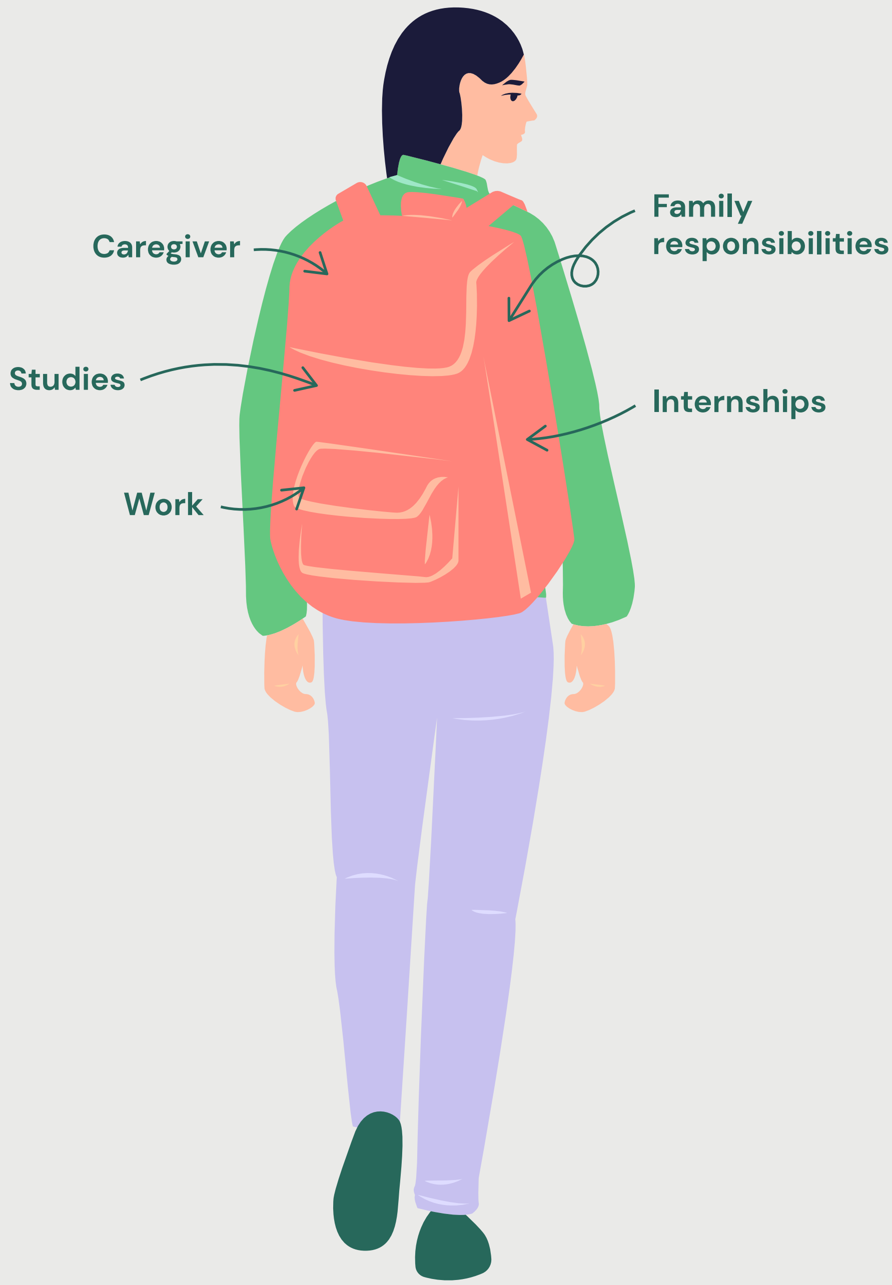
It should be noted that students with dependent children are generally older than other students, have less flexible working hours and are subject to high psychological pressure (*ibid.*). They are more likely (24%) to be thinking of giving up their studies than the childless student population (12%) (*ibid.*).

The more they invest in these two life roles (study and work), the more likely they are to find themselves in a situation of “inter-role conflict,” where the spheres of study and work interfere with each other (Doucet, 2014). These inter-role conflicts lead to increased fatigue and psychological distress as well as to a reduction in general well-being (*ibid.*).

Female student parents also report difficulties in carrying out their internships: they often have to reconcile paid work, family life and their internship (St-Hilaire, 2023). As mentioned above, most internships in female-dominated sectors are unpaid.

Remuneration or compensation for internships would enable this student population to reduce the number of hours they spend in employment while they are in a period of experiential learning (*ibid.*), thereby fostering conditions conducive to success.

Figure 9.
Role Overload: a Backpack that Weighs Heavily on Success



Note. Inspired by Gaudreault & al. (2019), St-Hilaire (2023) and Tremblay & Alberio (2014).

Courses of Action to Foster Student Remuneration that Supports Success

For Student Services, Particularly Placement and Employment Services

- Guide students toward **jobs as close as possible to their field of study** to reap the benefits related to skills development and to their future socio-professional integration (Heinrich & al., 2023; Neyt & al., 2019).

- Increase awareness of **the role of employment counsellors** in employability and in the transition to the labour market, which is little known by the student population (Bohl & al., 2017; CAPRES, 2021; Remenick & Bergman, 2021).

- Continue the dialogue with employers to **raise awareness about work-study balance** — including flexible schedules (Gaudreault & al., 2019) — and to promote the value of studies among part-time working students (Réseau réussite Montréal, 2023).

- Be attentive to **signs of overload or exhaustion** among students, particularly those from lower socio-economic backgrounds (Réseau réussite Montréal, 2023).

- Create **awareness campaigns** on work-study balance, prioritizing studies (*ibid.*).

Courses of Action to Foster Student Remuneration that Supports Success

For Institution Administrations and Members of Management

- **Promote higher education and graduation** as a counterbalance to the pressure exerted by the shortage of labour (Réseau réussite Montréal, n.d.).

- Continue the dialogue with government authorities regarding **remuneration or financial compensation for internships**.

- Participate in **multi-stakeholder discussions to better understand the reality of student internships**: professional orders, Commission des partenaires du marché du travail, higher education institutions, student associations, etc.

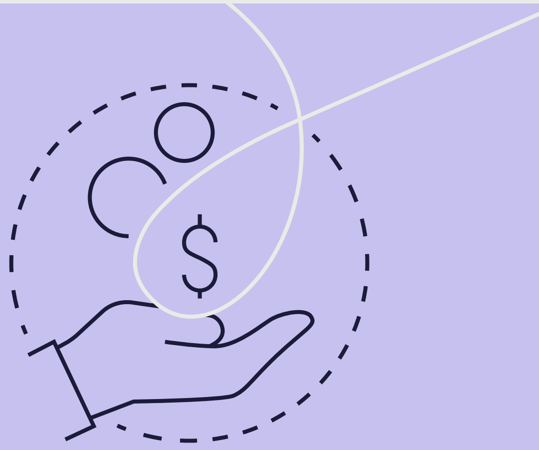
- Develop more **cooperative work-study programs** at the college and university level, particularly in humanities and social sciences, in collaboration with government ministries, community groups, and public and para-public bodies (CAPRES, 2021).

- Create **jobs on campus** to foster — especially among the international student population — the development of social relationships, belongingness to the institution attended (Nuñez & Sansone, 2016; Rossmann & Trolian, 2020) and a positive overall student experience (Lang, 2012).

- Create an **institutional committee to address the socio-economic realities** of students with family responsibilities, with the aim of improving their conditions for success.

- Conduct **institutional research** on student populations vulnerable to work-study-family overload (Tremblay, 2023).

Courses of Action to Foster Student Remuneration that Supports Success



For the ministère de l’Enseignement supérieur

- **Support institutions** as part of the International Work-Study Program.
- **Increase the budget allocated** to the Work-Study Program to improve the number of subsidized student jobs on campus.

Key Concepts

What Is Food Insecurity?

Key Concepts

Food insecurity has been on the rise in the province of Québec and elsewhere in the world in recent years (Observatoire québécois des inégalités, 2022), particularly among the student population.

A recent University of California survey of undergraduate students (Mowreader, 2023c) has revealed that:

- 42% cannot afford balanced meals;
- 24% report “very low food security”;
- 33% say they don’t get enough to eat at mealtimes (*ibid.)*.

The same is true on the other side of the Atlantic: in Belgium, 40% of students surveyed as part of a research on their living conditions are experiencing financial problems, to the point where the most affected cannot afford a full meal every other day (Sonecom, 2019).

A Problem with Access

Food insecurity refers to inadequate or uncertain access to food due to a lack of financial resources (INSPQ, 2018). The term “access” refers to a dual dimension, economic and physical (CIUSSS de la Capitale-Nationale, n.d.):

Economic, that is access to healthy foods (fruits and vegetables, meats and substitutes, etc.) at a “reasonable” cost, i.e., accessible to the student population;

Physical, that is access to food markets, especially near higher education institutions.

It is generally accepted that a student will experience food insecurity because they don’t have the financial resources to afford nutritious food. On the other hand, it is not as well known that **living far from affordable food distribution locations** may be one of the factors causing this phenomenon (INSPQ, 2013). Indeed, large surface supermarkets — where food is cheaper — are often located in areas not easily accessible by foot, bike or public transport, the main means of urban mobility for the student population.

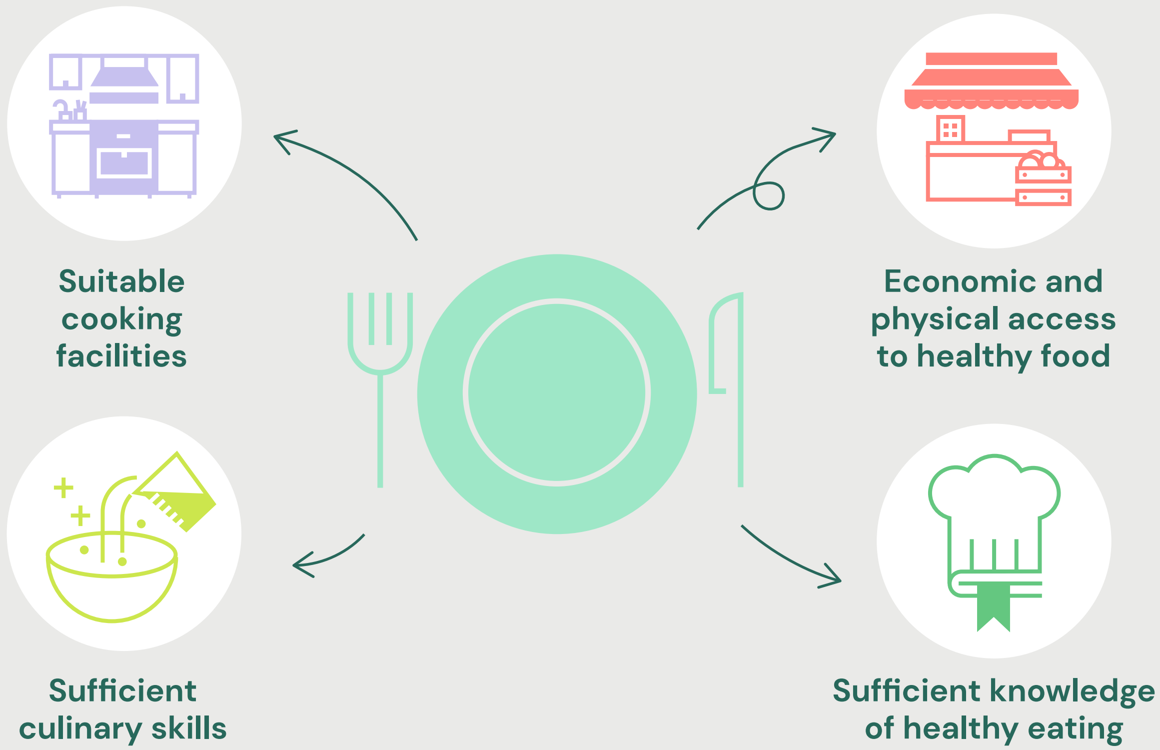
Food insecurity is also linked to many markers of socio-economic inequality: it is, for example, **associated with tenants rather than property owners** (Polsky & Gilmour, 2020; Tarasuk & Mitchell, 2020). Bear in mind that the vast majority of students are tenants.

Conditions and Skills

In addition to requiring the financial means to pay for expenses related to healthy eating, students must be able to benefit from conditions and skills that enable them to eat properly (CIUSSS de la Capitale-Nationale, n.d.). For example:

- **Suitable facilities** for cooking meals;
- Sufficient **knowledge** to make informed choices about healthy and nutritious foods available;
- **Skills** for preparing, cooking and preserving food (Laban & al., 2020).

Figure 10.
Food Security: Winning Conditions



Note. Inspired by CIUSSS de la Capitale-Nationale (n.d.) and Laban & al. (2020).

Other factors can also cause and perpetuate food insecurity. For instance, issues that affect income such as **addiction** (alcohol, drugs, compulsive gambling) and **mental health problems** (INSPQ, 2018).

Finally, food insecurity can arise from a **particular situation where income is reduced:** separation, illness, disability, job loss, the birth of a child, caring for a parent or moving to another home can all have an impact on a student's financial situation. Any **unforeseen expenses** (dental care, rent increase, appliances to be replaced, etc.) can also lead to a reduction in food expenses.

Impact on Success

A student experiencing food insecurity is not only more likely to suffer from **physical health problems**, but also from **mental health** problems such as anxiety, psychological distress or major depression (Pourmotabbed & al., 2020).

On the academic front, a student experiencing food insecurity may **lack the focus and energy** to carry out sustained tasks over a long period, which may have an impact on their academic performance (CIUSSS de la Capitale-Nationale, n.d.). Indeed, in a situation of food insecurity, the **risk of failing** exams increases: the person's primary occupation is no longer studying, but seeking ways to meet their vital needs (Disch, 2023).

> Students experiencing food insecurity are also at risk of developing low self-esteem, and suffering from isolation and social exclusion (CIUSSS de la Capitale-Nationale, n.d.).

This decline in self-esteem can be amplified by the **stigma** attached to persistent prejudices about food insecurity.

Beyond Stereotypes

Food is often relegated to the background in research on student financial insecurity (Sonecom, 2019). Indeed, the stereotype of a student who voluntarily eats an unbalanced diet is strongly entrenched (Disch, 2023). Eating poorly would be a normal stage in the life of a student, often in transition to adulthood.

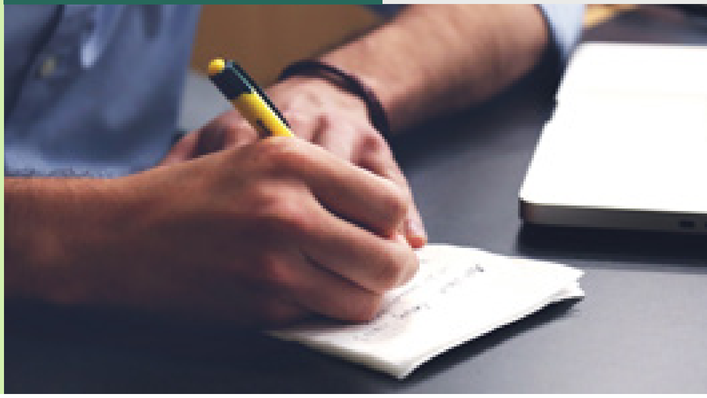
> The image of a young student helped by their parents continues to be widely shared, as does that of the "starving student" who normalizes a diet with little variety while studying (Maynard & al., 2018).

This stereotype contributes to the invisibility of a darker and growing reality: student food insecurity. This type of prejudice can also make students feel stigmatized (Université Laval, n.d.) and reluctant to seek help from resources available to the general population, such as food banks. Indeed, the higher education student population — rarely taken into account in various public health surveys on food insecurity — may feel privileged to be studying compared to other population groups (welfare recipients, single-parent families, etc.) and think that these resources are not intended for them.

One of the courses of action to reduce prejudice and avoid stigmatization is to make the entire college and university community aware of the existence of food insecurity in the student population, its harmful effects on studies and success, and the resources available to remedy it (Savoie-Roskos & al., 2023).

What is Student Debt?

Key Concepts



There are two main types of debt among the student population:

1. Student debts arising from loans taken out under the student financial assistance program.
2. Debts associated with the use of consumer credit (credit cards and lines of credit, personal loans, etc.).

Why is the distinction between debt to government (student loans) and debt to private organizations (credit cards and lines of credit) important in the analysis of student debt (Fiset & Pugliese, 2021)?

"Student Loans"

The debt situation — arising from what are commonly referred to as "student loans" — has remained relatively stable since 2000. Indeed, the proportion of graduates with student debt at the end of their program remains more or less the same, i.e., between 40% and 50%, depending on the level of graduation (Galarneau & Gibson, 2020). One exception to this rule concerns students in certain programs — law, medicine, business administration, etc. — who saw their debt levels increase between 2000 and 2015 (Fiset & Pugliese, 2021).

Mass Credit

The second type of debt — arising from the use of consumer credit — is increasingly important among the student population (Guay-Boutet, 2018).

Debt from private non-governmental sources has grown markedly since 2000 (Fiset & Pugliese, 2021). The average amount of this type of debt is rising, as is the proportion of students who have recourse to it (*ibid.*).

In March 2023, credit rating company Equifax estimated an 8.4% increase in non-mortgage debt levels for the millennial generation (currently aged 25 to 39). This rise would be attributable to increased use of consumer credit. The credit card delinquency rate (i.e., non-payment on the due date) for the 18-to-25 age group climbed by nearly 31% over the previous year, compared to 17% for the population as a whole (The Canadian Press, 2023).

In the province of Québec, around 90% of undergraduate and graduate students have one or two credit cards (Cloutier & Roy, 2020).

Access to credit was facilitated by the targeted marketing of financial products aimed at each segment of the population, including the student population (Guay-Boutet, 2018). In 2017, the average amount of this type of debt for Generation Z (born after 1994, i.e. under 29 at the time of writing) was $6,871, an increase of almost 23% (Transunion, 2019, in Cloutier & Maltais-Proulx, 2022).

Thus, while little recent research in the province of Québec has focused on the influence of credit companies and financial institutions on the student population, their role in student debt seems substantial (*ibid.*):

> The majority of students are inexperienced, and their level of knowledge inadequately prepares them for the numerous solicitations they receive from companies offering credit products. This phenomenon, combined with the trust students have in these companies, leads them to have spending aspirations higher than their current means, paving the way to problem debt (*ibid.*)

Is Higher Education an Investment?

The distinction between debt to private organizations (credit cards and lines of credit) and debt to government (student loans) is important in the analysis of student debt (Fiset & Pugliese, 2021). Firstly, borrowing and repayment conditions are not the same (*ibid.*). In the case of debts contracted under the government's Student Financial Assistance (SFA) program, the government pays the interest while students are in school — which is not the case with credit cards. Furthermore, under the SFA program, students in a precarious financial situation benefit from repayment assistance measures (debt forgiveness, deferred repayment) to help them postpone repayment at an opportune time.

> There are differences between, on the one hand, debt as "investment leverage" and compensatory debt such as consumer credit on the other (Pugliese & Boivin, 2023).

Taking out “student loans” to pursue higher education can be seen as an investment. Indeed, a higher education degree confers numerous advantages on the labour market, whether in terms of remuneration, working conditions or social benefits (Galarneau & Gibson, 2020). Obtaining a post-secondary degree would thus ensure a good return on every dollar invested in education (*ibid.*).

If pursuing college and university studies implies future gains, it necessarily implies more immediate costs (Eccles & Wigfield, 2020):

- The cost of the effort, i.e., the effort perceived as necessary and whether it is worthwhile;
- The opportunity cost, what you have to give up to pursue your studies (e.g., earn money quickly);
- The psychological cost of experiencing negative emotions while studying (*ibid.*).

In this complex relationship between costs and investment, the costs would be justified by the investment in “human capital,” i.e., the aggregate of knowledge and skills acquired by a person throughout their lifetime (Johnson & al., 2016). In short, the investment in education would, in the long term, be “worth” the immediate costs associated with pursuing higher education.

Figure 11.
Reaping the Rewards of Investing in Higher Education

Note. Inspired by Fack & Huilery (2021), Galarneau & Gibson (2020) and Hendren & Sprung-Keyser (2020).

Pursuing a college or university education produces not only individual, but also collective benefits (Fack & Huillery, 2021). Such “positive externalities” take many forms: innovation in society, growth in wages, hence tax revenues for the state and so on (Hendren & Sprung-Keyser, 2020). **Education policies are among those that offer the greatest long-term gains for society** (*ibid.*). Consequently, public investment in higher education — as is the case with the individual investment required — generates long-term benefits that justify the immediate costs to the individual and to society.

Collection of Student Debt

On the other hand, some students may harbor misperceptions about the value of higher education and student debt (Noël & al., 2017). This is particularly true of students who are the first generation in their family to attend a college or university (first-generation students – FGS), who may tend to overestimate the immediate costs and underestimate the future gains associated with a post-secondary degree. FGS are believed to be more concerned about their debt and less certain about the added value of university studies (Université du Québec, 2013). The parents’ level of education thus appears to be associated with the belief that studying is — or is not — worthwhile (Heckman & al., 2023).

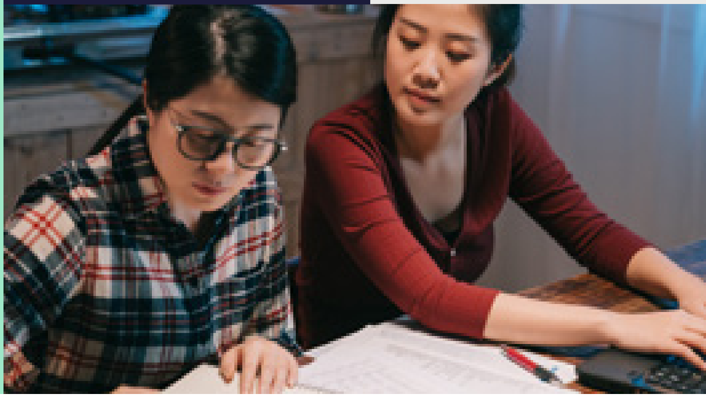
Yet it has been documented that employment rates rise with educational attainment (Frenette, 2019). In other words, pursuing post-secondary education increases the likelihood of obtaining a quality job and better conditions on the labour market, including higher wages (Reid & al., 2020).

As a result, developing student financial literacy focusing on consumer credit and the government’s SFA program is crucial to reversing misperceptions about debt.

Prospectives

Toward Student Financial Literacy

Prospectives



Levels of "financial literacy" among the student population — having the knowledge, skills and confidence to make responsible financial decisions (Financial Consumer Agency of Canada, 2021) — are generally low, particularly among young women, people from ethnocultural minorities and first-generation higher education students (Artavanis & Karra, 2020). Students with low levels of financial literacy would be more likely to underestimate future student loan payments in addition to having lower salary expectations than their high-literacy counterparts (*ibid.*).

In the United States, such a lack of knowledge about personal finance has led many higher education institutions to develop financial education programs specifically aimed at the student population.

> These programs, which vary in terms of content and conditions, are aimed at the acquisition of financial and overall student well-being with a view to promoting success (Phillips & Kiracofe, 2022; Popovich & al., 2020).

Essential Elements of Financial Education Programs

Five key components appear to be essential to create a program aimed at developing student financial literacy:

1 Going back to the **basics of financial education**

The low levels of financial literacy observed among the student population (Cloutier & Maltais-Proulx, 2022; Morin & al., 2015; Phillips & Kiracofe, 2022) require further explanation of the basic differences between:

- Student debt through the government student financial assistance program; and
- Consumer credit debt (credit cards, lines of credit, personal loans).

Indeed, the content of financial education should be linked to students' finances (Phillips & Kiracofe, 2022), not to the realities of people who have been in the workforce for a long time. Focusing on **basic** budgeting skills (income, expenses, debt) would be more profitable than explaining concepts that are further removed from student reality (savings, investment, property purchase, etc.) (*ibid.*). The financial knowledge of the student population would improve more if the academic training content were **applied to everyday life** (Popovich & al., 2020).

In this regard, in the United States, the Financial Literacy and Education Commission's (2019) first recommendation for financial literacy programs in higher education is to offer **clear, timely and personalized information to the student population** (Financial Literacy and Education Commission, 2019).

2 Building **financial knowledge in stages**

In financial literacy training for students, these basic financial concepts should not only be presented at different points of the educational pathway (e.g., first or last year), but also at crucial moments in the academic year. Consequently, a workshop on budgeting would be more effective at the beginning of the year than in mid-semester (Fernandes & al., 2014).

Pursuing financial education on an ongoing basis, as needs change over the course of one's educational pathway, is a method that seems particularly advantageous in the context of higher education (Cloutier & Maltais-Proulx, 2022). Accessible tools tailored to the different stages of student life could be developed and adapted by institutions.

3 Developing a **Large Team** of Financial Assistance Advisors in Institutions

In 2023, every student should be able to discuss financial issues and questions at least once a year with a student financial assistance advisor (Mowreader, 2023a). Ideally, they should be able to benefit from financial advice and education at different points of their educational pathway, from admission to graduation (*ibid.*).

To that end, government and institutional investments are needed to improve the availability of personal finance counseling and assistance services in higher education institutions.

> Investment in student financial assistance services is a societal issue: the value of financial education programs extends well beyond the university years (Phillips & Kiracofe, 2022).

An enhanced offering of financial assistance and counseling services to the student population can be part of an institution's commitment to student well-being, student retention and the removal of barriers to graduation (Herlick & Martins, 2023).

4 Offering **course credits** in financial literacy

Some institutions have created an optional financial literacy course offering credit toward a degree (Mowreader, 2023a). Coming from different fields of study, participants keep a diary, draw up a financial plan and critically reflect on their relationship with money (*ibid.*).

Alternatively, higher education institutions could introduce a personal finance course as a condition for graduation whether offered as part of a program or as an open online training.

> Training financially competent students could thus become a strategic orientation for a college or university (West, 2023).

Setting up **peer support programs in financial literacy** (with students in the fields of finance, administration or economics) is also an interesting avenue to consider.

Last but not least, the students' parents and entourage would also benefit from financial education training, to ensure students are properly supported. In this respect, **MOOCs** (massive open online courses) are solid tools for developing financial literacy skills (Boivin & Bachand, 2015).

5 Empowering **Students in the Financial System**

Teaching critical thinking skills is at the heart of the educational mission of post-secondary institutions. In this respect, the concept of “financial capability” (Pugliese & Boivin, 2023) makes it possible to consider individuals’ ability to acquire knowledge in this field and their ability to navigate the financial system. For instance, focusing on students’ financial capabilities can lead them to feel competent enough to ask specific questions in financial institutions (*ibid.*), or to reflect on the influence of the media and peers in the adoption of risky financial behaviors (Cloutier & Maltais-Proulx, 2022).

Private financial organizations — whose main objective is to generate profits (Popovich & al., 2020) — sell financial products to the student population and profit from the fees and interest associated with these products. These private organizations thus find themselves in obvious conflicts of interest (Cloutier & Maltais-Proulx, 2022).

> Colleges and universities are best positioned to provide financial education (Cloutier & Maltais-Proulx, 2022) as higher education plays a major role in the development of critical thinking.

Toward Practical Financial Literacy

In light of the findings presented above, it would seem important to integrate specific elements into financial education training:

- A **practical component**, to put what has been learned into practice and to increase the sense of personal financial self-efficacy (*ibid.*);
- A **subjective dimension**, because subjective knowledge of personal finance would be more important than objective knowledge (*ibid.*);
- An **anchoring in students' experience** (finding affordable housing, paying for groceries, paying tuition fees, etc.) (Fernandes & al., 2014);
- Particular attention to **understanding the different forms** of debt and consumer credit, which are at the heart of the student population's current concerns (Cloutier & Maltais-Proulx, 2022);
- Taking into **account the cognitive barriers** that arise in situations of poverty, e.g., a student in a situation of food insecurity can hardly imagine starting a savings or investment project (Toure, 2022);
- Developing the ability to deal with financial organizations, by asking specific questions in order to make informed decisions (Pugliese & Boivin, 2023);
- Developing a **critical relationship with financial products and the organizations that sell them**. In this respect, "critical thinking" (Pasquinelli & Bronner, 2021) is one of the skills — mainly developed in colleges and universities — that will be widely solicited in the coming years, particularly in an almost entirely digital financial environment (MES, 2019).

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Would you like to learn more about this subject?
See additional resources available online.

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