

FACE THE FUTURE

POST-SECONDARY EDUCATION



CANADIAN FEDERATION OF STUDENTS - NOVA SCOTIA

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INTRODUCTION

Pursuing a post-secondary education has become increasingly essential to Nova Scotians across the province. With 70% of new jobs being created in our economy requiring some form of post-secondary degree, our universities and colleges play an increasingly central role in the prosperity of Nova Scotia and its citizens.

As the importance of pursuing a post-secondary education has escalated, however, financial barriers have also increased which prevent access to institutions and programs. Tuition fees have increased by 276% since 1992, and in 2013 a person from a high-income family was twice as likely as someone from a low-income family to pursue a post-secondary education. Tuition fees also disproportionately deter African Nova Scotians, Aboriginal youth, and those living with a disability to attend university or college. Women in university continue to be disproportionately impacted by high debt due to the continued wage gap in Canada, which increases in size between men and women the higher the education needed to get the job.

Measures from the Nova Scotia government over the past 10 years have attempted to mitigate the impact of fee increases and ever-rising student debt. They have included the introduction of a tuition fee freeze from 2008-2011, and the introduction of a provincial grants program in 2008, at 20% of the portion of a student loan. Unfortunately, tuition fee increases, which resumed in 2011, have wiped out much of the progress made during the freeze, and the further development of the grants program.

While students face many challenges in attending a post-secondary education institution, graduates face challenges of their own. On top of managing massive

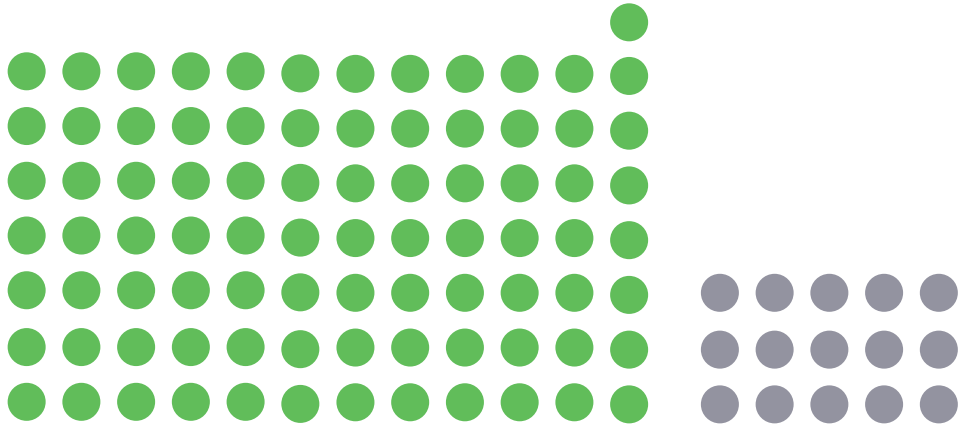
student debt, which prevent young Nova Scotians from contributing to our economy, students are graduating into a dismal Nova Scotia job market.

It doesn't have to be this way. The Nova Scotian government is responsible for the cut backs of funding to Nova Scotia's universities and colleges, but by making higher education a priority, it can undo 23 years of underfunding to the system. Students are ready to work with government, university administrators, faculty and staff to improve student assistance, reduce fees, and solve the youth unemployment crisis faced by our province. Reducing student debt will increase the likelihood of recent graduates engaging in entrepreneurial ventures, something at the core of One Nova Scotia's plan for restoring prosperity to the Nova Scotian economy.

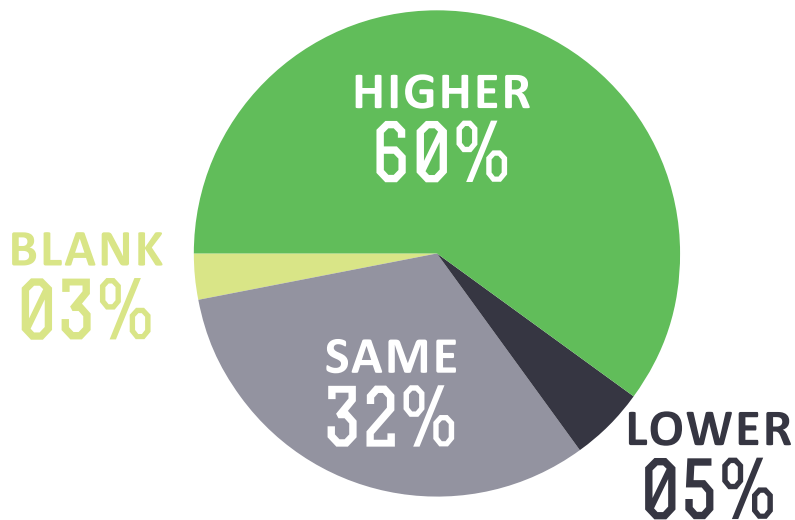
Reinvesting the \$49.5 million saved by eliminating the Graduate Retention Rebate in 2014 can do much of this work. The total amount that students are asking be invested will have a negligible impact on Nova Scotia's ability to manage its debt. The Canadian Federation of Students-Nova Scotia is calling on the provincial government to reduce tuition fees, increase university funding, eliminate provincial student loans and replace them with grants, and decrease the financial burden on international students by investing \$140 million over the next 3 years.

Students are calling on our government to face the future and take the first steps to introducing universally accessible post-secondary education in Nova Scotia.

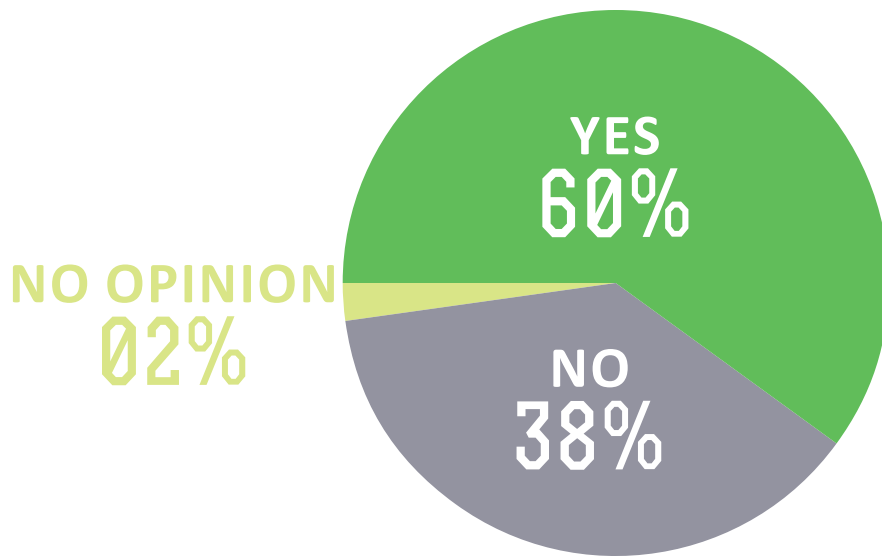
WHAT NOVA SCOTIANS THINK



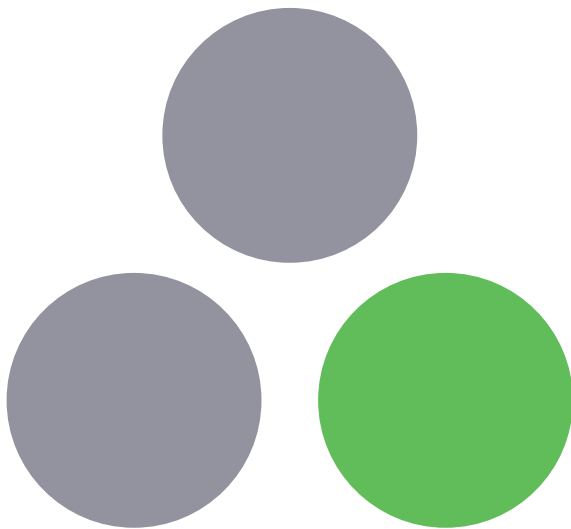
85% OF NOVA SCOTIANS AGREE THAT
TUITION FEES SHOULD BE REDUCED



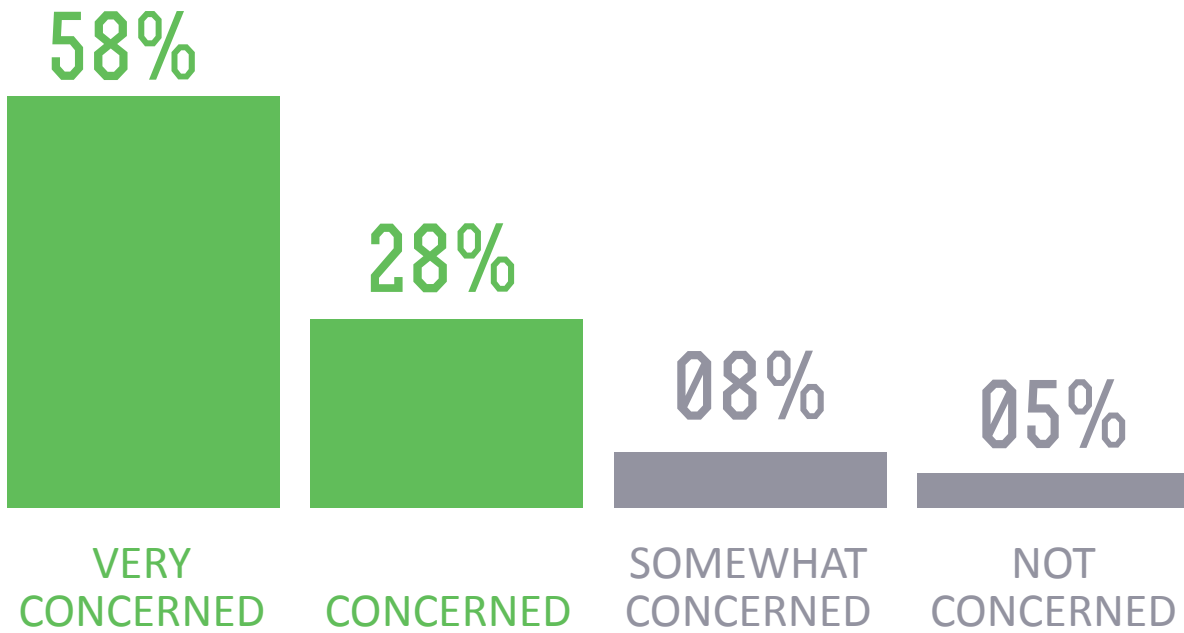
60% OF NOVA SCOTIANS THINK THAT
**GOVERNMENT FUNDING SHOULD MAKE UP A
HIGHER PORTION OF UNIVERSITY FUNDING**



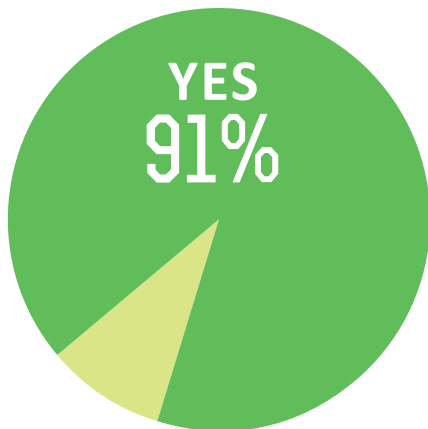
60% OF NOVA SCOTIANS WOULD **PAY HIGHER TAXES** TO MAKE POST-SECONDARY EDUCATION **MORE AFFORDABLE** IN NOVA SCOTIA



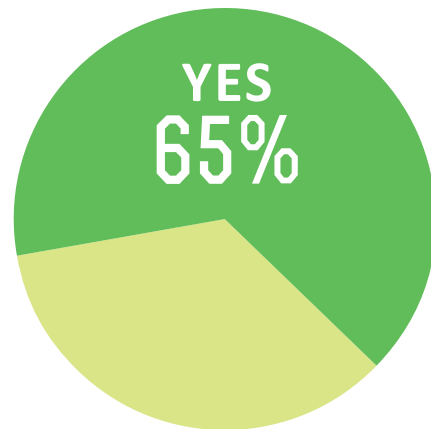
1 IN 3 NOVA SCOTIANS SURVEYED SAID THAT IN THE PAST YEAR THEY OR SOMEONE IN THEIR FAMILY **DID NOT ATTEND COLLEGE OR UNIVERSITY** BECAUSE IT WOULD MEAN TAKING ON **TOO MUCH DEBT**



58% OF NOVA SCOTIANS ARE **VERY CONCERNED** AND **28%** ARE **CONCERNED** THAT **STUDENTS WILL HAVE TO LEAVE THE PROVINCE** FOR HIGHER WAGES BECAUSE OF LARGE DEBT LOADS



SUPPORT SERVICES IMPORTANT



MORE SUPPORT SERVICES NEEDED

91% OF NOVA SCOTIANS THINK THAT **SUPPORT SERVICES ARE IMPORTANT**, AND **65%** THINK THERE NEED TO BE **MORE OF SUCH SERVICES**.

RECOMMENDATIONS

- 1 HOLD OPEN PUBLIC CONSULTATION AS PART OF THE MOU NEGOTIATIONS**
- 2 CONVERT 100% OF STUDENT LOANS TO GRANTS**
- 3 REDUCE TUITION FEES TO 2011 LEVELS AND REGULATE ANCILLARY, AUXILLIARY, AND PROFESSIONAL PROGRAM FEES**
- 4 INCREASE UNIVERSITY FUNDING TO MATCH THE PER STUDENT NATIONAL AVERAGE OVER THE NEXT 3 YEARS THROUGH GRADUAL INVESTMENT IN THE PROVINCIAL OPERATING GRANT**
- 5 PROVIDE MEDICAL SERVICES INSURANCE TO INTERNATIONAL STUDENTS UPON THEIR ARRIVAL IN NOVA SCOTIA**
- 6 LOBBY THE FEDERAL GOVERNMENT TO ELIMINATE THE CAP ON THE POST SECONDARY STUDENT SUPPORT PROGRAM**

CONSULTATION

Last year left much to be desired with respect to adequate consultation among key stakeholders in the post-secondary education sector. Students were extremely disappointed to hear that the Graduate Retention Rebate was eliminated regardless of student consultation and without notice, just a day after a Student Government Roundtable was held. The roundtables were introduced in 2012 with the intention of preventing such shocks. Students were then unsettled to hear that their recommendation to redirect funds from the GRR to the Student Grants Program had been used on the floor of the legislature as motivation for cutting the program outright.

In order for Nova Scotia's post-secondary education system to thrive, decision-making must occur collaboratively. As those who are most engaged with the education provided in Nova Scotia, students, faculty and staff are most able to provide meaningful feedback on the state of post-secondary institutions, and should always be considered key stake holders when considering changes to post-secondary education.

Universities and colleges are publically funded institutions, and should remain accountable to the public. In order for consultations to succeed, provincial government must work with key stakeholders develop forums for public consultation. By valuing public consultation, the provincial government will ensure that every voice is given the chance to speak, and provide greater accountability with regards to universities and colleges in Nova Scotia. The recent review of hydraulic fracking, chaired by Dr. Wheeler of Cape Breton University, presents itself as a useful example of consultation process that was open and accountable. With a travelling panel which visited various regions of Nova Scotia, and which were open for feedback from the general public, all impacted parties were given

the opportunity to share their insights. Moreover, the panels conclusion was a transparent response to clear public opinion about what should be the priorities of Nova Scotia.

In order for public consultations to succeed, they must maintain clear and specific goals. With 85% of Nova Scotians supporting a reduction in tuition fees, the public has already made its position clear: the province needs a greater public investment in post-secondary education. It follows that the aim of a public consultation should be how to achieve this investment for Nova Scotians.

By opening up the MOU negotiation process to the public, decision makers at the Department of Labour and Advanced Education have taken an important step in replacing a secretive and unaccountable model of negotiation with one that can build real results for all Nova Scotians. The Canadian Federation of Students-Nova Scotia, and staff and faculty partners at the Nova Scotia Post-Secondary Education Coalition, are ready to work as equal partners to ensure all stakeholders are have access to and are heard in this process.

RECOMMENDATION

Continue to collaborate as partners with students, faculty, and staff organisations to facilitate a consultation process that is open, public, and accountable.

STUDENT ASSISTANCE

Students in Nova Scotia would be best served by a system of student assistance that is generous, prioritizes upfront funding, and values transparency and equity. The student assistance programs currently available in the province compare to this litmus test at varying degrees. Since 2008, student assistance in Nova Scotia has certainly become more generous. The introduction of a student grants program, and the subsequent growth of that program have demonstrated a real effort on the part of the government of Nova Scotia to build an equitable student assistance model. By converting a portion of a student's loan to a grant, the program is clearly committed to valuing and promoting transparency. Unfortunately, the benefits offered to students through this program have been made largely negligible with rapidly increasing fees at universities and colleges across Nova Scotia.

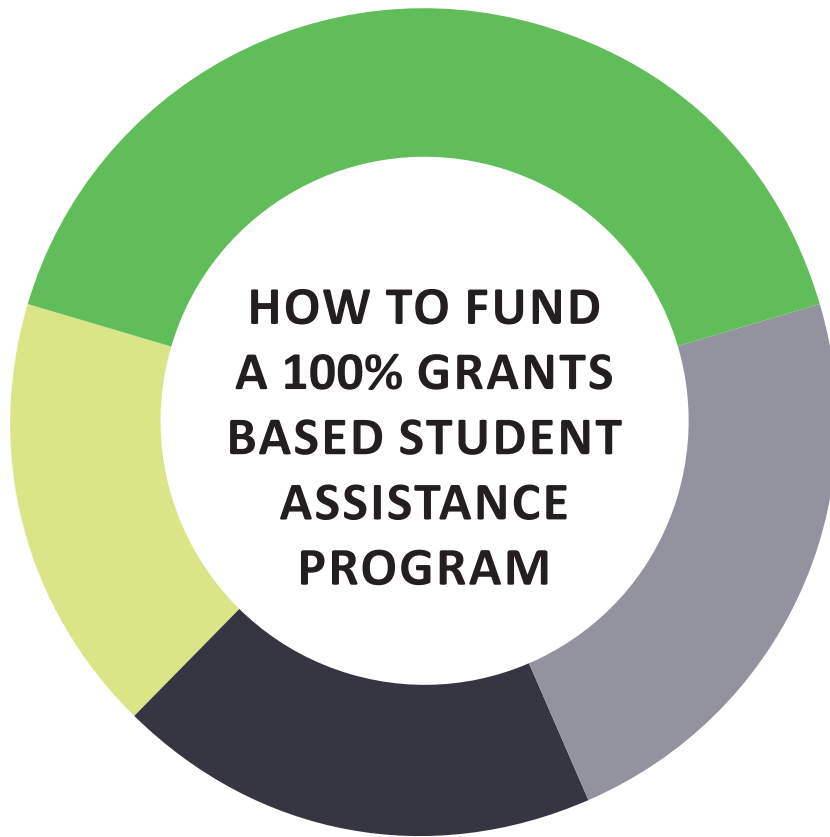
THE DEBT CAP FAILS TO PROVIDE ASSISTANCE IN AN EQUITABLE OR FAIR MANNER

The Debt Cap program, introduced in 2011, works with the student grants program with the intention of alleviating some of the pressure placed on students through the accrual of debt. The program promises

a reduced debt load upon completing a student's degree, and does not cover costs beyond the first four years of study. Debt cap programs play a central role in the student assistance models used in Ontario, Manitoba, and British Columbia; models that the Canadian Centre for Policy Alternatives have called "intricate, elaborate and, in many cases, thoroughly unmanageable."

The debt cap not only undermines the transparency of Nova Scotia student assistance, it also fails to provide assistance in an equitable manner. By only covering the first four years of a student's degree, many students who opt to prolong their studies find themselves on the hook for the latter years of study. Considering that a recent report from the Maritime Provinces Higher Education Commission shows students from the Maritimes are those most likely to make this decision, the four-year limit is increasingly problematic. Furthermore, as no system within the university encourages completion within this timeframe, the four-year cut off seems entirely arbitrary. Moreover, as we continue to learn more about the impact of increasing financial debt on student stress, we need programs that allow students flexibility in their time to completion, so they can accommodate their mental health needs.

If Nova Scotia is serious about using student assistance models to combat rising student debt, a 100% upfront grants program would best increase the accessibility of post-secondary education in Nova Scotia. With student debt acting as a barrier to graduates buying a house, starting a family, and pursuing entrepreneurial pursuits, the benefits of such an investment will be widespread throughout the Nova Scotian economy. Moreover, it will send



FUNDING ALREADY ALLOCATED TO THE PROVINCIAL GRANTS PROGRAM
\$21 MILLION

FUNDING ALREADY ALLOCATED TO THE DEBT CAP
\$11.6 MILLION

FUNDING ALREADY ALLOCATED TO THE STUDENT LOAN PROGRAM
\$9.2 MILLION

ADDITIONAL FUNDING
\$10 MILLION

a strong message to our students, and young people across the country, that Nova Scotia is generous about investing in and keeping youth in our province. One need only look to the overwhelmingly positive reaction to a similar announcement last spring in Newfoundland and Labrador to see that a 100% grants based student assistance model will make Nova Scotia the envy of students across Canada.

The investment required to make this policy a reality is relatively modest. The conversion would make

the Student Debt Cap program irrelevant, freeing up roughly \$12 million. Assuming, as the Government of Nova Scotia currently does, that every dollar they loan a student costs \$0.30, a cost reflective of bad debt and repayment assistance programs, an additional \$10 million is all that is required to introduce what would be considered the strongest student assistance program in the country. The additional funding would represent just a 15% increase in total spending on student assistance disbursements including the cap.

100% GRANTS BASED STUDENT ASSISTANCE MODEL WILL MAKE NOVA SCOTIA THE ENVY OF STUDENTS ACROSS CANADA

interest free student loans would eventually become redundant. Money that could then be reinvested to find new ways to assist students in pursuing a post-secondary education.

This amount should also be considered in relation to the \$49.5 million Graduate Retention Rebate cut in last spring's budget. While the government was right that this program was both costly and ineffective, they were wrong to cut this money outright. The amount needed to introduce the grants program, is just one fifth of the cut amount.

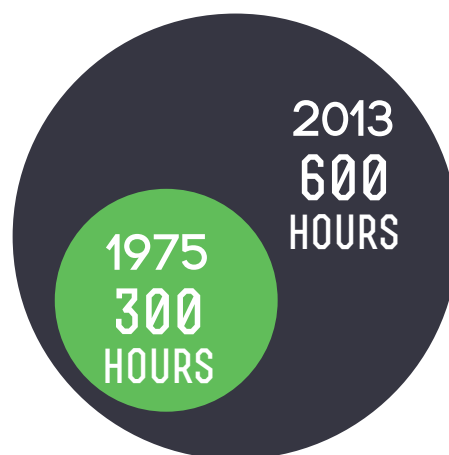
In the long run, the \$1.6 million invested in the

RECOMMENDATIONS

Convert every student loan in Nova Scotia into a grant, \$10 million

REDUCE FEES

NUMBER OF HOURS WORKED AT MINIMUM WAGE A PERSON WOULD NEED TO WORK TO PAY FOR ONE YEAR'S TUITION FEES IN NOVA SCOTIA



Tuition fees are the greatest barrier to accessing a post-secondary education in Nova Scotia. According to Statistics Canada, average undergraduate tuition fees in Nova Scotia for the 2014-15 year are currently \$6440, \$481 more than the national average of \$5959, and amongst the highest in the country. Statistics Canada also reports that undergraduate tuition fees in Nova Scotia have increased by 14.6% over the past 4 years, and 3.6% in the past year alone. This demonstrates a consistent trend of tuition fees in Nova Scotia increasing at a rate greater than the national average. High fees force students to take on increasingly burdensome debt loads.

Tuition fees in Nova Scotia are more than double those of our Atlantic neighbour Newfoundland and Labrador, which has led to an over 1000% increase in the number of prospective students leaving Nova Scotia to study in that province. Of course, outmigration is only one of the problems associated with high-levels of student-debt. Simply, high levels of student-debt are a drag on economic growth due to indebted graduates with less available funds with which to begin their lives. Coupled with the fact that recent graduates face incredibly tight labour markets upon graduation, it is against the best interest of our province to saddle our university and college students with debt.

Nova Scotians are now choosing to opt out of higher education due to the prospect of high student debt. A report released earlier this year from the Canadian

Centre for Policy Alternatives found that compared to 1975, a student must now work twice the total number of hours to earn enough to afford tuition fees for one year of study, from 300 hours to 600. Today, if lucky enough to find full time work over the course of a whole summer, a student can afford tuition fees. This presumes, however, that the student incurs no expenses over the summer, and will be able to find the money to afford living expenses and additional university fees, textbooks, and other academic costs for the coming year. Polling conducted by the Nova Scotia Post-Secondary Education Coalition found that 1 in 3 Nova Scotians either did not pursue or knew someone who did not pursue a post-secondary education because it would mean taking on too much debt. Action is clearly needed to remove these financial barriers to ensure all Nova Scotians can pursue a post-secondary education.

For those able to afford a post secondary education in Nova Scotia, the challenges continue. Polling by the Canadian Federation of Students shows that an increasing number of students are forced to work part time during their studies, and 75% of them say that this work undermines their ability to work effectively toward their degree. Recent research also shows that the financial pressure of pursuing a post-secondary education puts more stress on students than academic success in the degree itself. Reducing tuition fees will allow students to focus on pursuing their degree, and improving the quality of their education.

Tuition fees are not the only fees that students are forced to pay. Increasingly, ancillary and auxiliary fees are putting new pressures on students as freezes and caps restrict the ability of institutions to increase tuition fees at any rate they choose. Under the last MOU, signed between the Government of Nova Scotia and the Council of Nova Scotia University Presidents, rules regulating these fees were agreed to by both parties. Under the current MOU, there is a clearly articulated agreement that ancillary and auxiliary fees not increase beyond the cost of offering the service, that they apply transparently to a service being provided, and that increases not be used to circumvent the tuition fee cap. Yet universities have consistently violated this section of the MOU, with students effectively powerless and government disinterested in ensuring they abide by their agreement. Since 2008, ancillary and auxiliary fees in Nova Scotia have increased by an average rate of 10% or more per year; a rate that consistently outpaces inflation. Students need the Government of Nova Scotia to step in and introduce legislation regulating introduction and maintenance of these fees, and clearly define what ancillary and auxiliary fees can be used for.

Students pursuing professional programs continue to face the most outrageous fee increases in Nova Scotia. The fees for these programs are entirely deregulated, and have increased much more quickly than other fees. Since 1990, average undergraduate tuition fees in Nova Scotia have increased at a rate of 230%, while

fees for dentistry, have increased by 790%.

A study conducted by Statistics Canada in 2005 investigating the impact of deregulated professional fees in Ontario found that the lack of regulation did alter the socio-economic background, away from low income Ontarians, of those making up the cohort. Considering the incredibly influential role lawyers and doctors play in our society, it is critical that this trend be reversed, and that Nova Scotians, no matter the financial situation they've been born into, are free to pursue these programs.

Students are therefore recommending that the government of Nova Scotia commit to a framework that gradually eliminates fees at all public post-secondary institutions in Nova Scotia over the next 10 years. As a first step this framework must include an immediate reduction of tuition fees to 2011 levels, where they were when the 2008 tuition fee freeze was lifted in 2011, and the revenue that was being generated by these fees must be replaced with public funding. Legislation must be introduced restricting the increase of ancillary and auxiliary fees, with clear articulation of where these fees may apply. The Government of Nova Scotia must regulate tuition fees for dentistry, medicine, and law programs, and work with stakeholders to reduce these fees as well.

RECOMMENDATIONS

Reduce tuition fees to 2011 levels: \$34.5 million

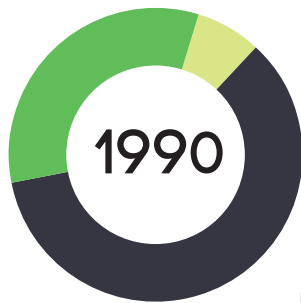
Develop a framework with key stakeholders to eliminate tuition fees in Nova Scotia by 2026, no cost

Introduce legislation regulating how universities can define and set amounts for ancillary and auxiliary fees, no cost

Regulate fees for medicine, dentistry and law program in Nova Scotia, no cost

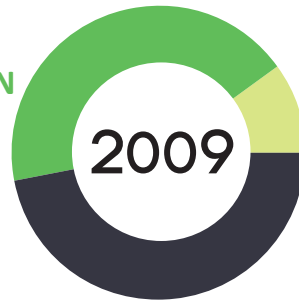
PUBLIC FUNDING

33%
TUITION
FEES



1990
60%
PUBLIC
FUNDING

47%
TUITION
FEES



2009
43%
PUBLIC
FUNDING

Over the past 4 years, Nova Scotia's universities have been forced to adjust to real annual cuts from the Provincial Operating Grant (POG). These cuts have had a direct impact on the quality of education provided in Nova Scotia, and has undermined the ability of universities to maintain and develop the academic and support services students depend on.

Our province is in a relatively strong position compared to its debt, and can afford to increase funding to core services while continuing to reduce its debt burden. Nova Scotia's debt-to-GDP ratio, the best way to measure the province's ability to manage its debt, has fallen from 48.7% in 2000 to 36.7% today. Moreover, the cost of the province's debt has contracted significantly, with debt servicing charges accounting for only 8.7% of total provincial expenditure in 2013, down from 20% in 2002. Nova Scotia should take advantage of its current financial situation to invest in the programs that will guarantee future prosperity.

While the justification for funding cuts are hard to find, the impacts of these cuts are extremely clear. Students face efficiency cuts that have resulted in slashed library procurement budgets and shut down class room spaces. Universities should be focused on improving services, not draining them of resources. Students are eager to work with core stakeholders to develop and improve badly needed mental health services on campus, but are currently struggling to

maintain the frail services currently on offer.

Cuts to the POG also fail to recognize the economic and social benefits provided by the post-secondary education sector to Nova Scotia. Citizens who attain at least some post-secondary education are more likely to be civically engaged, will be more aware of sustainable practices, less dependent on the public healthcare system, and more efficient at finding work in the labour force. Democratic engagement, maintaining universal health care and preventing an ecological crisis are among of the greatest challenges facing our society today. Access to post-secondary education will play a central role in finding solutions to them.

Speaking in purely financial terms, the province earns its investment in post-secondary education back. In a report released by the Canadian Centre for Policy Alternatives in 2013, it was observed that Nova Scotia's income tax gain from a post-secondary degree holder offset public costs in 12.6 years. Considering that populations with a concentration of post-secondary degree holders receive a wage boost across the work force, this benefit would increase even further. Progressive income taxes are a much better and equitable cost-recovery model than increasing fees.

Increased funding must be paired with increased accountability from universities to the public. Nova Scotia should ensure our universities are spending

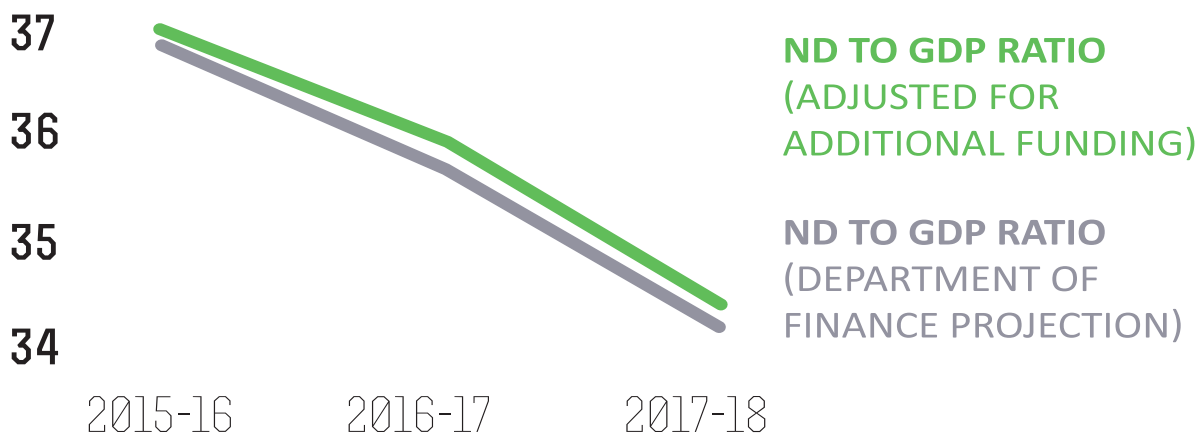
public dollars wisely by implementing standard financial reporting across these institutions in Nova Scotia.

Increased funding must fit into the context of responsible debt management by the Nova Scotia government. Debt management is core to the current government's financial strategy, and students recognize this. Students understand the importance of ensuring the long-term prosperity of Nova Scotia. But our province can gradually restore funding to post-secondary education funding without jeopardizing this plan. In the 2014-15 budget, Nova Scotia committed to reaching a debt-to-GDP ratio of 34.2% by 2018.

This represents a decrease of 4.3% over the next 4 years. The Canadian Federation of Students-Nova Scotia is calling for the Provincial Government to invest \$140 million over the next three years. This additional spending will only impact the 2018 debt-to-GDP ratio target by 0.3%, with Nova Scotia reaching a ratio of 34.5% in 2018, only marginally higher than the original target.

Students are calling on the Nova Scotia Government to increase per student funding to the 2011 national average over the next three years. Furthermore, students ask that legislation be amended or introduced mandating universities report their finances in a rationalised way.

DEBT TO GDP PROJECTION



RECOMMENDATIONS

Restore an additional \$11.2 million to the Provincial Operation Grant this year, \$11.2 million

Restore \$48 million of funding to the Provincial Operating Grant in 2017 and 2018 each to match the 2011 Canadian average for per-student university funding, no immediate cost

Implement Standard Financial Reporting Procedures at Nova Scotia's Universities, no cost

FAIRNESS FOR INTERNATIONAL STUDENTS

In recent years, universities and colleges have strategized to attract more international students to Nova Scotia. The push to attract more international students reflects the need to build an educated, prosperous and skilled society. Between 2011 and 2016, immigration is estimated to account for 100 per cent of the net labour force growth in the country.

International students are an integral part of college and university campuses in Nova Scotia. In 2013, international student enrolment grew by 10% from the year before, and over 240% since 2003. They make our institutions more diverse and make valuable contributions to the academic community. International students play a significant role in the provincial economy through paying tuition fees, spending on basic living expenses and consumer spending, an investment of approximately \$231 million per year.

Despite these significant contributions, international students are faced with various challenges when it comes to access to post-secondary education, one of which being access to health care upon arrival in Nova Scotia. At this time, international students are eligible for Medical Services Insurance (MSI) coverage once they have studied in Nova Scotia for 13 months,

without spending 31 consecutive days outside the province. In the meantime, they are forced to invest in health coverage through their institution or students' union. This policy can prove to be expensive for students who are already struggling to pay international student fees, and can prevent students from visiting their families for fear of losing health coverage.

The cost of administering health coverage to international students upon arrival is less than \$500,000 a year, a small price to pay for supporting such an important and growing population. In order for international students to continue to live and invest in Nova Scotia after they've completed their studies, Nova Scotia must provide a supportive, welcoming environment.

RECOMMENDATION

Provide MSI to international students upon their arrival in Nova Scotia, \$500,000

FAIRNESS FOR ABORIGINAL STUDENTS

Aboriginal people represent Canada's fast growing demographic, with the Aboriginal population growing at six times the rate of the non-Aboriginal population. Aboriginal people are consistently less educated than other Canadian demographics, even though funding through the Post-Secondary Student Support Program (PSSSP) should ensure access to college and university. The 2% funding cap on the PSSSP prevents Aboriginal students in Nova Scotia from accessing public funding for post-secondary education. Students have consistently lobbied the federal government to remove the prohibitive cap on funding increases to the PSSSP, but unfortunately Aboriginal students in Canada are still missing the funding that is their treaty right.

Providing adequate funding for the PSSSP fulfills Canada's moral and treaty-mandated obligations, and would lead to direct economic benefits for Canada. The Centre for the Study of Living Standards found that closing the educational gap between Aboriginal and non-Aboriginal Canadians would lead to an additional \$179 billion in direct GDP growth and over \$400 billion in total growth over the next 20 years.

Between the years of 2001 and 2011, the Aboriginal

population in Nova Scotia doubled. Nova Scotia is home to the fastest growing Aboriginal population in Canada, and must take responsibility for this ever-developing community. By joining students in lobbying the federal government to remove the cap on the PSSSP, Nova Scotia will be setting an example for the rest of the country in promoting a more equitable future for all Canadians.

RECOMMENDATION

Actively lobby the federal government to remove the prohibitive cap placed on funding increases to the Post-Secondary Student Support Program and ensure that every eligible Aboriginal, Inuit and Métis student can access funding.

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UNITED NATIONS INTERNATIONAL COVENANT ON ECONOMIC, SOCIAL
AND CULTURAL RIGHTS, SIGNED BY CANADA IN 1976

**STATES TO ACHIEVE
THE FULL REALIZATION OF THE RIGHT TO:**

HIGHER EDUCATION THAT SHALL BE MADE EQUALLY
ACCESSIBLE TO ALL, ON THE BASIS OF CAPACITY, BY
EVERY APPROPRIATE MEANS, **AND IN PARTICULAR
BY THE PROGRESSIVE INTRODUCTION OF
FREE EDUCATION;**

