

Introduction:

- Hi everyone, before I get started, I just wanted to take a minute to thank you for giving me the opportunity to come speak to you all today and to share some of the advocacy work that I have been doing regarding the affordability of post-secondary education in Ontario. I love having conversations like these and they really help to reinforce why I got involved in student governance in the first place.
- As Dr. Francis said in her introduction, my name is Alyssa Hall, I use she/her pronouns, and I am the Vice President, External Affairs this year for the Brock University Students' Union. I am also a recent Brock graduate, having completed my bachelor's degree studying for a combined major (with honours) in Women's and Gender Studies and Political Science this past June.
- A very brief background on how I came to develop my passion for affordability advocacy and funnily enough, my interest in this topic started outside of the realm of post-secondary education and outside of the sphere of BUSU. I first developed an interest in affordability advocacy during a summer that I spent working as a Caseworker for Ontario Works. I learned many things over the course of this summer, one of which being that social work is not the professional path for me, but it also provided me with some really interesting insights into the lives and struggles of persons living below the poverty line in Ontario. What has stuck with me most about this experience, and is something that I won't ever forget, was the stories of the folks that I spoke with, the challenges that they were facing in their lives as they were trying to make ends meet while trying to survive on the little financial and social assistance that the government was providing to them each month.
- Fast-forwarding to the beginning of the next school year where I started working for BUSU as the Research and Policy Writer, which was a part-time student coordinator position within the advocacy team at BUSU. Here I was given the opportunity to author my first OUSA policy paper on Ancillary and Incidental fees (see paper here: https://assets.nationbuilder.com/ousa/pages/1900/attachments/original/1677608320/Ancillary_and_Incidental_Fees_2022_document_%281%29.pdf?1677608320), allowing me to build off of the lessons that I had learned during my summer at Ontario Works, applying the affordability struggles of the clients that I served to some of the challenges facing Brock students.
- I would like to take a minute here to acknowledge one of my co-authors on the Ancillary and Incidental Fee paper, Steph, who taught me a lot about the writing process and in my opinion is the textbook definition of a student leader and is a true advocate. Their passion for making post-secondary education accessible for all is something that I really admire. I am honouring Steph here today within this space as they have recently passed away and I want to make sure that the work they have done for post-secondary students continues to be acknowledged, their passion for work such as this should not be forgotten. They started to lay the foundations for the work that myself, OUSA, and the student leaders who come after me will continue to build upon and I cannot thank them enough for this.

What is OUSA:

- Now getting into the real reason that you invited me here today, and I will start by giving a brief overview of what OUSA is and the work that this organization has done.
- You've heard me mention it a few times now, but the acronym OUSA stands for the Ontario Undergraduate Student Alliance which is a non-for-profit provincial lobbying organization that was first formed in 1992 as an informal alliance between elected student governments from Brock University, Queens University, the University of Waterloo, U of T, and Laurier University. In 1995, the member schools officially incorporated to make this once informal alliance permanent and have since grown to include nine student unions from across the country.
- Today, OUSA represents approximately 160,000 undergraduate students across Ontario from its nine member institutions and have been committed to working towards creating a post-secondary landscape in Ontario in which all willing and qualified students have access to an education that is accessible, affordable, accountable, and high-quality.
- It is also important to note here that OUSA, and its member schools, are all non-partisan organizations.

OUSA Policy Creation:

- OUSA is committed to advocacy and lobbying work that is entirely student led and driven. All of the lobbying that is done by this organization is directly approved by its membership prior to being advocated on. What that means for the purpose of this presentation is that problems, solutions, and recommendations outlined within OUSA's Tuition Policy Paper (written in 2018, see current version here: https://assets.nationbuilder.com/ousa/pages/2265/attachments/original/1698071338/Tuition_22_document.pdf?1698071338) have come directly from the lived experiences of its member students and have been voted on and approved by membership prior to being advocated on.
- Within the Tuition policy paper mentioned above, four key issues or themes were identified by students:
 1. Increasing Financial Burden:
 - In recent years, Ontario post-secondary institutions have been forced to make the shift from publicly funded to publicly assisted institutions due to the cuts to post-secondary spending at the provincial level. As publicly assisted institutions, approximately 50% of a university's operating revenue comes from student contributions (ie: tuition, ancillary fees, incidental fees, housing, meal plans...).
 - What is perhaps most concerning about this statistic is Ontario has the largest population of students pursuing some form of higher education, at either the college or the university level, out of all Canadian provinces, yet

it is receiving the lowest government funding out of any province and the highest domestic tuition fees. As always it is worth noting that tuition is not the only expense that post-secondary students face in trying to achieve some form of higher education, there are a variety of factors that contribute to the overall affordability of post-secondary education and which impact one's ability to pursue this education in the first place.

- Cuts to OSAP and federal grants programs are not helping during this affordability crisis (actual vs expected parental income) and how these grants and loans are calculated are often not reflected of the finances available to students in the first place.
- What this means is that students are often left worried about the amount of debt they will be left with after completing their education, especially for those students who are pursuing what is considered a professional degree (law, business...) as they typically face uncapped tuition rates.
- Further, because post-secondary institutions are not always transparent about all the costs that go into completing a degree, students are left facing limited predictability of the affordability and accessibility of post secondary education, a fact that deters some students from pursuing this education in the first place.
 - Barriers to participation live in a society that needs some sort of higher education in order to survive.

2. Patchwork Regulation:

- Some time during the 1990's, post-secondary institutions experienced a wave of government deregulation of many post-secondary programs that has continued to have lasting effects on the state of post-secondary education today. It is worth noting here that not all programs were impacted equally by these changes of deregulation, as there continues to be a discrepancy in a programs' cost and additional fees across post-secondary institutions.
- Something that has still not recovered from prior government deregulation is the differential tuition frameworks used by post-secondary institutions. These differentiated tuition frameworks restrict a student's choice when trying to decide on what post-secondary institution they ultimately want to study at, as it is hard to access and understand program information (such as tuition and additional ancillary fees) across different institutions, impacted a student's ability to make an informed choice about what program/school is the right fit for them.

3. Lack of Transparency and Accountability on the part of Post-secondary Institutions

- Tying into the last point, students should have a full and accurate understanding of the cost of their education prior to starting their degree. This principle is reinforced by student concern on if they are being

provided adequate and accurate information prior to making their decisions.

- Part of having an accurate depiction of the cost of completing a degree is making sure that the expected monetary investment that students are agreeing to make prior to starting their degree is reflective of all fees that contribute to successful degree completion (ie: tuition, ancillary fees, textbook cost, cost of living on and off campus, food, clothing...). These fees are often left hidden, making it hard for students to budget for the entire cost of post-secondary education, and are often not reflected or considered within government loans and grants.
4. Financial Penalties and Restrictive Payment Processes:
- The current reality of post-secondary education is that the majority of students rely on some form of government loan or grant in order to pay for their education, however, the timeline for these loans and grants being deposited to a student's bank account or being applied to their tuition portal does not always align with the deadline for tuition payment at the university level. This means that students who are already struggling financially are now being double burdened with having to pay interest on their late tuition payment.
 - Jumping to charge students for funding that is outside of their control does not address the root of the problem nor does it seek to understand the cause behind these late payments in the first place
 - Further, at some post-secondary institutions, students are charged deferment fees if they pay on a per term basis as opposed to paying the entirety of their tuition up front.
 - Another challenge that students face is the funding models used by post-secondary institutions. The majority of institutions in Ontario use a per-credit form of tuition calculation, while others, including Brock, are continuing to use a flat fee model, which is a concern that was identified by OUSA delegates as flat fee models force students to pay for education and credits that they may not be receiving.
 - Further, some students, depending on their institution and their program, are paying a tuition fee that is calculated based on their registered program and not on the specific course that they may be taking (ie: being a business student and taking a humanities elective) which means that students taking the same class might be paying different amounts of money to learn the same content.

How this relates to the Flat Fee Funding Model Discussion:

- As mentioned above, Brock is one of a small minority of post-secondary institutions in Ontario that continue to charge student tuition on a flat fee funding model as opposed to a per credit model (it is one of 3 OUSA schools that continues to calculate tuition in this way, the other two being Western University and Laurentian University)

- How the flat fee is calculated at Brock is that for students taking a credit load of 4 or more credits per semester (during the fall and winter terms) they are charged a flat fee that is consistent with taking a full time course load (of five credits per year), even if they are only taking four credits. For students taking 3.5 credits or less, they are still charged on a per credit basis.
- It is important to note here that there are differentiated tuition rates for some students, these include differentiated rates for:
 - First years compared to those in their upper year
 - Students studying in either an art or science field compared to those who are taking what is considered a professional undergraduate program
 - Domestic students compared to out of province students compared to international students
- An example of the flat fee model at work using current tuition numbers for the university for students pursuing an arts or science degree is as follows:
 - Domestic students for years 1-4 pay either \$1217.88 per credit or a flat fee of \$6089.40
 - Out of province students for years 1-4 pay either \$1278.77 per credit or a flat fee of \$6393.85
 - International students for year one pay either \$6830.41 per credit or a flat fee of \$34,152.05 and for any other years they pay either \$6324.45 per credit or a flat fee of \$31622.25
 - Important to note that students studying concurrent education or nursing at Brock are exempt from the flat fee model and pay on a per credit basis.
- Charging students, a flat fee regardless of how many credits they are taking ignores the fact that the majority of students are not taking the full five credits needed of a student to graduate in four years. The reality is that students today are taking 5,6,7 or more years to complete their degree meaning that some students may be paying for an education that they are not receiving, a concern always but especially under the current cost of living crisis that we are experiencing today.

Realities of this issue:

- It is not known to students, lack of transparency
- Per credit models mean that students do not feel pressured to be completing a degree during in-optimal working conditions, want to make sure that students are set up for success
 - Students with disabilities
 - Low-income students
 - International students (all of the above are disproportionately impacted by funding models)
- Provides students with an equal opportunity to succeed and the flexibility to complete a degree in a way that is necessary for your success.

OUSA Recommendation:

- The provincial government should mandate that all post-secondary institutions use a per credit billing structure assessed at the rate of a courses department rather than program of study.
- The provincial government should provide operating grants to account for potential losses as a result of changes from a flat fee model to a per-credit model.