

OUR VOTE OUR FUTURE

THE STUDENT PLATFORM



The College Student Alliance and Ontario Undergraduate Student Alliance represent over 280,000 Ontario students at 34 student associations in communities across Ontario





OUR VOTE | OUR FUTURE: THE STUDENT PLATFORM

September 2011

CSA | COLLEGE STUDENT ALLIANCE

Founded in 1975, the CSA is a member-driven advocacy and student leadership organization which proudly serves Ontario's college and college-university students. The CSA currently represents over 70 per cent of all Ontario college students consisting of 17 colleges and 25 student associations with over 135,000 full-time students throughout the province.

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OUSA | ONTARIO UNDERGRADUATE STUDENT ALLIANCE

OUSA represents the interests of over 145,000 professional and undergraduate, full-time and part-time university students at nine student associations across Ontario. OUSA's vision is for an accessible, affordable, accountable and high quality post-secondary education in Ontario.

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OUR SHARED PRINCIPLES

All willing and qualified students must be able to access and excel within Ontario's post-secondary education system.

Students should have access to high-quality and supportive learning environment both inside and outside the classroom.

All students must have access to the financial resources necessary to start, continue and complete studies.

Students must be able to move throughout the post-secondary education system without unnecessary barriers.

SUMMARY



1. Fund a **TUITION FREEZE** at universities and colleges
2. **LOWER THE INTEREST** rate on Ontario Student Loans
3. Increase availability of **NEED-BASED** financial assistance
4. Support **EARLY OUTREACH** initiatives in schools and communities
5. Fund a **TRAINING PROGRAM** for all new instructors
6. Invest new resources in **DEFERRED MAINTENANCE** and capital projects
7. Improve student **SUPPORT SERVICES** at colleges and universities
8. **REDUCE BARRIERS** to credit transfer and expand transfer pathways
9. Invest in **ONLINE LEARNING** that supports students from all backgrounds

INTRODUCTION

ONTARIO'S ABILITY TO ENDURE WHAT CONTINUES TO PLAGUE MUCH OF THE GLOBAL ECONOMY WILL REQUIRE GOVERNMENT LEADERSHIP ON MANY FRONTS, BUT THERE IS ONE UNDENIABLE WAY TO ENSURE LONG-TERM PROSPERITY: INVEST IN POST-SECONDARY EDUCATION

Global competition for jobs, ideas and people is a reality. In the process, it has become clear that the better educated your citizenry, the more prosperous your city, province or country. Every day, new jobs requiring a higher education are created, but to fill them we must first create spaces in our post-secondary institutions and ensure there are sufficient resources for the students to be successful. Seventy per cent of all new jobs will require a post-secondary credential, and it is projected that there will be 1.3 million jobs going unfilled due to a lack of education and skills of candidates. To overcome this challenge, students stress that further investment in the accessibility and quality of our colleges and universities is essential.

“A person in Ontario with a post-secondary credential will, on average, earn hundreds of thousands of dollars more than someone with only a high school education.”

Moreover, there exists broad consensus among experts in a diversity of fields on the need to continue to invest in higher education. For example, the Task Force on Competitiveness, Productivity and Economic Progress has recommended in every annual report since 2001 that the government prioritize continued investment in post-secondary education over other spending considerations.¹

The economic and social returns are overwhelming. Over 40 years, a person in Ontario with a post-secondary credential will, on average, earn hundreds of thousands of dollars more than someone with only a high school education.² Those in Ontario with a post-secondary credential comprise 57% of the population yet contribute 74% of income tax paid.³ In addition to increased government revenue, Ontarians with a post-secondary degree are more likely to be employed, live longer, be healthier, commit fewer crimes, vote in larger numbers, donate to charity, and volunteer in their communities.^{4,5}

“Those in Ontario with a post-secondary credential comprise 57% of the population yet contribute 74% of income tax paid.”

Considering the importance of post-secondary education to Ontario's future, OUSA and CSA will be looking to all political parties in the 2011 Ontario Election to outline the steps that they will take to ensure students are adequately supported before, during and after their studies. We outline here our top priorities for strengthening the affordability, accessibility, quality and mobility of Ontario's post-secondary education system.



AFFORDABILITY



MAKE POST-SECONDARY EDUCATION MORE AFFORDABLE FOR STUDENTS AND FAMILIES BY FUNDING A TUITION FREEZE AT UNIVERSITIES AND COLLEGES

Over the last two decades, average tuition for undergraduate students has more than tripled in constant dollars. The average student paid \$6,307 in 2010, making Ontario the most expensive province in which to attend university.⁶ College tuition has increased in real terms during this time period as well, with the average student paying over \$2,300 each year.⁷ Ontario students and families have noticed and are concerned.

According to a 2011 poll, affordability of higher education came in second to only quality of healthcare as the issue that most concerns Ontarians, ranking above unemployment and tax reduction.⁸ This should come as no surprise, since increases in tuition have required students to accumulate additional debt and take on additional employment during the school year. Incidence of undergraduate debt increased from 56% to 64% over the last decade, while average

student debt in Ontario increased by nearly \$3,500 to over \$25,000.⁹ Students are now working an average of 18 hours per week during the school year, while the proportion of students working in-study has nearly doubled since 1976.¹⁰ More troubling, a 2009 study found that students who did not re-enroll in their second year of university were more likely to have worked a greater number of hours during first year.¹¹

“Students are now working an average of 18 hours per week during the school year.”

There is ample evidence that suggests a significant correlation between accessibility and tuition fees. Almost 40% of individuals who never attended higher education listed finances as a barrier to participation.¹² Furthermore,

the literature strongly suggests that students from low-income, first generation and Aboriginal backgrounds are far more likely to be debt averse and sensitive to the sticker price of tuition. The argument that substantial increases in financial assistance offset these increases is undermined by the fact that need-based aid has not kept pace with tuition. In fact, the average need-based aid package has increased by just \$650 since 1993, in the same time that tuition increased by \$3,000.¹³

For debt-laden and employment-burdened students, every saved dollar counts. A tuition freeze would save each student an average of \$300 dollars annually, while the investment required to support a tuition freeze would

cost each Ontario taxpayer just \$15.¹⁴ Nearly 60% of adults are willing to pay higher taxes for increasing spending on post-secondary education.¹⁵

“A tuition freeze would save each student an average of \$300 dollars annually.”

Furthermore, families across the province are struggling to balance between saving for retirement and their child’s post-secondary education.¹⁶ Considering how critical maintaining the affordability of post-secondary education is, this investment would provide relief to families and carry significant returns.

TO ALLEVIATE THE FINANCIAL BURDEN OF PURSUING POST-SECONDARY STUDIES, LOWER THE INTEREST RATE ON ONTARIO STUDENT LOANS

The cost of attending post-secondary education is highly correlated with persistence to graduation.¹⁷ According to the Canadian Millennium Scholarship Foundation, 40% of college students who exit their program prior to completion do so because of “insufficient funds.”¹⁸ Furthermore, it has been found that those who accumulate high amounts of debt are more likely to drop out.¹⁹ Research also suggests that people from poorer socioeconomic backgrounds are more averse to borrowing and the possibility of default.²⁰ This is especially worrying due to the fact that debt aversion appears to be the most important single financial obstacle to participation in post-secondary education, both among those who never went on after high school for financial reasons, as well as for those who dropped out for financial reasons.

Furthermore, 78% of current students are concerned about their ability to repay their debt.²¹ Worse still, a sizeable number of borrowers enter default; in 2009, OSAP reported a loan default rate of 8.0% on Ontario Student Loans. Human Resources and Social Development Canada most recently reported a three-year default rate in Ontario of 14%.²² Those with student debt are significantly less likely to have savings and investments and are less likely

to own a house, limiting their ability to participate fully in the economy.^{23, 24}

At present, the financial assistance system in Canada subsidizes the cost of interest on loans while a borrower is a student, but then charge relatively high interest rates compared to other jurisdictions after students graduate and begin to repay their loans. Canada is in fact the only peer jurisdiction in which the interest rate during repayment is set above the government’s cost of borrowing.

Lowering interest rates would send a signal to those that are debt-averse and to current students that their debt after graduation will not be a burden. Average total undergraduate student debt in Ontario came to \$26,700 in 2009, with approximately 64% of students reporting debt. 45% of college students reported having an average debt of \$13,600.

At present, Ontario students pay an interest rate of prime plus one percent on the Ontario portion of their loans. Reducing this interest rate to at least prime (3.0% currently) would illustrate to Ontario students and families that helping students with debt repayment is a priority of government.



ACCESSIBILITY

IN ORDER TO SUCCEED IN THE KNOWLEDGE ECONOMY, THE PROVINCIAL GOVERNMENT MUST MAINTAIN ACCESS TO POST-SECONDARY EDUCATION AS A CENTRAL PRIORITY

Most experts predict that Ontario's future may bring a labour shortage.²⁵ As the baby boom advances to retirement, the proportion of our population in prime working years will decline significantly. Furthermore, most of the jobs in demand will require post-secondary training. As such, it has never been more important that every Ontarian have the opportunity to attend post-secondary education, regardless of socio-economic circumstance.

Currently, Ontario sits at 64% post-secondary attainment.²⁶ While this number may seem close to the needs of the future, it masks the fact that post-secondary attainment is substantially lower for students from low-income backgrounds. These students include those whose parents did not attend higher education, students from rural or northern regions and Aboriginal students. For example,

students from high income families are more than twice as likely to attend university as students from low income families, with evidence pointing to this gap widening, rather than narrowing.²⁷

“Students from high income families are more than twice as likely to attend university as students from low income families.”

To remain globally competitive, we must ensure that the doors to post-secondary education remain open for all those who are willing and qualified.

INCREASE AVAILABILITY OF NEED-BASED FINANCIAL ASSISTANCE

It is crucial that all college and university students, both full-time and part-time, have sufficient resources to access post-secondary education. Unfortunately, too many students are being inadequately supported by the public financial assistance system.

The Ontario Student Assistance Program (OSAP) significantly overestimates the amount of money that parents can contribute to their children's post-secondary education. This results in too many middle-income students receiving minimal or no financial support, driving an increase in the use of private loans and in-study employment to finance higher education.²⁸ More realistic expectations would open up OSAP to more students and ensure students are not forced to turn to credit card debt, lines of credit and working through school.

Beyond just loans, more grants and bursaries should be available to students. Due to the debt-aversion present within under-represented groups in higher education, non-repayable financial assistance takes on a special and important priority in encouraging these groups to participate.²⁹ Yet under the current system, any student who qualifies for a grant must also first take out a loan. As a result, students with financial need may not apply to OSAP because they do not wish to take out a loan, but this may also prevent them from accessing grants and the



additional institutional assistance and work-study positions that are available exclusively for OSAP-eligible students.³⁰

“The solution ... would be to divert the approximately \$330 million dollars spent on tax credits to reduce students’ up-front costs.”

The only other readily available public source of non-repayable assistance is tax credits, which do not provide students assistance at the beginning of the school

year when it is most needed. Additionally, tax credits disproportionately benefit high income families and individuals, who have historically claimed nearly four times the amount that low-income families have.³¹

Part of the solution to the lack of need-based, non-repayable assistance for debt-averse Ontario students would be to divert the approximately \$330 million spent on tax credits to grants. Even more resources though will be needed to reduce or eliminate the up-front cost barrier for students.

SUPPORT EARLY OUTREACH INITIATIVES IN SCHOOLS AND COMMUNITIES



One of the most important and effective tools at our disposal for increasing the participation of under-represented groups is early outreach. Youth must be informed and aware of their post-secondary options, as well as means to finance their choices early in life. It has been found that the majority of students make the decision to attend post-secondary schooling before entering secondary school.

An excellent example of a successful early outreach initiative is the Pathways to Education program, which seeks to address the academic, personal, and social barriers to valuing and completing education. Pathways to Education has been successful at reducing dropout rates in the Regent Park region of Toronto from 56% to 12% and increasing post-secondary participation from 20 to 80%.³² These staggering results point to the tremendous potential of early outreach, particularly those that operate with flexibility to address the unique needs of the specific communities.

Early outreach initiatives have proven to be a worthwhile investment: the benefits are evident in each phase of a student’s education. High school guidance counsellors must be equipped with the knowledge and skills to communicate financial aid and post-secondary options effectively to students. Only 9% of students indicate that they have received enough information about grants, the cost of education and sources of loans.³³ In the 2009 Canadian Student Survey, over 75% of students failed a simple seven-question quiz on aspects of the student loan system.³⁴

Investing in training and professional development for guidance counsellors in this regard has the potential to prospective student attitudes towards the affordability of education. Curriculum change in career studies classrooms would also be an appropriate vessel through which to deliver information on post-secondary education and supports. Early outreach is a cost effective and critical tool to ensuring equal access to higher education.

QUALITY



DIRECTLY FUND A TRAINING PROGRAM AT EACH UNIVERSITY AND COLLEGE THAT WOULD GIVE INSTRUCTION IN PEDAGOGICAL METHODS AND PRACTICES TO ALL NEW INSTRUCTORS

Students feel strongly that the quality of the instruction they receive is insufficient. In Ontario, one can become an instructor without a single lesson in how to teach. At present, most campuses have a Centre for Teaching and Learning, but using their services is optional and those instructors who need help the most are least likely to receive it. Students are left to ponder why high school teachers need a full degree in education when there is absolutely no prerequisite for post-secondary instructors.

“In Ontario, one can become an instructor without a single lesson in how to teach.”

Furthermore, institutional administrators, professors and students alike have known for decades that the traditional

lecture method of teaching is considerably less effective than active learning pedagogies such as work-integrated learning, problem-based learning and community service learning. Without the leadership and support to transform our approaches to post-secondary teaching, however, many institutions have been, and will continue to be, mired in the status quo.

Students propose that the government target a portion of new funding to the development of mandatory pedagogical training for all new instructors and teaching assistants. Each institution could develop its own curriculum and would provide the instruction on campus through existing infrastructure.

INVEST NEW RESOURCES IN DEFERRED MAINTENANCE AND CAPITAL PROJECTS IN AN ACCOUNTABLE AND STUDENT-CENTRED MANNER

The importance of higher education and student success are more evident than ever, as our economy has become more reliant on a highly skilled workforce. Furthermore, it is well understood that enrolment is likely to grow substantially in the near future. It is of the utmost importance that the learning environments offered to our students are adequate, up-to-date and safe. Investments in new capital assets are critical, but must also not overshadow the need to take care of Ontario's learning facilities.

Much of the college infrastructure dates back to the mid 1960s when colleges were first built. Since the construction of these institutions, dating back nearly forty years, the deterioration has begun to spread across all twenty-four colleges and their associated satellite campuses. The 2010 Ontario Auditor General Report noted that as of April 2010 the deferred maintenance backlog throughout Ontario's colleges ranged from \$568 million to \$745 million.³⁵ Nearly \$70 million has accumulated in infrastructure projects that require immediate attention. A similar backlog is present in Ontario universities where nearly \$2 billion of deferred maintenance exists.

“The deferred maintenance backlog throughout Ontario’s colleges ranged from \$568 million to \$745 million.”

Ignoring the spectre of accumulated deferred maintenance only passes increased costs to future generations of Ontarians. Likewise, continual renovations will reflect

current students' needs and create an optimal learning environment.

While past federal-provincial funding for capital has been significant and welcomed by post-secondary institutions and students, the funding is predominantly for new capital projects and has little impact on the problem of aging infrastructure already in place.³⁶ Focusing on both new and existing infrastructure will allow for the greatest positive impact for our schools.

Lastly, new transparency measures should be introduced to the infrastructure funding process. Government funding oftentimes does not support the full cost of constructing new buildings, and the type of buildings supported varies by institution. Historically, support has varied anywhere between 21 and 98 per cent of total costs. However, no publically available information exists on the process through which levels of support are arrived at, or how projects are selected by institutions or government. To ensure accountability, students believe that all methodology regarding construction of campus buildings should be public.

Furthermore, capital funding should be eligible for student buildings or recreational facilities. Universities rely very heavily on student ancillary fees to fund these infrastructure projects, resulting in an average capital ancillary fee of \$72 across institutions. These facilities are critical to student and community development and should receive support from the public.

TARGET A PORTION OF FUNDING TO IMPROVING STUDENT SUPPORT SERVICES AT COLLEGES AND UNIVERSITIES

In order for students to be successful in their educational endeavours, they must be equipped with support services that assist in their academic and personal pursuits. Too many students who enter a post-secondary program in Ontario drop out and never return, representing wasted student potential and taxpayer dollars. Student support services, however, are a proven way to raise retention and graduation rates.³⁷ Academic life is meant to challenge and push individuals to achieve their full potential. It is important that robust services be there when students are most at risk of not succeeding.

Students fundamentally believe that certain key support services must be in place and of high quality at all institutions in Ontario. These include but are not limited to: mental health services, academic advising, career guidance, and special support for international students, students with disabilities, and Aboriginal students. As a greater diversity of students enter our post-secondary institutions, it is even more important that services exist that are tailored to their differing needs. Supporting students with mental illness is particularly important given youth have the highest

risk. According to a 2009 survey, one in five students are affected by depression or anxiety. An inability to access support services can lead to an amplification of existing problems, which ultimately has devastating consequences on a personal, academic, and societal level.

Unfortunately, student support services are often the first to be cut when budgets are tight. Furthermore, most services lack the funds to be proactive in attracting and assisting students who may be unaware that help is available. To reverse the chronic underfunding of these services, further improve graduation rates, and make improvements to the overall learning environment, the government should prioritize funding for these critical services.

The best way to ensure student services receive adequate funding is through the designation of targeted funding within the provincial funding formula. Tying funding to student support services will encourage colleges and universities to strengthen their services so they can support more students and develop innovative ways of providing assistance.

MOBILITY

CREATE INCENTIVES TO REDUCE BARRIERS TO CREDIT TRANSFER AND EXPAND THE NUMBER OF PATHWAYS FOR TRANSITION BETWEEN INSTITUTIONS

Credit transfer refers to the process of a student transferring their college or university credits to another post-secondary institution. For this to occur, credits from one institution must be recognized by the other as legitimate. Currently, this recognition takes place on such an ad-hoc and inconsistent basis that it is extremely difficult for potential transfer students to predict how many of their courses will get them into a new program. Agreements exist between some universities and colleges, as well as

institutions of the same type. However, a patchwork system of bilateral agreements does not adequately support Ontario students.

There are a number of ways this system could be changed to better serve students, including considering all first and second year courses transferrable between institutions of the same type, non-transferrable credits counting as electives and reducing the number of credits from an institution needed to graduate at that institution. Broadly however, students believe that the government should create financial incentives for post-secondary institutions to pursue multilateral credit transfer agreements based on common learning outcomes, as well as repercussions for those that do not make progress towards such agreements.

On average, students that move from college to university in Ontario only receive 35% to 45% of their college credits. This is both a great frustration to students in Ontario and a drain the economy. If the average credit recognition was raised to 65%, students would save anywhere from \$26,000 to \$50,000. Likewise Ontario would stand to benefit between \$69 and \$136 million over the next decade.³⁸

“If even 65% of students’ credits were recognized, students would save anywhere from \$26,000 to \$50,000.”

Ontario post-secondary institutions will see a significant increase in the number of college students looking to transfer to university in the next decade.³⁹ Easily navigable pathways between college and university must be more broadly implemented. Furthermore, colleges have proven to be substantially more effective at attracting under-represented groups to post-secondary education. By encouraging college student participation in university through purpose-built pathways and college-university partnerships, it may be possible to close existing post-secondary participation gaps.



INVEST IN ONLINE LEARNING THAT SUPPORTS STUDENTS FROM ALL BACKGROUNDS

As technology develops, so does its importance in post-secondary education. Many institutions of higher learning around the world have embraced online learning, and Ontario must to do the same. The possibilities offered by online education are undeniable; the ability for anyone to attend an Ontario institution from anywhere on the planet, the possibility to take courses from multiple colleges and universities and the potential to explore a new frontier in teaching and learning are all filled with promise. However, this excitement is tempered by reality that online education will only meet its potential if it provides proper student support, is accessible, affordable and is of high quality.

Online education has the potential to break crippling geographic barriers to post-secondary education by making education more accessible for students from rural and northern areas that do not live near a post-secondary education institution and are less likely to attend. Affordability is another barrier that can be addressed because students will not have to move to attend a school, saving on living and moving expenses if their courses are offered online. However, simply because these geographic barriers have been addressed does not mean that all access barriers for new students will have been eliminated. Many online students will be from groups traditionally under-

represented in post-secondary education institutions. As such, the government must ensure that support services to address diverse needs and financial support are in place, just as they are on university and college campuses.

Online education has the potential to break crippling geographic barriers to post-secondary education.

One last important piece of online education is the physical infrastructure supporting it. Many rural regions lack the same kind of broadband internet access that urban centres have, making continued investment in broadband access crucially important to online education. Additionally, Ontario's current Contact North network offers 94 access centers in small, remote, rural and northern communities. These physical access centers allow for test invigilation, face-to-face student support, access to computer hardware and internet access for those that cannot afford it at home and a sense of community that can be left behind in online learning. The government has a critical role to play in shepherding this growing mode of study for the benefit of all Ontarians.





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