

AACUSS/ASECUA

2003-2004

EXECUTIVE LIST

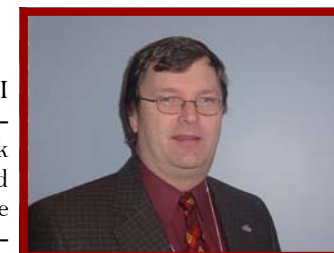
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AACUSS TALKS

GREETINGS FROM THE PRESIDENT

Winter 2004

Greeting fellow AACUSS members,



Through the snow and the gales, I bring greetings from the AACUSS executive. I hope that the March break provided everyone with a well deserved break. It has certainly been a busy time for your AACUSS executive, with meetings and discussion over Student Services issues and planning for the year to come.

I am very pleased to report that the membership campaign, lead by our Treasurer/Poet Lois Clowater, has been very successful to date. I'm particularly pleased with the number of new professionals from universities and community colleges that have joined the organization. It is also interesting to note the wide diversity of services that encompass Student Services. It is important that AACUSS offer representation for all members and reflect the diversity of service areas that are found on campuses in the region. The executive is exploring new and innovative ways for members to indicate their interests by divisions and expanding the number of divisions to reflect emerging service areas.

Our winter workshop at St. Francis Xavier University was a great opportunity to meet and catch up with old friends and meet new ones. My thanks to Pamela Widmeyer and her team at X for the hospitality. The program, organized by Bruce Belbin and Christine Burke from MUN, provided diverse offerings from career and employment issues to information on residence planning and mentoring programs. Many thanks to Bruce and Christine for their hard work and to all the presenters for offerings their time and expertise. Special thanks to the student panelists who spent their Friday afternoon with us to talk about student services.

With the March Break and the winter workshop behind us, its time to look ahead to the 2004 conference at Acadia. The theme is "We are Family" and Oonagh Holmes and the organizing team at Acadia are planning an exciting and unique conference. This year, the AACUSS conference will be a joint offering with AARAO, The Atlantic Association of Registrars and Admissions Officers. The conference will attract not only university Student Services and Registrar/Admissions professionals but high school guidance counsellors who regularly work with university admissions offices. This will be an excellent opportunity for a unique exchange with a group that is working with senior high school students making decisions on post-secondary education. Be sure to mark May 30 to June 2 on your calendar. If you are planning to attend the conference, also consider offering a presentation on an issue or area of expertise that interests you.

If you have any issues or concerns you would like to share with the AACUSS executive, please contact me at kbonner@unbsj.ca. Don't forget our updated and expanded website at www.aacuss.ca

Best Wishes to all
Kevin Bonner, AACUSS President

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EDITOR'S NOTE

Greetings from Memorial University of Newfoundland

Thank you to those who have contributed to this edition of AACUSS Talks with news on your institution from the programming you offer, papers, new hires, retirements and articles that all of us would find an interest in.

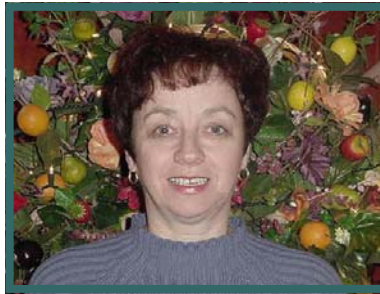
As indicated in our Fall edition, that we would highlight our new executive members, we are pleased to present you with information on Bilynda Whiting, Generalist Representative and Katie Kilfoil, Housing Representative. Both Bilynda and Katie are very pleased to be exec members of AACUSS and are very enthusiastic in their role. I know that they would love to hear from you on any issues, concerns or discussion on topics from your area.

At this time I would especially like to say that I had the pleasure to work with Bruce Belbin, MUN and Pamela Widemeyer, St.FX. on the AACUSS Winter Workshop. It was a rewarding experience for me because they were great to work with and the workshop was such a great success.

Once again, I would like to thank Trudy Coombs, my assistant, for designing this edition of AACUSS Talks and for the fabulous work that she does.

See you all at the Spring 2004 AACUSS Conference at Acadia.

Christine Burke, Editor



Meet Bilynda Whiting, Generalist

AACUSS EXECUTIVE



Hello to all AACUSS members new and returning, my name is Bilynda Whiting and I am the new AACUSS divisional representative for Generalist. I have been with Nova Scotia Community College – Annapolis Valley Campus, Centre of Geographic Sciences for the past three years and a member of AACUSS since May 2003. As a Coordinator, Student Retention & Employment at the NSCC I am responsible for academic advisement, providing students with employment related services, coordinating campus orientation, College 101 (pre-college orientation) along with various other campus events.

I look forward to working with AACUSS members and fulfilling my responsibilities as generalist. I would like to recruit new members to AACUSS from the Nova Scotia Community College and promote the advantages of being a member of the AACUSS community. I would like to work closely with the divisional representatives and the executive to develop new marketing strategies that will promote AACUSS and the benefits of membership.

I look forward to hearing from you. I can be contacted by phone (902)-825-3359 and/or email bilynda.whiting@nsc.ca

Sincerely,
Bilynda Whiting
Nova Scotia Community College
Counselling Divisional Representative

2004 AACUSS WINTER WORKSHOP Antigonish, Nova Scotia



Sadness at Mt A.....



Frequently, the most important persons in Student Affairs and Services operations are the front-line staff. In 1991, after fifteen years of service elsewhere in the University, Helen Hicks applied to join our Student Services team. I remember during the interview trying subtly to sound her out about her work ethic and I recall even more distinctly her response: "I just want to work hard for students and earn an honest living". This summer, thirteen years later, Helen will retire from our office and from Mount

Allison after working extremely hard for the benefit of students. She has been the soul of Student Services, the person who has always known what is going on. She has always been able to give each visitor or caller 30 seconds of quality time and then return to projects on her desk. She has had the priceless ability to discern how serious the cases of stressed out individuals really are and make appropriate referrals. She has always been on time and dedicated herself to her job as a multi-tasker extraordinaire, to the end of every single day. When she retires, she will leave behind enormous shoes to fill. We certainly say a big "Thank you, Helen" and wish her all the best in her retirement.

Charlie Hunter, Dean of Students, Mt. Allison University.

Partners in Leadership

A regional symposium for university and community leadership development programs

March 27, 2004

Mount Allison University, Sackville, NB

The keynote address will be delivered by Stephen Lewis, the UN Special Envoy for HIV/AIDS in Africa

Sponsored by Leadership Mount Allison

For further details, please visit <http://www.mta.ca/leadership/symposium.htm>

Student Support Programs Comes to LIFE

Submitted by: Dana Parsons, Memorial University of Newfoundland

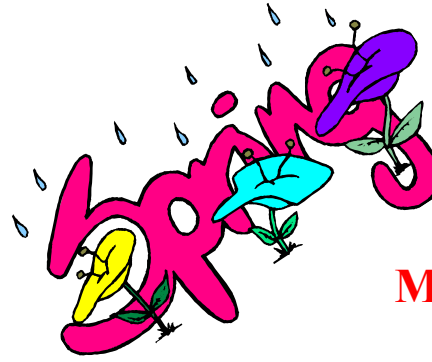
Atlantic Canada's weather may get you down but not the participants of this year's Leaders In Future Education (LIFE) event. Ninety-two level III students from around the province made the trip to Memorial's St. John's campus despite blizzard like conditions. The annual LIFE event provides graduating students a chance to get to know Memorial and what to expect as a first year. Its aim is to dispel the anxiety high school students have about entering the university environment. Students are paired up with a university volunteer and attend

classes, seminars, and have the opportunity to get to know other prospective students.

Although this year's event was held during the most vicious of storms the campus has seen this winter which prevented the usual trip to Lavrock lodge and cabins for the night. Students instead spent the night at a somewhat "slumber party" in one of the campus residences. For so many out of area students, the bad weather actually provided them with a closer look at what it would be like to live in residence... and eat the food. Breakfast

almost warranted a discussion about the "Freshman Fifteen"!

After the two day event and the assistance of over a hundred student volunteers there were many happy faces ready to face the trip home. Many commented that they were no longer anxious about the transition to Memorial, after attending classes, getting detailed campus tours, and listening to important speakers. Many even made a friend or two. It's a sure sign that their next visit to Memorial will be with much more ease, weather included.



"We are Family"

AACUSS/ASCEUA and AARAO Interchange
Spring Conference 2004
Hosted by Acadia University

REMINDER

March 31, 2004 is the deadline to submit proposals for conference presentations.

We have had a lot of great submissions thus far and look forward to hearing from YOU!!!

Please check the website for conference information, updates and online registration (available mid March)
<http://admin.acadiau.ca/affairs/events.htm>

Pre registration fee available until April 30, 2004

Meet Katie Kilfoil, Housing Representative

AACUSS EXECUTIVE

Greetings! My name is Kati Kilfoil, and I am the Housing Divisional Representative for 2003-04. I have been a member of AACUSS for over 10 years, and I am looking forward to becoming more actively involved as your representative on the executive committee. I previously held this position in 1997-98, and am excited to be working this year with such a great team of divisional representatives and executive members.



Although I started my career in housing at Dalhousie University, I have just recently been recognized for 10 years of service at Saint Mary's University. As the Assistant Director, Residence Life, I am continuously challenged and rewarded in the never-predictable business we call Residence Life. When not managing the administrative side of our housing operations, or meeting with students, I can be found doing what I am most passionate about – training and supervising the RAs. I feel honored and fortunate to work in such a rewarding field, and to share those experiences with like-minded colleagues.

As Housing Rep, I invite you to contact me with issues, concerns, questions or discussion topics. Or perhaps you just want to share an idea, a new program, or are looking to tap into our collective wisdom with a residence-related problem or policy. You have my commitment to try to keep you informed as issues and newsworthy items arise within AACUSS. Feel free to contact me any time by e-mail kati.kilfoil@smu.ca, or phone [902-420-5590].

At Your Service,

Kati Kilfoil
Saint Mary's University

CCUFSA holds Regional Workshop in Toronto

Submitted by: K. Brian Johnston, Memorial University of Newfoundland

The Canadian College and University Food Services Association (CCUFSA) recently held a regional workshop for member institutions from Ontario and the Atlantic Provinces in Toronto on February 15th and 16th.

CCUFSA is the professional association for colleges and university food service professionals. While most colleges and universities in the Atlantic Region use professional catering companies to provide food services on their campuses, many of the larger universities in Ontario and Western Canada operate their own food services. Both groups were represented at the Regional Conference in Toronto. Among the topics presented at the workshop were Conference Food Services, Impact of

the Double Cohort, Labor and Union Strategies for Food Services, Corporate Outsourcing—What to Include in a Request for Proposals and, Managing Your Food Services Partnership for a Win-Win Outcome. The presentations were

"I would strongly encourage persons responsible for food services on their campus to consider membership in CCUFSA."

well received by the participants and it was agreed that sessions for institutions who employ caterers would be included in the agenda for the Annual Conference to be held in Whistler June 29 to July 4,

2004. I would strongly encourage persons responsible for food services on their campuses to consider membership in CCUFSA. Personally it has been an extremely useful professional organization for the many years I have been a member.

If you would like to have more information about CCUFSA or its annual conference, please contact one of the two Atlantic Representatives on the Executive Pamela Whitmeyer at St. Francis Xavier University or Brian Johnston of Memorial University.

Greetings from University of Prince Edward Island

Submitted by: Bob Gibson, University of Prince Edward Island

Greetings from the Island - land of sandy beaches, lush golf courses and this year, mountains of snow! At least "Juan with Snow" coincided with the Mid Semester Break, so the couple of days the campus was closed were less disruptive to students. And for those among us who had the misfortune to miss all the excitement due to travels south, we are gradually re-establishing communications and entertaining details of their tropical trips!

Hard to believe it's March already, a testament I believe to the busy-ness and non-stop activity throughout Student Services. We're delighted to have the very capable Mike Connolly with us this year to assist Shirley with the counselling caseloads - Mike is a senior high school counsellor seconded for this year and next, plus he continues with his leadership on the courts as Men's Basketball Coach. The Student Success Program, as many of you heard

from Tamara at the Winter Workshop, is now in its third semester and proving to be a great investment in student success and retention.

In addition to the daily routines of the Career Development Office, Mamdouh, along with Stephanie Mossman, have just completed a very successful Maritime Education Job Fair and are now gearing up for the annual Labour Market Expo. Disability Support Services is again experiencing significant increases in both the number of students and range of services, in particular for those involving a learning disability. International student enrolment is on the rise and Joy is kept busy helping with the adjustments to campus and community (in particular, our weather). The ACE Program remains strong and plans are underway to celebrate this year's grad plus the recruitment of new students for September.

As Spring approaches, in partnership with Mike Read and his Recruit-

ment & Retention team we are preparing for an enhanced First Year Advisement Centre - this year to include an additional career planning component made possible by the addition to our summer staff roster of a counselling Intern courtesy of UNB. As the term winds down, we are now in the final stages of a Departmental Review and I am eager to see the recommendations that may come forward.

Great to have caught up with so many at the Winter Workshop and looking forward to Acadia in June.



UPEI Campus

Announcements from the Division of Financial Aid

Submitted by: Shelley Clayton, University of New Brunswick

Please welcome **Shawn Bellefleur** as the *new* NB, PEI and NS EDULINX Regional Representative. Many people will remember Shawn as Mt. A's Financial Aid and Awards Counsellor (a position he held for 3 1/2 years). Shawn also has *other good news* as he welcomes daughter #2 Mylene (8 weeks) to his family providing a sister to Danika (age 3)!

Congratulations Shawn!

A HUGE note of thank you goes to *retiring* Director of Nova Scotia Student Assistance Program, Kathleen Thompson! Kathleen is **well-loved** by all Financial Aid Officers across the Atlantic Region for her never-ending energy and support she has provided to students and the province. Kathleen will be greatly missed!

Wellness Education's Natural Healing Day

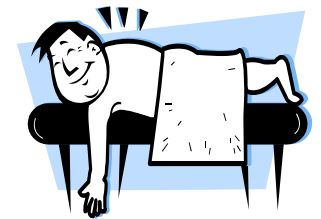
Submitted by: Kathie Saunders, Memorial University of Newfoundland

After a busy first half of the semester students had the opportunity to get involved with our designated natural healing day, with numerous activities, information booths, displays, contests, relaxation techniques and healthy beverages and snacks. Wellness Education organized information booths that addressed chiropractic care, massage therapy and Reiki, Total Body self care and Taoist Tai Chi. Students, faculty, staff and visitors could enjoy a free steam facial massage, relax on the massage chair, replenish the body with natural fruits, granola bars, juices, water and herbal teas, chat with the experts, or each other, all in the re-

laxing atmosphere of flowing water fountains, lush plants, aromatherapy, soft music and friendly volunteers. Information displays also highlighted various self care topics such as sexual health, mental health, women's health, men's health, naturopathy, back care, and many other interesting related topics of wellness. A steady flow of people enjoyed the services and information offered observed the tai chi demonstration, refuelled with an orange, bar or juice, or just sat quietly and take 10 minutes to relax and refocus during their busy day. Positive feedback from both male and female visitors emphasized the necessity for a proactive

and interactive focus on student health and well being, as demonstrated by the success of Natural Healing day.

The rest of the semester will be geared towards offering relaxation sessions and in particular our involvement with International Women's Week attempting to highlight healthy eating and women's sexual health issues!!



*We currently represent
160 members
working in a variety of
Student Affairs and Service
roles at 23 colleges
and universities
throughout Atlantic Canada*

Have **YOU** become
a member yet?

WWW.AACUSS.CA

News from your AUCHO-I Canadian District Representative

Submitted by: Michel Ouellette

March is here and before you know it the semester will be over. This communication is meant to keep you apprized of happenings, both within the Canadian District and with ACUHO-I.

New Opportunity to Make Your Foundation Donation On-Line: Donations to the ACUHO-I Research & Educational Foundation can now be made on-line at <http://www.acuho-i.org/cgi-bin/found/enroll.cgi>. The Foundation funds grants, study tours, conference speakers, scholarships and also supports research projects on topics relevant to higher education housing and residence life. Make your tax-deductible contribution today! The Lee Thompson Family sent a check for \$80,000 to pay off early their second \$100,000 pledge to the Foundation. Wow! Adden Furniture, Inc. has agreed to continue as a Foundation Major Donor for another five years. Their donations fund the Adden Regional Best Scholarships each year.

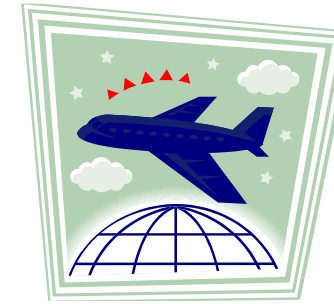
Publications: a) Planning for Crises, Disasters, and Emergencies is the theme of the February Talking Stick. It was a very appropriate theme. A variety of technical problems including major file corruption delayed the printing process. It will finally be mailed no later than Monday. We apologize for the delay. b) The 52 page March Talking Stick went to the printer February 26. The March issue has \$16,674 in advertising compared to \$16,303 last March. c) Deadline for the April Talking Stick is March 4. Dining is the theme for the April issue.

Benchmarking: a) Orders for benchmarking studies continue to be very strong. Study enrollment update as of 2/26 Resident - 172 (up 21%), RA - 51 (up 21.4%), Apartment - 35 (up 25%). The number of new schools is impressive - resident 22, RA 8 and Apartment 6.

Membership: As of the beginning of March, we are up to 909 educational institutional members, 168 sustaining affiliates, 44 associate affiliates, 16 faculty affiliates, 46 student affiliates and 5 emeritus affiliates.

Folks, a reminder of this significant news!!! At the October Executive Board meeting, approval was given to have membership fees for international members assessed at the Canadian dollar value. Therefore, beginning in membership renewal in 2004, membership dues for international members will be charged in Canadian dollars. This action, along with Annual Conference registration fees in Canadian dollars, means significant savings for all international delegates and hopefully increased membership and participation from housing officers in Canada, Australia, and other countries around the world.

Upcoming Events 2004	Date	Event	Location
	March 18 to 19	Mid-Atlantic Placement Conference	University of Delaware
	June 6 to 8	Summer Placement Exchange	Brookings, South Dakota
	June 8 to 12	National Housing Training Institute	University of Maryland
	June 18 to 19	Stars College 2004	Montreal, Quebec
	June 20 to 22	56th Annual International ACUHO-I Conference	Montreal, Quebec
Check out the ACUHO-I Calendar of Important Dates for more information on the events listed above and additional events: http://www.acuho-i.org/calendar/calendar.htm			



Introduction

Because risks exist in any student abroad programme it is important that a university manage those risks for the safety of the students and the protection of the institution. The role of the student abroad coordinator is not only to encourage faculty and students to participate in institutional exchanges but to ensure that the students

Issue 1: Risks and Responsibilities

There are general obligations for universities sending students on international exchange experiences which will (1) enrich students' educational experience, and (2) increase the chances that they will have safe experiences. These obligations include, but are not exclusive to, the provision of orientation sessions which provide advice and information on: country specific dangers and how to get help if an emergency occurs; information on the culture of the host country and the laws of the

Issue 2: Maximizing Educational Experiences

In addition to the consideration of limiting the risk for an exchange programme, a university should also consider how a student abroad programme can maximize a student's education. Through the academic programme, students have the opportunity to expand their knowledge base because the exchange university's curriculum compliments that of the host institution. Perhaps more importantly, a student abroad programme also offers an opportunity to develop inter-cultural competencies such as the ability to communicate cross culturally, to tolerate differences and ambiguity, and to communicate in two or more languages. Inter-cultural competencies are not just intrinsically valuable, but are also valued by both government and private sector employers as they seek these attributes in university graduates.

A student does not develop inter-cultural competencies by simply living overseas. It is important that a stu-

Reference

Risk and Responsibilities in Study Abroad: an Examination of Risk Assessment and Legal Responsibility in University and College Study Abroad Programs, Lynne Hanson, Assistant Professor, Faculty of Law, Queen's University and Wayne Myles, Director International Centre, Queen's University, Canadian Bureau for International Education, 1997.

The Student Abroad Programme Coordinator as a Student Services Professional

Submitted by: Peter Donahue, Acting Director, International Office
and

Phyllis Power, Student Abroad Coordinator, UNB Saint John

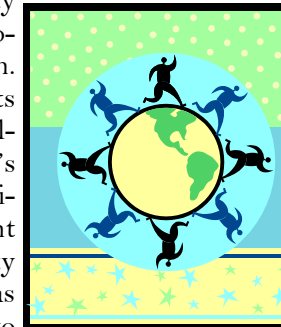
are prepared sufficiently before they depart so that they are ready to take advantage of the extraordinary educational opportunity offered by studying in a new country.

There are two key issues to be discussed when considering support to students participating in international work and study programmes.

country; health issues such as common diseases of the host country, and wildlife which may be harmful; information about what one does if one gets sick overseas; and information on how to obtain sufficient health insurance. In addition to a thorough orientation for students there should be ongoing programme assessment during the pre-departure and abroad periods, follow up for students on their return, and waivers which are both educational for the students and help to protect the university.

dent be properly prepared for living in another country by developing an awareness and respect for other cultures, an understanding of how to communicate cross culturally, and preparing for immersion in another way of life. Being prepared for an overseas experience allows students to invest more time in learning about and from the people they will meet in their exchange country. Participating in orientation sessions organized by the university assists students to assemble a "tool kit" which help them take advantage of the learning opportunity that they have.

It is also important that students have an opportunity to debrief their experience so that they can start to put into context and articulate what they learned and the skills they have developed overseas. This will allow them to use their new learning in their work and personal life.



“Finding a Solution for Tomorrow: Unraveling the Debt Issue”

Submitted by: Shelley Clayton, University of New Brunswick



Preamble

Over the past decade, an environment of fiscal restraint has led to a decrease in government support for post-secondary education (on a full-time equivalent basis). Tuition has increased as a consequence of reduced government funding, however, family incomes have remained relatively stable. Student Assistance programs have experienced a shift in benefits from grants to loans in many provinces and, not surprisingly, increased debt levels have resulted.

What are the current student loan debt levels?

In April of 2003, the Maritime Provinces Higher Education Commission (MPHEC) released their latest report entitled “Survey of 1999 Maritime University Graduates in 2001”. As suspected, “1999 graduates have borrowed more than their predecessors. To finance their 1999 program, graduates borrowed **\$20,918** on average, nearly \$5,000 more than the class of 1996. Borrowing in the high range has also gone up considerably from the previous cohort, with over one-quarter (27%) saying they had borrowed \$30,000 or more (compared to 12% of borrowers in the class of 1996).”¹

The latest MPHEC survey was a follow-up to their October, 1997 report entitled “Accessibility to Post-Secondary Education in the Maritimes” projecting the graduating student debt levels per year up until 2005. I have included this projected debt table below from the October 1997 Report.

Projected Debt Load* in 1996 dollars for Students in...				
Year of Graduation	Maritimes	New Brunswick	Nova Scotia	Prince Edward Island
Class of 1997	23,798	23,336	24,812	19,838
Class of 1998	25,092	24,976	25,584	23,138
Class of 1999	26,439	26,184	27,135	24,763
Class of 2000	28,304	27,958	29,257	26,639
Class of 2001	30,300	29,852	31,545	28,657
Class of 2002	32,437	31,874	34,012	30,827
Class of 2003	34,725	34,033	36,672	33,162
Class of 2004	37,174	36,338	39,540	35,674
Class of 2005	39,796	38,799	42,632	38,376

In 1998, the Canadian Millennium Scholarship Foundation (CMSF) was created by the federal government “to foster access to post-secondary study in part through the issuance of bursaries to needy students”³. During the actual “Program Launch” ceremonies in Ottawa, Prime Minister Chretien stated that the CMSF Program would reduce student loan debt on average about “\$5,000.00 per year”. This was not to be the case.

Nevertheless, the CMSF Bursary Program has clearly reduced student debt. At the CMSF Annual General Meeting (fall of 2003), the foundation stated that the student loan debt reduction was closer to \$3,000-\$4,000 per graduating student. This is in keeping with the MPHEC projected debt table listed from the previous page. MPHEC would not have been aware of the Millennium Bursary Program when the table was prepared.

1. Maritime Province Higher Education Commission “Survey of 1999 Maritime University Graduates in 2001”, page X, April 2003.

2. Maritime Provinces Higher Education Commission, “Accessibility to Post-Secondary Education”, page 33, October 1997.

3. Canada Millennium Scholarship Foundation, Millennium Research Series, “Assessing Canada’s Student Aid Assessment Policies”, page 1, March 2003.

What are the current and future student debt concerns?

There are strong societal concerns with the graduating debt of future students. Please see listed below the **2003 Federal Budget Highlights** in relation to Student Financial Assistance:

- \$ Exemption for income earned while in school, including scholarship and bursary income, will be increased to \$1,700.00.
- \$ Exemption of \$1,800.00 will be introduced for merit-based scholarships.

While these exemptions are undoubtedly positive changes, the increased student loan debt creates a negative outcome. Increasing the exemption of scholarships, bursaries and employment income provides students with more loan assistance than they have received in past years. However, this is a short-term solution that leads to an increased loan debt upon graduation, hence, marginalizing the proposed benefits.

The recent **Speech from the Throne (February 2, 2004)** is concentrating on the issue student assistance and increasing access to PSE. Please see the highlights listed below:

- ◆ Loan limits will be increased, in recognition of the rising cost of education.
- ◆ Eligible expenses will be broadened to include the new essentials, such as computers.
- ◆ Family income thresholds will be raised to improve access for middle-income families squeezed by rising costs.
- ◆ Measures will be taken to improve loan terms for part-time students.

But the answer to improved access must go beyond simply more generous loans, because a growing debt poses its own limits both psychologically and financially. The Government will therefore provide a new grant for low-income students, to cover a portion of the tuition costs of the first year of PSE.”⁴

One of the main concerns is how will these improved measures ultimately impact on the graduating student loan debt? More research needs to be completed on this issue to ensure that “proposed improvements” will not negatively impact the student’s loan debt upon graduation.

One last concern is the issue of private debt. “Overall, 39% of students report some level of credit card debt. Of the students carrying some debt, 24% carry a balance of less than \$500, while 19% carry more than \$2,500 in debt on their cards. The average debt level for students carrying a debt is \$1,500 with a median of \$900.”⁵

Students are constantly juggling costs of living, costs of education, books, daycare, etc with insufficient resources leading them down the path of private debt. Hence, this issue has to be discussed when developing solutions for tomorrow.

Conclusion

“Finding the Solution for Tomorrow: Unraveling the Debt Issue” is clearly not a simple problem and requires a multi-faceted approach for success. The government has completed many initiatives at the urging of students and stakeholders to reduce debt. As a society, we must be concerned with increasing access to PSE while balancing the financial needs of students. However, with increasing access, we should be ever watchful of graduating debt including private (i.e. bank loans, lines of credit, credit cards) and public (Student Financial Assistance).

My proposed solution is to front-load bursaries to students. Give students up to a certain percentage of their “cost of PSE attendance” in bursary (up to \$5,000 annually). Then students and parents can decide if they are going to access the student assistance program to borrow the remaining costs of attendance.

Students (pending availability of work—which is another discussion paper) who worked hard in the summer and saved the majority of their earnings would graduate with a very low, if any, debt upon graduation. Of course this solution would only apply to the single student. Alternatives have to be explored for the married/single-parent student.

For married/single-parent students, I would still front-load requests with bursary (up to \$5,000). However, I would also propose that these high debt students have access to loan remission upon graduation—providing an incentive to complete their degree(s).

Thank you for the opportunity to provide my thoughts on the issue of student debt. Please feel free to contact me by e-mail at clayton@unb.ca or by telephone at 453-4796 should you have any questions regarding this document.

4. Page 15 “Speech from the Throne to Open the Third Session of the Thirty-Seventh Parliament of Canada: February 2, 2004”

5. Page 7, “CMSF Student Financial Survey, Baseline Results”