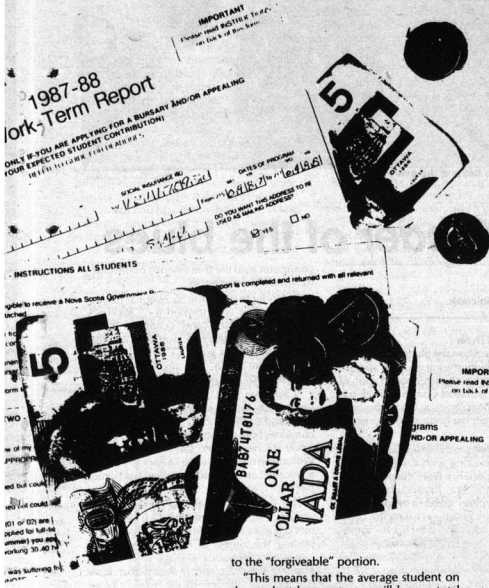


Program must be carefully examined



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CFS Saskatchewan h... pay little portion l before a student gets

to the "forgivable" portion.

"This means that the average student on the student loan program will have a total debt of \$23,000, up from \$12,000 under the old system," he says.

Escalating student debt loads have prompted the federal government and students to take a harder look at the student aid situation in Canada.

In October, the Secretary of State and the Council of Ministers of Education released a report on the student debt loads that indicated that 28 per cent of final year students with Canada Student Loans had debts of \$5,000 to 10,000 in 1985-86. Another 9 per cent, or 19,488 students had debt loads of over \$10,000.

These figures include federal loans only. The study estimates that provincial loans add another 12 per cent to the number of students with debts between \$10,000 and \$15,000 and another 6 per cent to those with debts over \$15,000. The study also excludes Nova Scotia and Newfoundland, two provinces where high summer unemployment usually means high debt loads.

In Alberta, the average student debt is \$5,000 upon completing school, says Jean Sprague of SFB. William Rompkey, a Liberal M.P. and post-secondary education critic says he was surprised that the figures were not higher.

"Those figures don't concur with the figures I had which indicated that most students had \$12,000 to \$20,000 debt loads coming out of bachelor programs. But even if the figures are right, a \$10,000 debt load is nothing to gloat about."

In British Columbia, students are more heavily in debt than the rest of their Canadian peers, with 21 per cent of students with loans

owing more than \$10,000, compared to the national average of 13 per cent.

"B.C. has the worst student aid program in Canada but there have been some significant improvements in the last year," says Stephen Scott of CFS.

In response to the student aid crisis, the Secretary of State has established an Advisory Group to review the federal student assistance programs, made up of representatives of national student organizations, bankers, university administrators, faculty and government.

"Student loans have served us well in the past 20 years. But there hasn't been a major review of student assistance in recent years," said Mary Meloshie of the Secretary of State's Student Aid Directorate.

David Crombie wants the advisory group to make recommendations and he expects to introduce improvements to the student aid program before August 1988. He says he's particularly concerned with low income borrowers, part time students, disabled students and those with special needs.

But Rompkey suggests the government must totally re-work the program instead of implementing "band-aid" solutions.

"We can't just make the changes to the periphery. We have to look at education from a different perspective," says Rompkey.

"Something that worked in 1964 just ain't gonna work in 1987. In 1964, students had no problem getting summer jobs or a job after graduation, even in Newfoundland."

The Advisory Group on student aid held its first meeting in December.

"28 percent of final year students... had debts of \$5,000 to \$10,000 in 1985-86."

"Everybody in that meeting agrees that it would be appropriate for Canada to have a national bursary program," says Tony Macerollo, chair of the Canadian Federation of Students and a member of the committee.

"But there must be opposition out there or it would have been implemented already. This is why I am concerned that this (the national advisory committee) is just another mechanism being used to keep us quiet," says Macerollo.

"They are in the best position to do that," says Macerollo, "and they are also in the best position to blow it out of proportion. So we are going to look at what they come up with and work from there. We are giving them the benefit of the doubt that they want to see improvements in the program as much as we do."

Sheena Weir, the chair of the Ontario Federation of Students, says policy makers have to look beyond the expense barriers

that keep students from getting a post-secondary education.

"There is this attitude that if students pay for education themselves, it will mean more. It's just not true. As the system is now, rich students' parents pay for their education."

"And even though we have a student aid program, we haven't changed the social climate at all so we still have an elitist system. There is still an attitude that you don't deserve to go to university if you are from a lower class background. Nobody tells you that you have every right to go to university," says Weir.

"We need better student aid programs. I know of people who couldn't afford to go to university. And even if loans are available, you can't expect people to take on debts when they come from a home-life where a \$1000 loan was a debilitating prospect."

William Rompkey agrees.

"We have to start looking at education as an investment, not as a privilege. We should face up to our responsibility as a society that requires an educated population. We should be willing to fund that education."

We should not be demanding individuals to be educated to function in this society and then expect them to somehow deal with the debt," says Rompkey. ■

You borrow, you owe

by Cam McCulloch

Ever wonder what your fellow student faces when he or she complains about a discouraging debt load from student loans?

Have no fear, your friend has a full six months after finishing school before having to begin repaying the loan. Until that time and while the student is still in school, the government pays the interest on the loan.

When the six months have elapsed, the indebted student must consolidate the loan with his bank manager. At this time, the student applies for the appropriate amount of remission.

The interest rate that will be attached to the loan is determined in August of each year. All outstanding loans which are consolidated in that twelve month period carry the same interest charges. This year's rate is set at ten and one-eighth percent.

There should be little surprise when the student finds out the total amount he must repay. Each year the student is sent a statement called a "notice of assessment" so he will know as time goes by how much the final bill is likely to be.

If after six months of completing school, the student is unemployed and is unable to repay the loan, he can apply for Interest Relief to get his payments deferred. If the student defaults, the bank claims the amount of the loan from the government. But beware, the government will pursue its claim right through bankruptcy court.

If the loan is federal, the student deals with the Canadian Student Loan Association. If the loan is provincial, the student deals with the Crown Debt Collection Unit of the Alberta Treasury Department. ■

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