

Feds student loan tax deal opposed

by John Beresford
Canadian University Press

TORONTO — The federal government has offered to replace its 3 percent tax on Canada Student Loans with more stringent terms on the loans.

But student groups who oppose the tax say the changes may make things even worse for students.

The proposed changes include:

- changing the requirements for full-time status from a 60 to an 80 percent course load.
- eliminating the six-month interest-free period after graduation.
- reducing the period over which students can borrow to six-and-a-half years from 10 years.

The tax was put in place last year to pay for defaulted loans.

In February, Ottawa announced it would eliminate the tax. But now officials say the surcharge has to stay unless other measures are taken to reduce the cost and number of defaulted loans.

"It is expected that this will provide scope to eliminate the 3-per-

cent guarantee fee on loans and to increase the limits on loans to students," said Laurent Marcoux, spokesperson for the Secretary of State.

But Caryn Duncan, a researcher with the Canadian Federation of Students, said students shouldn't be forced to choose between two unacceptable alternatives.

The Association of Part-time Undergraduate Students at University of Toronto said the proposed changes discriminate against part-time students.

"For a lot of students it's part-time or nothing," said Rick Martin, an association representative. "A raise in the course-load definition will be particularly devastating for single mothers who can only go to school part-time."

The student loans are made by banks, but the federal government guarantees them against default. It has paid \$960 million for defaulted loans since the program began 28 years ago.

The government has tried to reform

the program for the past two-and-a-half years and is currently negotiating with the Canadian Bankers Association.

Duncan charged the government is trying to escape its responsibility to guarantee student loans.

"It wants to share responsibility of the loans with the banks, making it look less like a student loan and more like a bank loan," she said.

Student loans are interest-free while recipients remain in classes, whereas banks begin charging inter-

est immediately.

Martin said students should never have been taxed in the first place.

"It affects the people who are least able to pay. The very idea of taxing a student loan sounds perverse," he said.

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A timetable of library workshops is available at the Information Desk, Scott Library and at the branch libraries. All workshops are approximately 50 minutes in length and take place on the first floor of Scott Library. Meet near the Copy Centre.

DROP IN!

CORRECTION: YFS VP Michelle Chai is a women's studies and sociology double major. In an article published two weeks ago, it was incorrectly stated that Chai is a major in psychology. *Excilbur* regrets the error.

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