

To be able to borrow, students must meet certain eligibility criteria, including residence in a participating province, and they must establish to the satisfaction of that province that they need a loan to continue their course of study. The principal premise underlying needs assessment is that the primary responsibility for meeting the individual costs of post-secondary education lies with the student and/or his family.

Quebec does not participate in the Plan but instead operates its own extensive student assistance program for the benefit of its residents. Quebec students are, therefore, not covered by the provision of the Plan, but may apply for financial assistance through the Quebec Department of Education.

In addition, the provinces provide non-repayable assistance in the form of grants, bursaries and scholarships.

Certain federal departments do make awards, and many private scholarships and bursaries are available at all levels of higher education. Relatively few university-entrance awards are open to students from outside Canada, though foreign students who have completed a year of higher education in Canada can usually compete with Canadian students for "in-course" awards and, in addition, many loan funds are available to needy students.

Proportionately more awards are available for students from outside Canada at the graduate level, including awards under certain federally-assisted grant programs. At some institutions, foreign students may compete with Canadians for awards given by the universities or by private organizations.

Financing of Higher Education

With the exception of three federal armed services colleges (including the Royal Military College of Canada, opened in 1876 and authorized to grant degrees in 1959), which are supported completely by the Federal Government, the universities and colleges receive financial support from a variety of governmental and other sources.

In the ten-year period from 1956-57 to 1966-67, the total annual expenditure by the universities and colleges rose from \$107 million to \$890 million. In the first of these years, \$87 million represented operating expenditure and \$20 million capital expenditure. By 1966-67, operating (including research) expenditure had increased nearly sevenfold, to \$581 million, and capital expenditure was \$309 million.

Federal Contributions

Under the terms of the British North America Act of 1867, each Canadian province is responsible for the establishment and administration of education within its borders. There is no federal ministry of education. The Federal Government is responsible only for the education of Indians and Eskimos, children in territories outside the provinces, inmates of penitentiaries, and members of the armed forces and their families on military stations in Canada and abroad. The Federal Government does, however, contribute to higher-education costs in a variety of ways through many of its departments. In 1967-68, it spent