

opinions

CFS should come clean on loan charges

Last August Kim Campbell's new cabinet announced a host of much-needed changes to the Canada Student Loans Program (CSLP).

While loan limits and allowances have been frozen for the last nine years, the government has now increased the maximum assistance from \$3,570 to \$5,100 for full-time students. For part-timers, the maximum has been increased from \$2,500 to \$4,000. These increases should help offset the tuition hikes students have endured over the last several years, and will take effect in the 1994-95 school year.

There are other changes to the program, too. For example, women pursuing doctoral studies (especially in the areas of engineering, applied sciences, math and the physical sciences) will receive grants of up to \$3,000 each. In 1994-95 300 women be eligible for the grants; however, the number of grants available will increase to 650, 1,050 and 1,250 in the following three years.

Another change to the program deals with students with disabilities. As many as 5,500 disabled students will see grants of up to \$3,000 each, and the number of grants will increase to 7,350, 7,717 and 8,103 in the following three years. As well, the government plans to retain the forgiveness

provisions under the new financing structure.

'At risk' students (such as single parents with low incomes and those on social assistance) may be eligible for grants from the government of up to \$750 each. The government foresees the eligibility of 18,800 students in this category. That would mean grants, given to those who need them most, of almost \$12.5 million.

Other changes to the CSLP include interest relief for graduates with low paying jobs or who are only employed part time. In addition, an estimated 33,000 borrowers in repayment will be eligible for relief assistance.

In the words of the Minister, Bernard Valcourt, "The reform package... streamlines the administration of the program allowing more money to be available for students." He added, "These measures reflect the most significant changes to this important national program since 1964."

And what have our student representatives had to say about all this? So far the only reaction from the Canadian Federation of Students (CFS) has been that they're glad the 3 per cent fee has been scrapped, but are furious with the package because interest on the loans will accrue when the student

leaves school (interest used to be subsidized for the first six months that students were out of school; however, students still don't have to make any payments - principal or interest - until six months have passed).

Under the new program, students will have to pay an additional \$281, which can be capitalized into their loan, at a cost of \$3.50 per month over the life of the loan. Not a really big deal. However, Carl Gillis, Chair of

the CFS, characterizes the elimination of the six-month post-graduation interest subsidy as "a clear indication of the government's lack of sensitivity to the difficulty which many new graduates have in finding employment".

What's clear, in the face of these reforms, is Mr. Gillis' unwillingness to work with the federal government. While the government is trying harder, and moving to implement thoughtful, much-needed, changes, he seems bent

upon keeping students, who he claims to represent, in the dark about the benefits of the package.

If Carl Gillis and the CFS are not willing to divulge both the benefits and drawbacks to such programs — allowing students to make informed choices — then maybe they aren't worth the \$35,000 we pay them every year.

Rod L. MacLeod
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