

Student aid revisited

by Allison Young

The Students' Union of Nova Scotia (SUNS) is the only provincial student organization in Nova Scotia. It represents over 30,000 students at 11 universities in Nova Scotia. Through lobbying, research and campaigns, it works towards achieving a high quality post-secondary education system which is accessible to all potential students regardless of economic or social barriers they may face.

So, what has the SUNS been doing lately with the \$2.60 per student it receives each year from student fees?

You might have heard that our federal government in Canada is conducting a social policy review about such issues as unemployment insurance and funding for universities and colleges. The federal government has shown particular interest in a funding mechanism called Income Contingent Loan Repayment (ICLR). ICLR essentially would allow students to repay student loans based on income. (Currently, the Canada Student Loan Programme sets out what a student must repay per month depending on how large the loan is regardless of what the student is earning.) Sounds good so far.

ICLR gets more complicated when we try to figure out how large

the loans would be. Some ICLR models have students picking up the entire bill for education. In this scenario, tuition would rise to over \$10,000 for low cost programming (arts and business) and to much higher tuition for programmes like medicine and dentistry. Other scenarios (such as that currently followed in Australia) regulate tuition fees nationally and still provide a significant public subsidy of post-secondary education.

Whatever the case, a new funding mechanism for Canadian universities and colleges will definitely affect your life and educational career. SUNS has been active in providing input to the federal and provincial governments about the implications of ICLR. In August 1994, SUNS published a document entitled "Downloading Canada's Debt: The Social and Economic Implications of an Income Contingent Loan Repayment Programme". This document is available through your student union (2nd floor, SUB) and through SUNS (3rd floor, SUB).

If you used student loans this year, you might be wondering why they came so late this year, and what all the changes are about. Well, in April (and later in July), the federal government changed some of the regulations dealing with student loans and moved to harmonize the federal and provincial loan systems.

Now for every \$1 of student aid you receive, 60 cents is federal and 40 cents is provincial money.

Maximum loan amounts were increased but the ability to access this money was reduced through changes in the parental contributions guidelines and changes in the debt service ratio clause. These changes have caused many problems for students because their loan amounts have been assessed at considerably lower levels.

Married students have had a particularly hard time this year as their applications were the last to be processed in a schedule which, due to the federal government changes, was already behind. These applications are apparently being processed now.

There is good news. SUNS had been lobbying since February to get the government of Nova Scotia to drop credit checks being done on students by the Canadian Imperial Bank of Commerce — the bank which now holds the monopoly on Nova Scotia student loans. In August, the credit checks were dropped so no student can be rejected for a loan because of a "bad" credit history.

If you are experiencing any problems, call SUNS at 494-6655 who are submitting names to the Director of Student Aid, Kathleen Thompson, in order that she may be aware of what is going on. Hopefully, changes will be forthcoming.

Dal Profiles



by Tim Richard

Name: Simon Kirk
Age: 18

What do you hope to gain from your experience at Dalhousie?
I need a couple years at Dal before I can go to the vet college.

What is your favorite cliché?
Cliché...Ummm... I don't know.

Describe yourself in one word.

If you could be living in any time period what would it be?
1100 A.D., with all the knights and

what would it be?

1100 A.D., with all the knights and castles.

If you were stranded on an island, what three things would you most like to have?

Books, music, a girl friend.

If you could be featured in any publication, which one would it be?

National Geographic. (Of course he meant The Gazette folks)

What's 2+3+4+2?

(laugh, pause) 11.

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8:pm-3:30 am**

Bands Scheduled

Cameras in Paris Sept 26-Oct. 2

Freddie James Oct. 3-Oct. 8

Oct. 8 CANADA'S #1 DJ Chris Sheppard
Featuring the hit single "The beat goes..." Trackdate

Oct. 9. 7th Annual Maritime DJ Spinoff