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Social Security Reform and Rationalization

The Gazette continues its coverage on education issues by looking at what your student union has to say. Last week, we brought you an introduction to the issues. The following are the proposed policies of the Dalhousie Student Union in response to Lloyd Axworthy's Social Security Review and rationalization in Nova Scotia.

Proposed Policy Addressing Rationalization

Be it resolved that the DSU adopt the following as principles on which any rationalization process that includes Dalhousie University should be based:

1. The maintenance or rise of the quality of academic programs offered, including but not limited to:
 - class size
 - diversity of programs available
2. The maintenance or rise of the quality of services offered, including but not limited to:
 - health services
 - security
 - housing, and that access on a per student basis is not compromised
3. The accessibility of education is maintained, with access to both information and services becoming more simplified.
4. The historical significance and value of individual institutions and institution-specific programs is recognized.
5. A united student voice that includes Dalhousie students is present.
6. That the accountability of the administration is increased.

Dalhousie Student Union [Draft] Policy on Social Security Reform

Whereas the federal government proposes to significantly change the funding of post-secondary education by switching the current system of grants to provinces to loans for students, and

Whereas the Dalhousie Student Union recognizes this Green Paper, if implemented, would double tuition for Dalhousie students decreasing accessibility and opportunity, and

Whereas there is a real and pressing need to communicate these concerns to the government and public,

Be It Resolved That the Dalhousie Student Union adopt the following as official policy:

On Establishing Programs Financing (EPF)

1. Before the federal government changes the current system of grants to provinces into loans for students, a cost/benefit analysis must be done to determine the economic spin-off from universities.

2. An acceptable level of cash must be maintained in the transfer

to provinces for post-secondary funding. Funding cannot solely rely on tuition and tax points.

3. There must also be a stronger federal role in post-secondary education and funding. Currently the EPF system is such that money sent to provinces for education does not always make it to the education budget. The federal government must introduce accountability into the EPF system ensuring money earmarked for education is spent accordingly.

On Income Contingent Loan Repayment Program (ICLR)

ICLRs must not be used as a primary source of financing for post-secondary education, raising tuition, or downloading the federal deficit.

Elements of an acceptable ICLR:

1. One, not three, loan systems for post-secondary students. The current systems must be harmonized with the new ICLR program.

2. The student aid system must promote accessibility and be re-

sponsive to diverse socio-economic needs. This may include grants, subsidies (interest or otherwise), bursaries and/or forgiveness programs to be developed in full consultation with student leaders.

3. Debt loans must be manageable. fixing an actual dollar amount will take consultation and research because of regional income differences. In Bill C-28 the current government has defined manageable debt load as \$16 000. This figure is acceptable and shall not be changed without consultation with student leaders.

4. There shall be no means testing or parental contribution assessment for calculation of loan limits.

5. Interest shall not accrue while students are studying. There will also be no penalties for students who have to interrupt their studies due to personal tragedy.

6. Loan levels should include student expenses beyond direct educational expenses such as tuition and books.

7. An individual's debt must

die with them.

8. There should be opportunities for students to work off portions of their debt while studying and before interest accrues. For example, Education students could work in the area of adult literacy programs.

9. In keeping with the government's notion of "individuals investing in their futures," interest paid on loans should be tax-deductible.

10. Loans should be portable between provinces and nations.

11. There must be a minimum income threshold before payments on loans commences. This threshold must be determined by student leaders and government.

On Cost Saving Measures

1. Make student loans more effective. Students should be able to take an extra year's loan after they graduate for venture capital.

2. Create incentives for students to work. Means testing in many provinces simply deducts money earned from summer and

part-time work from the total award which provides for a disincentive to work and a dependence on loans.

3. Offer merit awards. The better the student's marks, the higher percentage of the loan is forgiven. This encourages academic excellence and timely completion of degrees.

4. A review of program length. In a world where students are collecting several degrees, we must evaluate the relevance of a four year Bachelor's degree.

5. Get universities on a year-round system. Overheads and salaries are paid over the course of the entire year while universities are vacant in the summer.

6. Harmonize licensing and professional standards. Qualified people are required to get licensed in each different province which is costly and time-consuming.

7. Reduce the repetition of courses. Credit transferability is necessary so students do not have to take the same courses over again when they switch universities.