

They said that it couldn't get worse...but...

The new Nova Scotia Loan Plan is here...

All you have to do is to "make arrangements for \$1350 for six to eight weeks. No problem. If you're a cabinet minister.

The provincial program does not meet the objectives claimed for the plan in a brochure published by the federal department of finance. Help available this year should be barely adequate to cover the most basic educational and living costs, and inadequate to meet expenses which, while they may not be directly a part of education cost as such, must inevitably be met if the student wishes to maintain himself. The end result is virtually the same as the situation before the program began — only the children of the rich, or those who have incurred the disadvantage of spending a few years out of school, will have an adequate budget on which to live. For the rest, there will still be inadequate living conditions, the perpetual shortages of money, and a strong incentive to falsify application forms in order to avoid excessively heavy demands on parents, or dropping out. All this is written into the new CSLP loan application forms.

Your application for student aid has been received. Your file number for future reference is _____
Applications may take 6 - 8 weeks to be processed, therefore you should make other arrangements for necessary funds until we can notify you of the amounts of student aid you are entitled to receive.
Date of Receipt _____

The most objectionable innovation is this; unmarried students who complete loan application forms do not know how large (or small) a loan they are requesting. In previous years, the application form asked a student to estimate both his financial resources and his projected expenses for the year. Now, as before, the student must still reveal all the details of his personal finances — except the list of expenses which he expects to encounter. By guess or by god, the student aid office of the provincial government expects to know what each student's total expenses will be, WITHOUT ASKING. They cover this omission by a number of "reasonable allowances" and a blanket provision of \$8.50 per week to cover miscellaneous expenses over and above room and board, transportation, and direct educational expenses.

"Clothing, laundry, and miscellaneous cost — \$8.50 per week," says the instruction sheet. This sounds like an adequate allowance until one realizes that the average student cannot go through a university year without incurring one expense or another which can demolish a whole term's "miscellaneous" allotment in one swipe. Replacement or initial purchase of some equipment such as luggage of a typewriter; medical expenses not covered by family or personal insurance; emergencies of different types which are unpredictable, and necessary expenditures which do not fit into any neat universal category, are all left uncovered by the loan application form. The student who does not encounter such problems is fortunate, but rare; the student who DOES encounter them has two choices: he must drop out of college for purely financial reasons (which the loan plan is supposed to prevent) or find some source of funds and omit it from his application form (which is forbidden by the Canada Student Loans Act itself.) Perhaps a special plea, submitted with the application form, might be favourably considered, but if so why is there no provision for this on the application form itself, as was the case in former years?

The "miscellaneous" allowance should be examined carefully. It is specifically intended to cover laundry, clothes, and any expenses not listed under the four following headings:

1. Fees - all published tuition fees
2. Prescribed books and instruments - a reasonable allowance will be made to cover the costs.
3. Board and lodging for the academic year
 - (1) Institutional residence - as charged by the institution
 - (11) Board and lodging away from home - based on average cost in the region concerned.
 - (111) Students living at home will be given a cost allowance of \$12 per week.
5. Transportation
 - (1) Students living away from home - cost of one return trip per year from home to educational institution plus where applicable, a reasonable allowance for local transportation to commute between residence and school.
 - (11) For students living at home (e.g. parents) a reasonable allowance for local transportation in order that the student may commute between home and school.

Quoted from the sheet of Instructions to applicants.)
The miscellaneous cost section is actually most interesting for what it does NOT cover. Laundry, dry cleaning, replacement of worn-out clothing, soap, tooth-paste, deodorant, cosmetics, and shaving equipment or other necessities of life; telephone bills and postage stamps; stationery and study materials not covered under section (2) — all these might PERHAPS be paid out of an allowance of \$8.50 per week. But what becomes of entertainment, which used to be given a separate section in past years' loan application? And what about heavy medical expenses, or such other expenses as have been mentioned earlier? How is the student to pay for having his term papers typed? Only the few students who can type and own typewriters are spared expenses of up to \$12 per paper, or anything up to \$125 per year. Furthermore, the graduate student who wishes to have his thesis typed and bound, and paid for out of his "miscellaneous" allotment would have to give up shaving, washing, brushing his teeth, cleaning his clothes, or indulging in any form of entertainment during an entire semester. Admittedly this is ridiculous. So is this year's loan application form.

Board and lodging pose another problem not adequately explained by the application form and instructions. Students are asked to state what sort of accommodations they will occupy during the school year, and the expected cost, but they are warned that the loan will be based on "average cost in the region concerned."

"Transportation" is another heading under which some students will suffer. Students will be lent only enough money to cover one return trip to the city where they study. This clearly discourages Nova Scotian students from studying outside this province.

Similarly, medical and dental expenses which vary greatly according to individual cases, are not covered for single students under this application form. Yet the old provisions remain: every student must spend every cent he owns, every parent must prove himself unable to spend more than he is already spending on his "dependent" son's or daughter's education before the loan application will be even considered. The dilemma is always the same — the student cannot apply for a loan to cover certain expenses, yet if he DOES get the funds from other sources, he violates the law by not indicating, at the time of application, that those other funds are available. The true meaning of the loan plan is hidden just below the surface of the blundering bureaucratic forms; a student whose expenses during one academic year will total more than a purely hypothetical "normal" (but still inadequate) sum should not continue his studies, unless he is sufficiently wealthy to do so without financial help. Yet the loan plan was supposedly established "to make bank loans available to students who need financial help to enable them to engage in full-time studies towards a degree or diploma." (CSLP Brochure, July 1, 1968).

Of course, these are just the new defects in the loan plan. It still has not been liberalized to overcome its most objectionable features, or to meet its original purpose. The highest sum obtainable under the program (\$1340) is still about \$500 short of the total expenses which any student must meet during a scholastic year, thus effectively excluding from university any potential student from a low-income family which cannot raise the remaining sum. The student who is under 21 still accepts responsibility for debts which the law says are his parents' responsibility; a student who is over 21 may still be "dependent" upon his parents as far as the Canada Student Loans Act is concerned; nowhere in the federal program or the provincial plan is there any suggestion that the nation as a whole will support its young people through their post-secondary education, apart from the payment of interest on their loans as long as they remain in university.

This examination of the newly-revised loan program is itself hampered by one of the most absurd pieces of administration obscurity imposed on students in recent years; the loan applicant does not know for how much he is applying. The unspecified sums allotted for books, board, and lodging might be higher than one would expect. But don't look for any such miracles — this isn't an election year.

CANADA

12. CAR OWNERSHIP YES NO
6 Cylinder 8 Cylinder
If you are the legal owner or registered owner of a car check YES. If YES is checked, give complete details of car and GIVE A FULL EXPLANATION FOR THE NEED OF A CAR. Generally speaking a student only requires a car for one of the following reasons:
Date Purchased _____ Cost \$ _____
(Make) (Model) (Year)
Amount still owed \$ _____
Enter explanation of need of car: _____

13. RESOURCES OF SINGLE DEPENDENT OR SINGLE INDEPENDENT STUDENTS
State period of summer employment and amount of gross earnings and savings from summer work.
Enter value of any Scholarships or Fellowships or assistantships or Teaching Fellowships.
Enter the value of any bursary assistance you will receive. DO NOT ENTER THE AMOUNT YOU EXPECT TO RECEIVE FROM THIS APPLICATION.
Enter the value of any readily realizable assets, e.g. bonds, stocks, etc.
Education students in their professional year of training check if applying to Department of Education to have tuition paid.

From	To
Name	Address
Earnings	Summer Savings \$
Scholarships	Scholarships \$
Fellowships	Fellowships \$
Bursaries	Bursaries \$
Realizable Assets	Realizable Assets \$
Monetary aid from relatives	Monetary aid from relatives \$
Payment of Tuition	Payment of Tuition <input type="checkbox"/> \$
Other monetary aid (if any)	Other monetary aid (if any) \$

16. DECLARATION BY APPLICANT:
"I hereby apply for Financial Assistance in the amount as determined by the awarding authority, and make the following declaration knowing that it is an offence under the Canada Student Loans Act to knowingly make any false statement or misrepresentation in an application or other document or to wilfully furnish any false or misleading information."
(a) That I have answered all questions applicable to me and that the answers given by me are true;
(b) That I shall be a full-time student for the academic year in respect of which this application is made;
(c) That Financial Assistance is essential to enable me to continue my education;
(d) That I am a Canadian citizen, OR that I have landed immigrant status and have resided in Canada for at least 12 months;
(e) That if my application for aid is approved I will use the proceeds of any award granted for the payment only of tuition and required fees, board and room charges and such other costs as may be recognized by the awarding authority in connection with my education;
(f) That I have received Certificates of Eligibility under The Canada Student Loans Plan as follows:

Date	Certificate Number	Amount	Date	Certificate Number	Amount

17. DEPENDENT STUDENTS are required to have Parents/Guardians complete this Section. See Instruction Sheet for definition of dependent students.
ENTER:
Gross Salary/Wages by year
Gross Business/Farm/Fishing income by year
All income from investments, saving accounts, pensions, alimony, etc.
TOTAL of Above Incomes
Deduct business expenses required to earn income from farm, fishing or business
NET INCOME.
Enter income tax paid for 1967 tax year
Enter value of outstanding educational or medical, dental loans from previous years and amounts to be paid in 1968.
Enter applicant's name, age and income tax position only. Enter names of other children, age, tax position and indicate if attending a post-secondary institution and applying for Student Aid under this programme.
Enter names of dependents other than children and spouse for whose maintenance you are responsible.

Name	Age	Relationship	Amount of Support 1968

DECLARATION BY PARENT/GUARDIAN:
"I declare that the information submitted in this form is correct to the best of my knowledge. I make this declaration knowing that it is an offence under the Canada Student Loans Act to knowingly make any false statement or misrepresentation in an application or other document or to wilfully furnish any false or misleading information."
(Date) _____ (Signature) _____
(Relationship to Applicant) _____ (Print your Name) _____
(Address) _____ (City) _____ (Province) _____ (Telephone) _____