

Financial assistance administered in province

BY Kathryn Wakeling

Rising University Tuition fees and other costs involved (i.e. transportation and housing) have quickly become a major source of financial strain to students trying to complete their degrees. To help relieve some of the burden, a form of financial assistance administered through the province was introduced under a student loans act some years ago. But instead of being a source of relief, the whole business of loans has become a matter of aggravation.

In applying for a student loan there are a number of criteria taken into consideration in determining who receives these loans. S.R.C. President, Steve Burube said, such factors include, the salary of a student's parents, student's summer earnings, expense incurred over the academic year, and any exceptional expenses that the student's family might be facing such as with health. Theoretically, a student can obtain a loan ranging anywhere from \$1.00 to a maximum of \$1800.00 depending on how much money the government thinks you will need.

Other sources of assistance continues Burube, can be found by applying for a New Brunswick bursary which is Provincial monies given out in the form of a gift. There is also an additional \$400.00 available under the Canada Student Loan. These are based on the same criteria as loans and in fact the question of

whether you are applying for either a loan or bursary, is ignored until your total needs are assessed, according to Burube. Therefore continues Burube a student who shows he is in great financial need could receive up to \$2800.00 a year (if receiving a loan and bursary then loan maximums is \$1400.00) in financial aid.

However, there is one other additional way to obtain money says Burube and that is in the form of a rebate. But this he adds can only be obtained if you have completed your degree program. Essentially what this is about Burube says is that the Government will rebate a certain percentage of your loans incurred over the course of obtaining your education. Says Burube this begins at \$3000. For example, 25 per cent of the loans between \$3000 and \$4000 would be rebated and perhaps 50 per cent for loans between \$4000 to \$5000. Percentages grow with the amount of the loan - but Burube did not have the exact figures and these were strictly examples used to prove the point. This rebate however he adds is not used very much simply because people don't know about it - its not publicized.

Essentially the main source of financial aid comes through the source of students loans and said Burube it is easy to build up costs while attending university. Loans are hard to obtain and needs the loans are based on are for the barest of necessities. Burube said,

even with a loan a student is placed ultimately on the poverty level.

In a memorandum to the Canada Student Loans Plenary Group (CSLPG), the National Union of Student (N.U.S.) pointed out that "Governments have chronically underspent monies allocated for student aid and have, in some cases, cut back on the amount allocated."

However this alone is not the only problem surrounding the subject of student loans says Burube. The biggest problems he says is when the paying back of loans begins. While in University the Government has been paying the Loan's interest but 6 months following a student's graduation Burube says the student takes over the interest. The problems said Burube with unemployment the way it is plus job availability students may not have the salary to begin loan repayments plus the

interest rates. The N.U.S. memorandum suggests as does Burube, that there must be a change to "the present criteria replacing it with required repayment schedules that begin 6 months after a graduate has found a job."

Burube saw another problem as being in qualifying for the loan itself. There are not as many abuses to the system as there is a legislating to a minority available to receive the loans. Says N.U.S. on the subject "thousand of Canadians will continue to be denied access to government assistance by what is clearly one of the most archaic aspects of the student aid program, unless this criteria is changed."

Finally said Burube there is the question about the summer savings table which requires a student to save 40 per cent of his income (no matter how much you are making) if living on your own

or 60 per cent if you are living at home. Says Burube, this is a way out of proportion when you think of a student on his own making \$112.00 a week who is required to save \$44.80 a week and still pay for rent and foods plus any other cost. The scale is not graduated for income levels. (i.e. income tax payments). On another level Burube comments that if a student is receiving a loan he is only allowed to make \$35.00 per week during an academic year and this said Burube creates a disincentive to work.

Clearly as N.U.S. states in their memorandum there is a need for change within the loan system and "these concerns" the reports read, "are only aggravated by the continuing trend of inflation, unemployment and cutbacks in the financing of post secondary education and other social services."

AFS announce decision

The Atlantic Federation of Students (AFS) announced their decision to disband their organization at a conference held last weekend at Dalhousie University.

Their decision was made due to lack of support from Atlantic Universities. With the exception of one; Memorial University, Newfoundland, MUN had been aware of the AFS decision to dissolve, and felt they had been "left in the cold" by their former student organization.

A new student organization, the Nova Scotia Federation of Students (NSFS) is anticipated by the majority of delegates from Nova Scotia, and according to Kings College student union president, Wally Stevens, will be "more effective than AFS."

The conference established a working committee to plan the structure and future possibilities of a new Federation of Students. Many AFS members felt the conference did not deal with the importance of restructuring to the extent it should. Tony Kelly, AFS staffperson said there was a "concentrated effort not to

specifically address restructuring at this conference."

Representative for the National Union of Students, Gene Long, said, "The formation of a new organization is a very positive step. I think were going to see a new form of regional co-operation emerging and a greater degree of provincial autonomy."

A constitution, an executive structure, and a policy were among many structural proposals presented at the conference. It was agreed by delegates that regional co-operation would be important to proposals.

Other conference issues included a letter of complaint drafted by a student aid working

committee and sent to the Minister of Education complaining that to elected student representatives have been rejected by the government for student aid committees.

Changes in Nova Scotia student aid regulations were demanded in a brief to the government submitted by the student aid working committee. Included in the demands are increased bursaries and independence at 18 years of age.

Participation in the National Union of Students (NUS) anti-cutback campaign were also discussed by delegates at the weekend conference.

The great pumpkin



Photo by Chaloner

Georgian chants accompanied the annual procession of the Great Pumpkin devotees as they wound their way from Harrison House to the Dunn and back again.

Latin prayers were sung as the Pumpkin was later, ceremoniously sacrificed from the roof of Harrison House.

UNB NDP

At the UNB/NDP meeting Oct. 26 Unemployment was chosen as the main issue for the coming year. With this topic in mind they shall participate in such things as extensive research, political activities, the provincial NDP convention, the spring federal election, etc. One half of every meeting will be dedicated to an "educational", comprised of a report and discussion on such areas as Student Aid, Socialism, Federal and Provincial NDP Policy, Women's Rights, the Quebec Situation, etc. Where ever possible these issues will be incorporated into the main one of unemployment. The next meeting will be held Monday, November 6, at 4:00 in room 26 of the SUB.

The topics to be discussed are, Socialism: Its History and Meaning and the Unionization of the UNB Faculty. All interested people are urged to attend and to bring along a friend.

Facts proved correct

As the most sensationalized story of the current term, our opinions on the transfer of microbiological equipment from UNB to the University of Windsor (editorial, October 13, 1978) were the subject of rather serious criticism in University Perspectives.

A number of errors of fact were included in the article entitled 'Brunswick Charges Refuted'. Remarkably, several statements made by Dr. Anderson and a representative of the Biology Department in interviews on the CBC (October 16, 1978) were absent. The most important of these lies in the fact that Dr. Anderson promised (in writing) to have a meeting with concerned individuals before any equipment was actually taken. This meeting did not occur. Dr. Anderson has repeatedly stated that his decision would have been the same regardless of any consultation. This may well be true, however in such an important matter, consultation would have eliminated much of the unnecessary heat generated by this situation.

On October 28, 1978, Dr. Anderson met with a significant portion of the Biology Department and Dean Brewer. The outcome of this meeting provided that two things would happen. Firstly, that the acting Chairman of the Biology Department and the Dean of Science would consult on a report for the record, and for publication in University Perspectives which would more accurately explain the situation and would attempt to correct some of the errors in fact in the aforementioned article. Secondly, the School of Graduate Studies would be charged with the task of drawing up guidelines for any further transfers of equipment.

On the basis of this action, The Brunswickan wishes to wait for this report before further commenting on the situation.

It has always been the practice of the Brunswickan to verify information before publishing. It is further the intention of the Brunswickan to examine situations which could be detrimental to this university and the student body of UNB.