

## 'Higher income groups are more reluctant to contribute'

21

Continued from page 19.

After four years of education the debt for the lower income student would be considerably higher than that of the more affluent student and family. This, McKenzie said, "makes a student think twice about attending university."

The AFS considers the issue of student aid as their major priority to date. A letter campaign from English and French universities has been going on for a month, posters have been distributed by AFS outlining the issue, provincial caucus meetings have been held in New Brunswick and Nova Scotia, and King's College and Dalhousie University of Nova Scotia with Memorial University of Newfoundland are presently involved in research for AFS.

On February 24 Briggs said that the best way to improve existing student aid schemes is to change the criteria by which assistance is given.

Criteria should encourage needful applicants, minimize the parent's burden, and eliminate those who are able to raise sufficient income during the summer months, she said. This would be better than lowering the existing loan ceiling. Making bursaries more accessible would not influence students to improve how they budget their money. She said this is one reason as to why students sometimes borrow more than they need.

Briggs said that "by lowering loan ceilings it encourages students not to work during the summer months."

Her suspicion that students don't always budget wisely is based on her "experience of seven years."

When students feel that their loans have been unjustly low or otherwise wrong they are required to complete a detailed form.

Statements on the assessment sheet from last year indicate that 41 percent of students at one university in New Brunswick appealed on the basis of summer earnings. This points out one area which should or is being considered in loan reform. Mrs. Briggs sympathizes with students unable to raise funds during the summer but also feels sympathy for the taxpayer who must shoulder the burden.

Mrs. Briggs is not the only professional bureaucrat concerned with existing federal and provincial aid schemes.

A special task force on student aid was set up by the Council of Education Ministers (CEM) last summer and has been discussing the question of student aid in Canada.

The purpose of the special task force, which meets periodically in closed session and releases no statements is to "give immediate consideration to those changes necessary in existing federal plans for student assistance in order to bring them into line with existing needs and educational patterns, "according to the terms of reference.

Mrs. Briggs adds that the task force will be "reviewing objectives and will work together in preparing a brief to CEM on student aid across Canada. The provincial representatives are outlining objectives of other aspects concerning the program to prepare a brief hopefully to reach the objective of a uniform student aid program."

The task force consists of representative from the federal government as well as delegates from all provinces. Mrs. Briggs is currently New Brunswick's delegate.

The National Union of Students (NUS) had learned in early 1975 that changes considering student aid were being discussed and they requested that students be represented in the deliberations.

CEM Secretary General Maurice Rickler acknowledged ongoing studies but rejected the possibility of student representation on the council because "policy precludes representation on our committees by professional or other interest groups in the field of education."

"The AFS supports the NUS appeal for student representation on the committee 100 percent," according to McKenzie and AFS have also stepped up their campaign to lobby for change in existing aid programs.

Mrs. Briggs favors involvement of "as many people as possible" in the task force sessions but said that it was necessary that the group have a report prepared by August of 1975 and thus things had to be run efficiently. She also said she thought "basically all provinces would like to see student input but not in the body form...more in the form of briefs and reviews."

Mrs. Briggs is open to the idea of student representation in the provincial youth department. Students could be involved in helping make major decisions, but "the final decision (on any issue) would have to be resolved within the department." She explained that in 1972 student representatives from St. Thomas, UNB and Universite de Moncton who thought the loans system as "dark and secret" came down and were shown how the system worked. "The never

returned," she said.

The age of majority which varies across Canada is a concern of many. Philosophical arguments can be offered that students should not have to rely on their parents all their lives and that once past 19 (age of majority in New Brunswick) they should be considered independent. Students must meet certain criteria to be considered independent. Loan grants to "independents" are normally proportionally higher than those for other students.

Mrs. Briggs says that the age of majority will be discussed during task force sessions. "However," she said, "lowering the age will allow greater borrowing but this only transfers the burden from the parent to the taxpayer. Also, lowering the age of majority will mean that students will be incurring greater debt."

One major area where she would like to see the criteria changed is in the parental contributions. In determining loans this section has not always been applicable, she says, so she suggests having a percentage of total income used. Mrs. Briggs has found from personal experience that parents in lower income brackets (\$5-9,000) were generally more willing to contribute where higher groups (\$15-20,000) were "more reluctant."

One recurring student complaint is that applications take too long in being processed. Mrs. Briggs informs us that 25 percent of last years applications had to be returned to students because they were improperly filled out. She said that 12 students hadn't heard anything from the student aid office for almost two

months and "that was an error here in our office."

Mrs. Briggs also said that a National Repayment Scheme has been recommended a few years ago in which borrowers, upon finding employment after their education is complete would have a deduction program set up to deduct from their wages. "This," she said, "would be reasonable, since those who were earning lower incomes than usual wouldn't be burdened with a harsher repayment plan than those who graduated and went into big paying jobs." In other words, it would be fairer for those with disparate incomes.

The question of the direction New Brunswick shall be taking concerning changes in the student aid plan presently is of prime importance to students. It was expected that the throne speech March 11 at the provincial legislature would announce any changes in the established procedure of aid in New Brunswick for students especially regarding budget proposals for the next legislative term. No announcement was made and student aid department officials contacted after the speech was read were uncertain of the direction of change, if any. In a financial release from Information Canada Feb. 27 it says that the Commons will be asked to approve an increase to \$1,800 from \$1,400 in the annual loan limit under the Federal Canada Student Loans Plan. The \$400 increase would be effective if passed July 1, 1975. The maximum borrowing by any one student under the plan remains at \$9,800.

Other areas of Canada have either announced changes in current finances concerning universities in general, and proposals by others have also come to light.

See page 26.

