

# Student loan program flawed

This month several hundred thousand individuals of varying ages will start, or continue, their studies at Canada's universities, colleges and technical schools. For many the venture will be costly. Most must accept Canada Student Loans or one of several provincial equivalents to finance their courses. Unfortunately, those financial packages often become substitutes for welfare and unemployment benefits in a society plagued by recession and unemployment.

Many students, especially older ones with families to support, leave their studies with a degree but no adequate employment. Thus, they acquire a massive loan burden with

no foreseeable prospect of repaying it. For those who qualify, interest relief, a more recent government mechanism to appease debtors, allows for three-month grace periods. This time span com-

mences immediately after the initial six-month exemption duration following an official end to the student's course. When interest relief is no longer feasible, former students often re-enter study programs only for loans to help support their families. Hence, their long-term debt intensifies. Many often retain a minimum 'full-time student' status rather than face the dilemma of making loan payment approaching 500 or 600 dollars per month.

The Canada Student Loan program is rife with problems that do not face those realities of today's population where 'education' and training does not have an age or economic barrier. Furthermore, the government fails to recognize pragmatic and devastating effects of student loans for many recipients. I speak as an authority on the matter as I accumulated a \$35,000.00 obligation to the Canadian government. I am unable to repay it!

Initially I received interest relief because I was unemployed. After several months of existing on BC's draconian welfare system, I registered for three insignificant undergraduate courses merely to get some aid from British Columbia's Student Loan Program to help support my family. I also tried to secure a partial loan remission being operated by the BC government. However, initially turned down for my spending three years in England and receiving some assistance via Ontario, I immediately sought legal advice. Upon that counsel, I wrote directly to the government minister for higher education in BC only to receive

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**Canada Student Loan program rife with problems**

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