

# Making Sense of Fees, Debt and Unmet Need

Case Studies in Nova Scotia  
Post-Secondary Student Finance



February 3, 2015

# Overview

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There is a significant debate in Nova Scotia respecting student finance. Students Nova Scotia is a key contributor to this debate, voicing concerns about unmet need, student debt, tuition and other fees. Like others, we do not always effectively communicate how these different factors or different policies are impacting concretely on real, individual human beings, nor have we successfully situated students' current circumstances in time. This means many do not understand the real circumstances of students, the debate often remains superficial, and few appreciate the negative and positive changes that have taken place.

To demonstrate changes in the circumstances and challenges facing students since StudentsNS was created in 2004, StudentsNS has conducted a number of case studies on the resources and costs that students must meet to attend post-secondary education in Nova Scotia. These case studies are not perfect and certainly cannot capture all the circumstances of the more than 50,000 students attending post-secondary education in the province. They do, however, provide a picture of how circumstances have changed, the impact of different policy decisions made by government, and the impact of policies advanced by StudentsNS.

Our case studies indicate a number of different overall trends:

- Many students with dependents face significant unmet need, especially in university. This situation has actually worsened nominally since 2004. A low-income single mother, in particular, simply cannot finance a university degree based upon support from the Canada Student Loan Program and the Nova Scotia Student Assistance Program alone.
- Student debt has fallen for students with high financial need (in excess of \$7,140 per year in 2014-15) as a result of improvements in the Nova Scotia Student Assistance Program and the Canada Student Loan Program. The most significant factor is the introduction of the provincial debt cap program.

- Debt for students who have less financial need (between \$1 and \$7,140 per year in 2014-15) has increased, leading to somewhat of a concentration of debt levels around the maximum federal amount, which is equal to the debt cap over four years of undergraduate studies.
- Tuition for university students from Nova Scotia has fallen marginally, but this has been more than cancelled out in many cases by major increases in ancillary fees for infrastructure renewal, technology, etc. The case studies provide limited information on tuition for university students who are residents of other parts of Canada.
- Both tuition and ancillary fees have increased significantly at the NSCC, much more so than at the province's universities.
- The costs for international students to attend post-secondary education in Nova Scotia are very elevated and have increased significantly since 2004.

# Case Studies

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## **Case Study 1: [Lesra Martin](#)**

Lesra's case study illustrates the financial situation of a dependent student from a median-income family, living off-campus and studying at Saint Mary's University.

## **Case Study 2: [Valerie O'Brien](#)**

Valerie's case study illustrates the financial situation of a dependent student from a median-income family, living off-campus and studying at the Kingstec Campus of the Nova Scotia Community College.

## **Case Study 3: [Paige Jennings](#)**

Paige's case study illustrates the financial situation of a dependent student from a median-income family, living at home and studying at Cape Breton University.

## **Case Study 4: [Anne Shirley](#)**

Anne's case study illustrates the financial situation of a dependent student from a high-income Prince Edward Island family, studying at Acadia.

## **Case Study 5: [Melanda Tolliver](#)**

Melanda's case study illustrates the financial situation of a low-income dependent student with a disability, studying at King's.

## **Case Study 6: [Juno MacGuff](#)**

Juno's case study illustrates the financial situation of a low-income single student with one child, studying at StFX.

## **Case Study 7: [Lou Cardoza](#)**

Lou's case study illustrates the financial situation of a married student with a child, studying at the Waterfront Campus of the Nova Scotia Community College.

## **Case Study 8: [Zhang Wen Li](#)**

Zhang's case study illustrates the financial situation of a median-income single Chinese graduate student, studying at Dalhousie.

# LESRA MARTIN

**Lesra Martin is a dependent student completing his undergraduate at Saint Mary's University. His parents earn a median income (\$47,700 in 2004; \$61,500 in 2014-15). He lives off-campus in a rented apartment.**

**Our model assumes that Lesra:**

- Completes his undergraduate degree in four years
- Lives off campus throughout his studies
- Earns a sufficient income through summer work to cover his summer living costs and meet student assistance program expected contributions
- Does not work part-time during the school year
- Does not receive any other form of financial assistance.

We generate the following calculation of Lesra's costs and resources:

	2004	2014-2015	Recommended
<b>Total Costs</b>	<b>\$11,511</b>	<b>\$14,332</b>	<b>\$14,142</b>
Tuition	\$5,170	\$4,997	\$4,817
Ancillary fees	\$232	\$722	\$712
Rent	\$2,988	\$4,040	\$4,040
<b>Total Resources</b>	<b>\$11,511</b>	<b>\$14,332</b>	<b>\$14,142</b>
Federal Grants	\$0	\$800	\$800
Federal Loans	\$5,610	\$7,140	\$7,140
Provincial Grants	\$0	\$773	\$2,088
Provincial Loans	\$2,675	\$1,160	\$0
Summer Employment Contributions	\$2,145	\$3,064	\$3,064
Parental contributions	\$1,081	\$1,394	\$1,050
<b>Debt Relief</b>	None.	Debt Cap and Repayment Assistance Plan linked to income and repayment time (max 15 years).	Repayment Assistance Plan linked to income and repayment time (max 15 years).
<b>Debt at Graduation</b>	<b>\$33,142</b>	<b>\$28,560</b>	<b>\$28,560</b>
<b>Total Unmet Need</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

## Take Aways:

- Not only do students from middle-income families rely on student assistance, but they have need exceeding the maximum funding provided by the Canada Student Loans Program, making them eligible for provincial assistance in Nova Scotia.
- Lesra benefits significantly from our assumption of adequate summer earnings. If he cannot find work over the summer that allows him to save, his need for financial assistance will increase significantly. If Lesra cannot find any work over the summer, he will be on the hook for rent and other living costs that could make his financial circumstances even more difficult.
- Lesra's debt total has fallen since 2004, especially as a result of the debt cap program.
- Lesra's tuition fell since 2004, but these nominal gains are entirely offset by increased ancillary fees.

## Key Recommendations:

- When assessing student assistance applications, the Nova Scotia Student Assistance Program's calculation of expected resources should give consideration to additional student and/or family costs, including, but not limited to, registered retirement savings and registered education savings for dependent children or registered disability savings for any family members – [Report: From Worst to First](#).

# VALERIE O'BRIEN

**Valerie O'Brien is a dependent student completing a two-year diploma at the Nova Scotia Community College (NSCC) Kingstec Campus in Kentville. Her parents earn a median income (\$47,700 in 2004; \$61,500 in 2014-15). She lives in a rented apartment.**

**Our model assumes that Valerie:**

- Completes her program in two years
- Lives with at least one roommate in a rented apartment throughout her program
- Earns a sufficient income through summer work to cover her summer living costs and meet student assistance program expected contributions
- Does not work part-time during the school year
- Does not receive any other form of financial assistance



We generate the following calculation of Valerie's costs and resources:

	2004	2014-2015	Recommended
<b>Total Costs</b>	<b>\$8,407</b>	<b>\$11,831</b>	<b>\$11,831</b>
Tuition	\$2,214	\$3,040	\$3,040
Ancillary fees	\$350	\$600	\$600
Rent	\$2,529	\$3,317	\$3,317
<b>Total Resources</b>	<b>\$8,407</b>	<b>\$11,831</b>	<b>\$11,831</b>
Federal Grants	\$0	\$900	\$900
Federal Loans	\$5,181	\$6,473	\$6,473
Provincial Grants	\$0	\$0	\$344
Provincial Loans	\$0	\$0	\$0
Summer Employment Contributions	\$2,145	\$3,064	\$3,064
Parental contributions	\$1,081	\$1,394	\$1,050
<b>Debt Relief</b>	None.	Repayment Assistance Plan linked to income and repayment time (max 15 years).	Repayment Assistance Plan linked to income and repayment time (max 15 years).
<b>Debt at Graduation</b>	<b>\$10,363</b>	<b>\$12,946</b>	<b>\$12,946</b>
<b>Total Unmet Need</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

## Take Aways:

- Even at the relatively low-cost NSCC, students from middle-income families rely heavily on student assistance, although the program does not leave students with unmet need.
- Valerie benefits significantly from our assumption of adequate summer earnings. If she cannot find work over the summer that allows her to save, her need for financial assistance will increase significantly. If Valerie cannot find any work over the summer, she will be on the hook for rent and other living costs that could make her financial circumstances even more difficult.
- Valerie's debt total has increased since 2004, particularly as she does not qualify for the provincial debt cap.
- Whereas in many of our university case studies tuition had fallen between 2004 and 2014-15 (as a result of the Nova Scotia University Student Bursary), tuition has risen significantly at the NSCC (+37%).

## Key Recommendations:

- When assessing student assistance applications, the Nova Scotia Student Assistance Program's calculation of expected resources should give consideration to additional student and/or family costs, including, but not limited to, registered retirement savings and registered education savings for dependent children or registered disability savings for any family members – [Report: From Worst to First](#).
- The Province of Nova Scotia should provide all provincial student financial assistance in the form of an up front grant for students studying at a public post-secondary institution in Nova Scotia – [Report: From Worst to First](#).

# PAIGE JENNINGS

**Paige Jennings is a dependent student completing her undergraduate at Cape Breton University. Paige lives at home with her parents, who earn a median income (\$47,700 in 2004; \$61,500 in 2014-15).**

**Our model assumes that Paige:**

- Completes her undergraduate degree in four years
- Lives at home throughout her studies
- Earns a sufficient income through summer work to cover her summer living costs and meet student assistance program expected contributions
- Does not work part-time during the school year
- Does not receive any other form of financial assistance.

We generate the following calculation of Paige's costs and resources:

	2004	2014-2015	Recommended
<b>Total Costs</b>	<b>\$10,025</b>	<b>\$11,113</b>	<b>\$10,908</b>
Tuition	\$5,260	\$5,097	\$4,907
Ancillary fees	\$307	\$255	\$240
Living Allowance	\$2,992	\$3,604	\$3,604
<b>Total Resources</b>	<b>\$10,025</b>	<b>\$11,113</b>	<b>\$10,908</b>
Federal Grants	\$0	\$800	\$800
Federal Loans	\$5,610	\$5,855	\$5,650
Provincial Grants	\$0	\$0	\$344
Provincial Loans	\$342	\$0	\$0
Summer Employment Contributions	\$2,145	\$3,064	\$3,064
Parental contributions	\$1,081	\$1,394	\$1,050
<b>Debt Relief</b>	None.	Repayment Assistance Plan linked to income and repayment time (max 15 years).	Repayment Assistance Plan linked to income and repayment time (max 15 years).
<b>Debt at Graduation</b>	<b>\$27,196</b>	<b>\$23,420</b>	<b>\$22,600</b>
<b>Total Unmet Need</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

## Take Aways:

- Living at home greatly reduces students' costs as considered by the student financial assistance program, because room and board are only partially considered - represented by the living allowance allowed by the student assistance program. However, while a family may pay room and board at a very low rate given that they may be staying in their home with an additional bedroom regardless and food costs may be reduced through economies of scale, these costs will not necessarily be reduced by the amount by which rent and food for students living away from their parents exceed the living allowance. Comparison with the Lesra Martin case study is noteworthy. Meanwhile, even though the family is helping to finance a room and food, they are still expected to make the same financial contributions towards other costs as if they were not.
- Expected contributions through summer work play a significant role in Paige's financial picture. If Paige cannot find sufficient summer work, her circumstances could be significantly more challenging. However, Paige's earnings expectations may be the most reasonable of any of the case students', if we maintain the student assistance program principle of only partially considering the costs of a room and food that are covered by her family.
- Paige's tuition fell since 2004, while CBU has not increased ancillary fees to offset this, unlike many other universities in Nova Scotia.
- Paige's debt total has fallen since 2004 as a result of increased expected summer earnings and the Federal government's Middle Income Grant.

## Key Recommendations:

- When assessing student assistance applications, the Nova Scotia Student Assistance Program's calculation of expected resources should give consideration to additional student and/or family costs, including, but not limited to, registered retirement savings and registered education savings for dependent children or registered disability savings for any family members – [Report: From Worst to First](#).
- The Province should regulate tuition fees to be nominally frozen (0% growth) unless post-graduate labour market conditions are sufficiently strong – [Report: Fairness in Nova Scotia University Funding](#).

# ANNESHIRLEY

**Anne Shirley is a dependent student from a high-income Prince Edward Island family (income greater than \$250,000 per year). She is completing her undergrad at Acadia University and living in residence.**

**Our model assumes that Anne is:**

- Entering directly from high school
- Will complete her degree in four years
- That her parents are meeting student assistance program expectations in terms of financial support.

We generate the following calculation of Anne’s costs and resources:

	2004	2014-2015	Recommended
<b>Total Costs</b>	<b>\$18,287</b>	<b>\$23,441</b>	<b>\$23,223</b>
Tuition	\$7,468	\$7,227	\$7,009
Ancillary fees	\$356	\$1,074	\$1,074
Rent	\$8,885	\$12,983	\$12,983
<b>Total Resources</b>	<b>\$18,287</b>	<b>\$23,441</b>	<b>\$23,223</b>
Parental contributions	\$18,287	\$23,441	\$23,223
<b>Debt at Graduation</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Total Unmet Need</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

**Model Weaknesses:**

- It is a reality that some high-income parents and spouses are unable to help finance their children’s education as a result of particular financial circumstances (illness or dependence of relatives, housing challenges, etc.), or are simply unwilling. Mechanisms need to be in place to support students in these circumstances, such as the Nova Scotia Student Assistance Program’s Lower and Higher Appeal Boards that can provide additional support on a case-by-case basis, or other loan-based mechanisms.

## Take Aways:

- Anne benefits the least from recent policy changes and StudentsNS recommendations of any case study in our model. However, she also has the most advantageous circumstances, graduating with no debt and no unmet need.
- Anne's tuition fell since 2004, but student fees increased as a result of ancillary fee growth.
- Anne's residence costs have increased dramatically, suggesting that this is an area deserving of special attention.

## Key Recommendations:

- The Province should regulate tuition fees to be nominally frozen (0% growth) unless post-graduate labour market conditions are sufficiently strong – [Report: Fairness in Nova Scotia University Funding.](#)
- The Province should strengthen and strictly enforce ancillary and auxiliary student fee rules so that all new fees or increases beyond the rate of inflation (with respect to standard ancillary fees or their program-specific equivalents) must be approved through a clearly defined formal student approval process that is agreed upon by the institution and its student associations, and Residence or meal plan fees should be limited to market prices for similar goods and services – [Report: Fairness in Nova Scotia University Funding.](#)



# MELANDA TOLLIVER

**Melanda Tolliver is a student with a disability studying at the University of King's College. She comes from a low-income family in rural Nova Scotia that cannot provide any financial support.**

## **Our model assumes that Melanda:**

- Completes her undergraduate degree in five years (it is common for students with disabilities to take longer to complete their programs)
- Lives in residence throughout her studies
- Does not secure adequate work income over the summer to save for the school year, but does finance her summer living costs (this seeks to reflect often lower employment earnings among persons with disabilities)
- Does not work part-time during the school year
- Does not receive any other form of financial assistance.

We generate the following calculation of Melanda's costs and resources:

	2004	2014-2015	Recommended
<b>Total Costs</b>	<b>\$22,369</b>	<b>\$26,847</b>	<b>\$26,641</b>
Tuition	\$4,488	\$4,402	\$4,244
Ancillary fees	\$678	\$1,173	\$1,125
Residence and Meal Plan	\$7,825	\$11,115	\$11,115
Disability related expenses	\$8,000	\$8,000	\$8,000
<b>Total Resources</b>	<b>\$22,369</b>	<b>\$26,847</b>	<b>\$26,641</b>
Federal Grants	\$12,244 - Year 1 \$10,000 - Years 2-5	\$12,000	\$12,000
Federal Loans	\$5,610	\$7,140	\$7,140
Provincial Grants	\$0	\$4,283	\$7,501
Provincial Loans	\$2,505 - Year 1 \$4,749 - Years 2-5	\$3,424	\$0
<b>Debt Relief</b>	Loan remission worth as much as \$3,000 per year.	Debt Cap and Repayment Assistance Plan linked to disability, income and repayment time (max 10 years).	Repayment Assistance Plan linked to disability, income and repayment time (max 10 years).
<b>Debt at Graduation</b>	<b>\$49,551</b>	<b>\$39,124</b>	<b>\$35,700</b>
<b>Total Unmet Need</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

## Model Limitations:

- Few students live in residence for the full length of their undergraduate studies. As housing and food off-campus will generally be less expensive than in residence, we are almost certainly overstating Melanda's costs. At the same time, the student assistance program does not meet residence costs, but "typical" student living costs based on living off campus, so we are likely overstating the funding being provided to Melanda.
- We assume that Melanda's disability related costs equal to the Federal Goods and Services Grant, worth \$8,000. Her costs are much more likely to either be less than or exceed this amount. There is additional funding available in case of greater costs, depending on the significance of those costs.

## Take Aways:

- Melanda's debt total has been reduced significantly over the course of the indicated years, mostly as a result of the [debt cap](#), which converts all her provincial loans to grants for her first four years of study. She still has debt from 60% of the provincial financial assistance that she receives in her fifth year of study, but the great bulk of her debt is Federal.
- Melanda's [tuition fell](#) since 2004, but student fees increased overall as a result of ancillary fee growth.

## Key Recommendations:

- The Province of Nova Scotia should provide all provincial student financial assistance in the form of an up front grant for students studying at a public post-secondary institution in Nova Scotia – [Report: From Worst to First](#).
- The Nova Scotia Student Assistance Program should provide students living in residence the resources to meet the cost of their residence space and standard mandatory meal plans – [Report: Students and Off Campus Housing in Nova Scotia](#).

# JUNO MACGUFF

**Juno MacGuff is a single mom with a one-year-old, completing her undergraduate degree at StFX. She comes from a low-income family that cannot provide her any support. She is not receiving any child support payments or other assistance from the father of her child.**

## **Our model assumes that Juno:**

- Completes her degree program in four years
- Does not work part-time during the school year
- Can finance her living costs over the summer, but cannot save for the school year
- Does not receive any additional financial assistance from the university or another party
- Has her child in daycare throughout the length of her program

We generate the following calculation of Juno's costs and resources:

	2004	2014-2015	Recommended
<b>Total Costs</b>	<b>\$20,519</b>	<b>\$25,793</b>	<b>\$25,423</b>
Tuition	\$5,750	\$5,702	\$5,497
Ancillary Fees	\$147	\$796	\$631
Housing	\$4,496	\$5,896	\$5,896
Childcare	\$5,872	\$7,040	\$7,040
<b>Total Resources</b>	<b>\$12,750</b>	<b>\$17,540</b>	<b>\$25,423</b>
Federal Grants	\$2,040	\$3,600	\$3,600
Federal Loans	\$5,610	\$7,140	\$7,140
Provincial Grants	\$0	\$3,128	\$14,683
Provincial Loans	\$5,100	\$3,672	\$0
<b>Debt Relief</b>	Loan remission program worth as much as \$3,000 per year.	Debt Cap and Repayment Assistance Plan linked to income and repayment time (max 15 years).	Repayment Assistance Plan linked to income and repayment time (max 15 years).
<b>Debt at Graduation</b>	<b>\$42,840</b>	<b>\$28,560</b>	<b>\$28,560</b>
<b>Unmet Need</b>	<b>\$31,077</b>	<b>\$33,014</b>	<b>\$0</b>

## Major Caveat:

Juno and her child's living costs over the summer are not considered in the model, we assume that she can find work to pay these bills. These costs would amount to at least:

	2004	2014-2015
Housing	\$2,248	\$2,948
Food	\$974	\$1,581
Childcare	\$2,936	\$3,520
<b>Total</b>	<b>\$6,158</b>	<b>\$8,049</b>

Given that there is no guarantee that Juno will be able to find work in the summer, these costs potentially pose a significant additional burden to attending post-secondary education. Juno could perceive significant risk to pursuing a degree when she is not assured of money to support herself and her child for fully one-third of the year.

## Take Aways:

- Juno does not receive enough support to cover her costs in either of the 2004 or 2014-15 scenarios, leaving very significant unmet need. It is basically impossible to envision Juno being able to afford attending this program without additional support outside the model.
- Juno's debt total has been reduced significantly over the course of the indicated years as a result of the [debt cap](#), which forgives all her provincial loans. She graduates with only federal loans.
- Juno's [tuition fell](#) since 2004, but student fees increased as a result of ancillary fee growth.

## Key Recommendations:

- The Province of Nova Scotia should eliminate the limit on provincial student financial assistance for all eligible students studying at public post-secondary institutions in Nova Scotia – [Report: From Worst to First](#).

# LOU CARDOZA

**Lou Cardoza is a married student with a two year-old who has a disability, completing a two-year diploma at the NSCC's Waterfront Campus. His spouse earns half the median family income, as in \$23,850 for 2004 and \$30,750 for 2014-15. His spouse wishes to save for retirement, the education of their child, and possible expenses related to the child's disability.**

**Our model assumes that Lou:**

- Completes his program in two years
- Does not receive any additional financial assistance from the NSCC or another party.

**Our model does not assume that Lou:**

- Saves any money from any summer employment, given his family's higher living costs.

Because Lou's costs are shared with his spouse, this is the most complicated of our case studies. We generate the following calculation of Lou and his family's costs and resources:

**Basic expenses:**

	<b>2004</b>	<b>2014-2015</b>	<b>Recommended</b>
<b>Total</b>	<b>\$22,196</b>	<b>\$30,167</b>	<b>\$30,167</b>
Tuition	\$2,214	\$3,040	\$3,040
Ancillary fees	\$350	\$600	\$600
Housing	\$6,723	\$9,090	\$9,090
Food	\$3,906	\$6,190	\$6,190
Childcare	\$6,606	\$7,920	\$7,920

**Possible additional family expenses financed by spouse:**

	<b>2004</b>	<b>2014/2015</b>
Vehicle	\$5,004	\$6,000
Additional Housing (taxes, insurance, utilities)	\$4,170	\$5,000
Registered Disability Savings Plan (RDSP)	\$2,085	\$2,500
Registered Education Savings Plan (RESP) for Child	\$2,085	\$2,500
Registered Retirement Savings Plan (RRSP) for Spouse	\$2,085	\$2,500
<b>Total</b>	<b>\$6,158</b>	<b>\$8,049</b>



**Resources:**

	<b>2004</b>	<b>2014-2015</b>	<b>Recommended</b>
<b>Total Resources</b>	<b>\$25,341</b>	<b>\$31,920</b>	<b>\$32,155</b>
Federal Grants	\$1,560	\$900	\$900
Federal Loans	\$6,435	\$8,190	\$8,190
Provincial Grants	\$0	\$3,070	\$14,490
Provincial Loans	\$5,850	\$3,585	\$0
Spousal Contributions	\$11,496	\$16,075	\$8,575
<b>Notes on spousal contributions</b>	<b>None.</b>	<b>None.</b>	<b>Reduced by spouse's RRSP, RESP and RDSP contribution amounts.</b>
<b>Debt Relief</b>	None.	Repayment Assistance Plan linked to income and repayment time (max 15 years).	Repayment Assistance Plan linked to income and repayment time (max 15 years).
<b>Debt at Graduation</b>	<b>\$24,570</b>	<b>\$23,550</b>	<b>\$16,380</b>
<b>Total Unmet Need</b>	<b>\$1,586</b>	<b>\$0</b>	<b>\$0</b>

## Take Aways:

- Lou receives barely enough support to cover his costs in 2004 and insufficient support in 2014-15, leaving unmet need.
- Lou's debt total has been reduced over the course of the indicated years as a result of the conversion of provincial loans to grants.
- Whereas in many of our university case studies tuition had fallen between 2004 and 2014-15 (as a result of the Nova Scotia University Student Bursary), tuition has risen significantly at the NSCC (+37%).
- Implementing our recommendation respecting spousal contributions reduces these, but does not really increase the funds available to the family since the amount must be invested in RRSPs, RESPs and RDSPs. Eliminating the maximum assistance amount makes a more significant contribution so that Lou and his family can make ends meet. StudentsNS will continue to explore the issue of spousal contributions to determine appropriate thresholds based upon a moderate standard of living.

## Key Recommendations:

- The Province of Nova Scotia should eliminate the limit on provincial student financial assistance for all eligible students studying at public post-secondary institutions in Nova Scotia – [Report: From Worst to First](#).
- The Province of Nova Scotia should provide all provincial student financial assistance in the form of an up front grant for students studying at a public post-secondary institution in Nova Scotia – [Report: From Worst to First](#).

# ZHANG WEN LI

**Zhang Wen Li is a Chinese international student completing his PhD at Dalhousie. He comes from a median-income Chinese family (equivalent to half of Canada's low-income cut-off). He is living in residence and is academically outstanding, qualifying for a Nova Scotia Graduate Scholarship.**

## **Our model assumes:**

- If the Province implemented StudentsNS' recommended international student scholarships, they would allow eligible recipients to access Nova Scotia Graduate Scholarships in the same amount as domestic students.
- That Zhang is not working or collecting any additional financial support.

Our model outlines Zhang's financial circumstances for just the first year of his program.

	2004	2014-2015	Recommended
<b>Total Costs</b>	<b>\$21,403</b>	<b>\$30,304</b>	<b>\$29,071</b>
Tuition	\$10,440	\$15,633	\$15,177
Ancillary Fees	\$945	\$1,484	\$707
Housing and Food	\$8,440	\$11,030	\$11,030
<b>Financial Assistance</b>	<b>\$0</b>	<b>\$8,202</b>	<b>\$23,202</b>
Nova Scotia Graduate Scholarship	\$0	\$8,202	\$15,000
Nova Scotia International Student Scholarship	\$0	\$0	\$8,202

## Take Aways:

- Zhang's costs have increased markedly since 2004 and are very elevated for someone in Zhang's circumstances; i.e. with family resources equal to half of our low-income cut-off. It is difficult to envision how Zhang and his family could hope to make ends meet.
- Increased resources have been made available to strong graduate students, through the [Nova Scotia Graduate Scholarship Program](#), but support based on financial need remains limited.

## Key Recommendations:

- The Province of Nova Scotia should work with universities to introduce a combined need/merit-based Nova Scotia International Student Scholarship, thereby cancelling the international differential fee for ten per cent of international students – [Report: International Students and the Future of Nova Scotia's Universities.](#)
- The Province should provide international students at public post-secondary institutions with MSI coverage as soon as they begin their studies in Nova Scotia – [Report: International Students and the Future of Nova Scotia's Universities.](#)
- The Province of Nova Scotia should cap international student tuition at the sum of Canadian students' pre-bursary tuition plus the per-student university operating grant – Reports: [International Students and the Future of Nova Scotia's Universities, 2013 Pre-Budget Submission, 2014 Pre-Budget Submission.](#)

# Notes of Caution

- The models account for government funding provided through the Canada Student Loans Program and the Nova Scotia Student Assistance Program. This does not include student financial aid available through other programs, such as those based on applicants' employment status, receipt of social assistance or ethnicity. Some disability-related funding is included as it is processed through the Federal and Provincial assistance programs.
- Students' expenses should be viewed as probably exceeding those indicated. Assessments of costs are based principally on needs assessments used within the Canada Student Loans Program and the Nova Scotia Student Assistance Program. We could not track these costs perfectly and have focused principally on large cost drivers (notably residence and childcare costs) and taken a conservative approach relative to lesser costs, not including them in many cases. As indicated in the models and in [our work on the student assistance program](#), student assistance program cost assessments are certainly imperfect. We are providing reasonable approximations based on the available data.
- Every case study except for Melanda Tolliver's assumes that the student completes their program successfully with a full course load for every semester (i.e. 4-year and 2-year programs in four and two years respectively). However, most undergraduates do not complete their programs in four years and the same is true for many students in 2-year NSCC programs. Costs rise for students who take longer to complete their studies.
- Figures are provided in nominal dollars for the years 2004 and 2014-15, meaning that the comparison numbers are not inflation-adjusted and therefore based on dollars of equal value. As a result, figures for 2004 are generally understated relative to 2014-15. For example, where debt is reduced in nominal terms, the debt reduction in real dollars is even more significant.
- Figures on debt and unmet need over the course of a full program are approximate, we have not adjusted for the great majority of year-to-year changes in costs over the length of full programs because this would require rebuilding the models for each individual year, a highly onerous task.

- The case studies are not intended to be representative of whole groups of people who identify with a particular geographic origin, gender, ethnicity, disability-status, marital status, etc. The case studies are instead intended to represent individuals who might fall within these groups and indicate the costs and financial resources available student based on students' circumstances and how they interact with costs and student assistance program policies. For example, the case study of the student from PEI is not in any way intended to suggest that all out-of-province students come from high-income backgrounds, just there was no use in making the student have significant financial need for the purpose of our models as she would not receive support from the NS student assistance program, and we did want to be honest as to students with high incomes.
- We have sought characters from films or television for each case study, based upon individuals played by actors who have an Atlantic Canada connection (whenever possible) and are of diverse ethnic descents (Aboriginal, African, East-Asian, European, South-Asian).