



FOR INFORMATION

PUBLIC

OPEN SESSION

TO: Governing Council

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DATE: March 29, 2016 for April 7, 2016

AGENDA ITEM: 3a

ITEM IDENTIFICATION:

Annual Report on Student Financial Support 2014-15: Report of the Vice-Provost, Students & First-Entry Divisions

JURISDICTIONAL INFORMATION:

Governance responsibility for student financial support resides with the Committee on Academic Policy and Programs, which will consider this *Report* on March 1, 2016.

The Business Board receives the *Report* as context for its consideration of the tuition fee schedules.

GOVERNANCE PATH:

1. Business Board [for information] (Feb. 29, 2016)
2. Committee on Academic Policy and Programs [for information] (March 1, 2016)
3. Executive Committee [for information] (March 29, 2016)
4. **Governing Council [for information] (April 7, 2016)**

PREVIOUS ACTION TAKEN:

None.

HIGHLIGHTS:

The *Policy on Student Financial Support*, approved by the Governing Council in April 1998, calls for an annual report to provide information on need-based aid by academic division, OSAP

debt-load for students graduating from undergraduate direct-entry programs, and funding for graduate students in doctoral stream programs.

FINANCIAL IMPLICATIONS:

In 2014-15 the University spent \$180.6M in total student assistance, up 2.4% over 2013-14. This robust student aid program ensures that the University remains accessible to students with financial need.

Net tuition, as described in the report, is the amount that students actually pay after taking into account the contribution of both the Province, through OSAP grants, and the University, through its various non-repayable grant and scholarship programs. For the full-time 2014-15 undergraduate population, on average, OSAP recipients paid 51% of their total tuition and fees.

RECOMMENDATION:

For information.

DOCUMENTATION PROVIDED:

Annual Report on Student Financial Support, 2014-15



UNIVERSITY OF
TORONTO

**Annual Report on Student Financial Support
2014-15**

Office of the Vice-Provost, Students

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1. BACKGROUND

The University of Toronto maintains a deep and abiding commitment to financial support and advising for its students. As articulated in the Governing Council Policy on Student Financial Support (approved by Governing Council in April 1998): “No student offered admission to a program at the University of Toronto should be unable to enter or complete the program due to lack of financial means.”¹

Undergraduate and graduate students at the University of Toronto have access to a wide range of financial supports through the University in addition to those available through government loan and grant programs like the Ontario Student Assistance Program (OSAP). Some are based on need, and others on measures of merit, such as academic achievement or leadership. There are supports for international and Canadian students as well as dedicated supports for students with a disability. Many of these forms of aid do not have to be repaid.



Student support is funded by a mix of university operating dollars and donated funds; the latter may be used only in accordance with the terms of the donation.

In doctoral-stream programs, many graduate students are eligible to receive funding for up to five years of study while students completing a doctoral thesis may be eligible for completion awards. Many professional master’s program students are eligible for bursaries funded by their program and/or have access to private loan assistance.

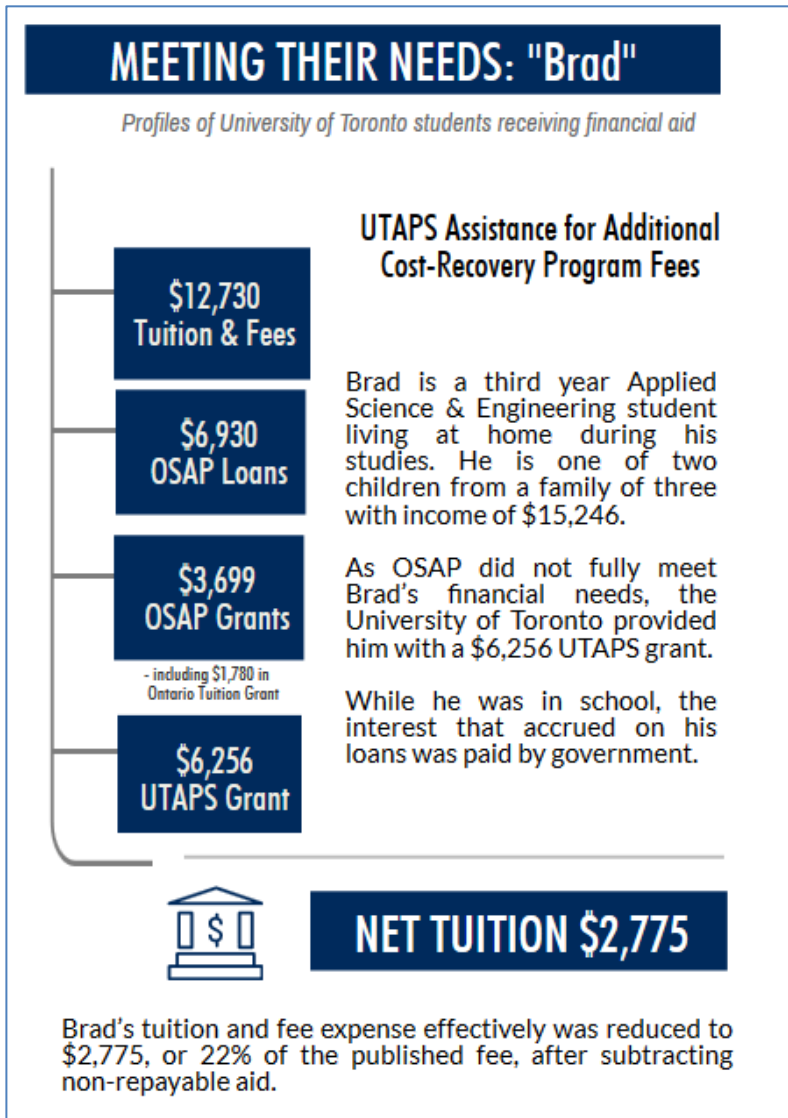
As required by the Governing Council policy, this annual report includes detailed information on financial support by academic division, OSAP debt-load for students graduating from undergraduate direct-entry programs, and funding for doctoral-stream students. In addition,

¹ This policy applies to domestic students.

this report attempts to provide a wider view of financial support and related issues relevant to the University of Toronto.

2. OVERVIEW OF STUDENT ASSISTANCE

The University of Toronto’s Policy on Student Financial Support sets out the principle that students should have access to the resources that will enable them to meet their financial needs, based on the methodology used by the Ontario Student Assistance Program (OSAP). In practice, this means that qualified students receive non-repayable institutional student aid, or access to an institutionally negotiated bank line of credit if their financial need is greater than what OSAP provides.



This commitment goes beyond the requirements of the Province of Ontario’s Student Access Guarantee (SAG), which defines institutional requirements for meeting a student’s financial needs. SAG requires institutions to provide non-repayable aid to assist students with expenses related to tuition, books and supplies not covered by OSAP; the University of Toronto also provides aid for living expenses.

This section provides an overview of the various forms of aid offered to University of Toronto students.

Types of Financial Supports

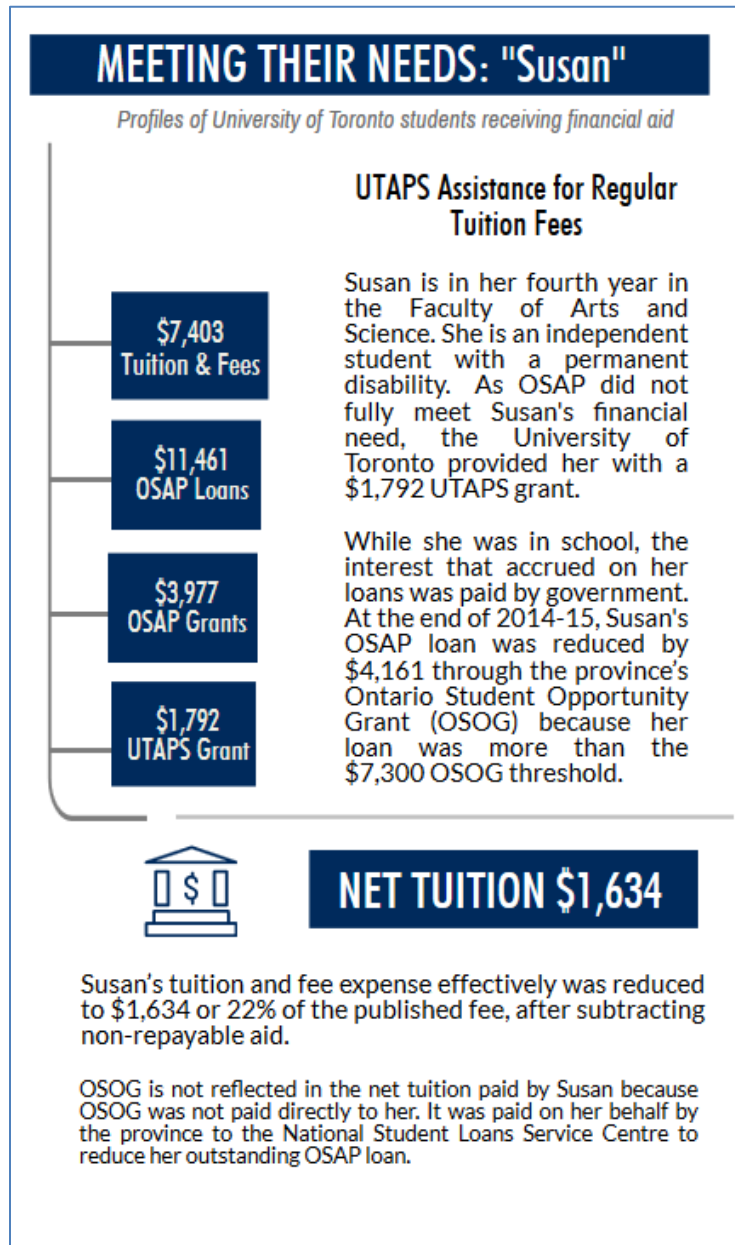
Some types of student financial support provided to students by the University or government require explicit demonstration of financial need, often through the assessment methodology used by OSAP. Other forms of support may be based on academic merit while others, such as graduate funding packages, may be allocated in other ways. The array of

funding assistance provided by the University of Toronto helps support students in a variety of situations.

Assistance Based on OSAP Assessments

UTAPS

University of Toronto Advance Planning for Students (known as UTAPS) is the University’s major program for meeting financial need not addressed by OSAP, other government programs, or First Nations band funding.



Based on the OSAP needs assessment, UTAPS provides a consistent means of evaluating and meeting financial need. Students with financial need in excess of the maximum assistance provided by OSAP for tuition and compulsory fees, books, equipment, supplies and living expenses, have that need met by the University through non-repayable funding such as grants as well as institutionally-negotiated bank loans. Students receiving funding from another province, territory or First Nations band may also be eligible for the program.

Other Student Financial Support

Funding from Divisions

Many students who may or may not have qualified for government aid and UTAPS also qualify for grants through their academic divisions. These grants are awarded on the basis of the division’s assessment of the student’s individual circumstances.

Merit-Based Aid

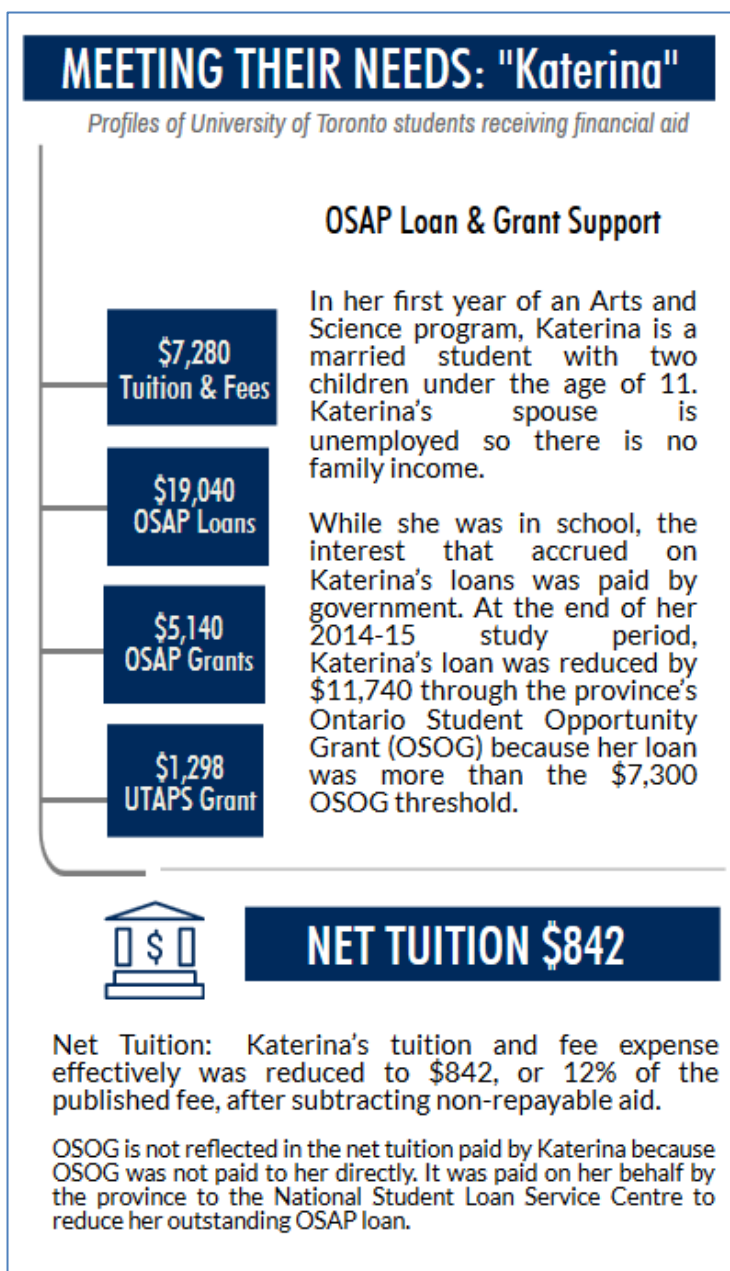
Merit-based awards, funded by operating dollars and donations, are primarily aimed at recognizing the academic achievements of students. Candidates applying or being considered for an award must meet the award criteria. While many awards are provided automatically, some are provided once a final selection is made by student award committees. Though many merit-based awards do not have a financial need component, they may help reduce financial need for the recipients. Major university-wide undergraduate merit awards include: the National and Arbor Scholarships, the University of Toronto Scholarships, the President’s Entrance Scholarships, and the President’s Scholars of Excellence Program. Graduate merit awards include the Connaught Scholarship and the Beatty Fellowships. Divisions also offer a variety of merit-based awards based on their recruiting priorities and on the terms of donated funds.

Work Study

Since the University of Toronto assumed full funding responsibility for this program in 2012-13, Work Study has steadily climbed in popularity. It represents an excellent way for students to gain work experience in the varied settings that the University has to offer. Details about the University of Toronto’s Work Study program are provided in *Section 3 – Other Student Financial Supports*.

Doctoral-Stream Student Support for Domestic and International Students

The University of Toronto is committed to the financial support of domestic and international graduate students in doctoral-stream programs. While the duration of the commitment varies



among the graduate units, one year of master’s study and four years of PhD study are most common. Funding packages for eligible students are arranged by faculties/graduate units, and may consist of some combination of U of T Fellowships, faculty or departmental grants, scholarships or bursaries, employment income, research stipends, and external awards. Across units, packages range from \$15,000 – \$26,000, plus academic tuition and incidental fees. Actual student incomes can be considerably higher, as there are often opportunities for additional awards, research stipends, and employment income (<http://www.sgs.utoronto.ca/gradfunding/Pages/default.aspx>).

MEETING THEIR NEEDS: "Viktor"

Profiles of University of Toronto students receiving financial aid

\$16,386
Tuition & Fees


\$7,140
OSAP Loans

\$1,320
UTAPS Grant

OSAP Loan & Grant Support

Enrolled as a third year Commerce student, Viktor lives at home during the study period and is one of three children in the family, all of whom are enrolled in postsecondary studies.

His parents’ combined income is \$194,701. Even at this level of family income, the assessed cost of three children in post-secondary education means that Viktor qualified for \$7,140 in OSAP Loans. As OSAP did not fully meet Viktor’s financial need, the University of Toronto provided him with a \$1,320 UTAPS grant.



NET TUITION \$15,066

Net Tuition: Viktor’s tuition and fee expense effectively was reduced to \$15,066, or 92% of the published price after subtracting non-repayable aid.

While he was in school, the interest that accrued on Viktor’s loans was paid by government. At the end of his 2014-15 study period, Viktor’s OSAP loan was not reduced by the province’s Ontario Student Opportunity Grant (OSOG) because his loan was less than the \$7,300 OSOG threshold.

Loan Program for Students in Professional Faculties

The Scotia Professional Plan for Students is an institutionally-negotiated bank Line of Credit for students in certain second entry undergraduate and professional masters programs.

Qualifying students may access an interest-bearing line of credit at a preferred rate with no required payment until twelve months after graduation or completion of residency/articling.

Students who are Canadian citizens or permanent residents and who are enrolled in one of the following faculties were eligible for consideration in 2014-15.

- Dentistry
- Law
- Management (Graduate Studies)
- Medicine
- Pharmacy

In 2015, the University of Toronto negotiated an enhanced Line of Credit agreement with Scotiabank that will be available to students in all professional master’s programs over the next few years.

Support for Part-Time Students

Students enrolled in a course load of less than 60% (less than 40% for students with permanent disabilities) are defined as part-time students by the federal and provincial governments, and therefore are not eligible for OSAP and UTAPS. These students, however, may be eligible for the University of Toronto's Noah Meltz Student Assistance Program (for part-time undergraduate students), the Meltz-Special Bursary (for undergraduate students), the provincially-funded Ontario Part-time Grant (for undergraduate and graduate students), or the federal government's Part-time Canada Student Loan Program (for undergraduate and graduate students), including Canada Student Grants. *Section 3-Support for Students Studying on a Part-Time Basis* provides details about these programs.

Support for Students with Disabilities

Students with disabilities who have disability-related support costs (e.g., tutoring, note taking, adaptive technologies) that are greater than the disability-related funding they receive through their government-funded financial aid may receive help for the additional costs through the University of Toronto's Alternate Grant. *Section 3-Support for Students with Disabilities* provides details about the Alternate Grant.

Support for Crown Wards

Crown wards, former Crown wards, and students in receipt of the Government of Ontario's Extended Care and Maintenance Allowance may be eligible for the University of Toronto Crown Ward Grant. *Section 3 – Support for Crown Wards* provides details about the Crown Ward Grant.

Support for International Students

In 2005, Governing Council approved a Statement of Commitment Regarding International Students. With respect to financial support, the Statement says:

- (a) International students who are admitted and enrolled may encounter financial emergencies and the University will provide financial assistance as needed and where possible.
- (b) The University will develop a program of international admission scholarships for students using its own resources and support from external sources; these scholarships will be awarded on the basis of a combination of exceptional academic merit and financial need.

Details about the University of Toronto International Admissions Scholarship, including the MasterCard Foundation Scholars Program, are provided in *Section 3 –Support for International Students*.

Words of Thanks from University of Toronto Students

Enrolment Services regularly receives notes of thanks from many assistance recipients. A few examples are provided below.

"As a young adult, receiving support from strangers means that there are individuals in society that care about us... that care about the education of Canada's future."

"Receiving this grant allowed me to concentrate more on my studies and worry less about paying for my education."

"This grant is not only a great financial help, but also an acknowledgement that the work I am doing has value... that I am indeed making a contribution to the wider academic community."

"This scholarship... has improved my confidence in being able to make my way through university."

"Thank you for your kindness and support... (it) makes a huge difference in my life and lowers the stress and financial burden of my education. One day I will pay it forward."

"Thank you again for your support. I hope one day to be able to give back to the community through donations or scholarships..."

3. STUDENT FINANCIAL SUPPORT DATA 2014-15

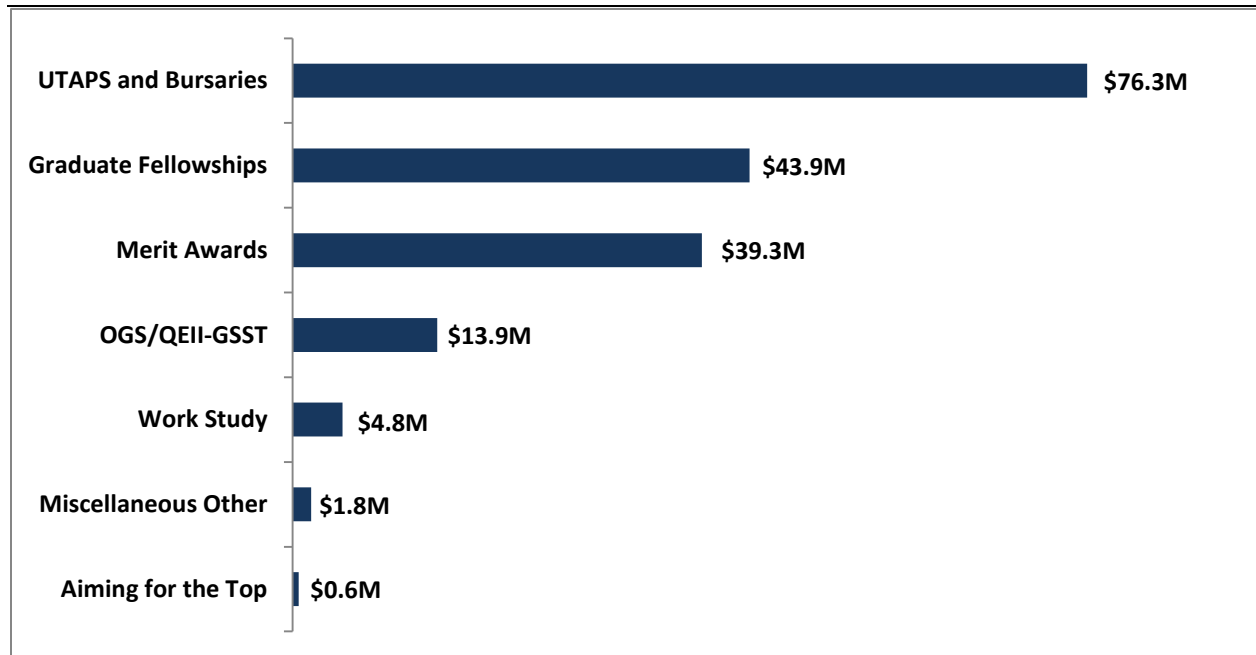
For the purposes of this report, direct-entry undergraduate programs are programs of study into which a student may be admitted directly from high school (e.g., Engineering, Computer Science, Music). Second-entry undergraduate programs are programs of study that require a student to have some university preparation before admission to the program (e.g., Law, Medicine, and Nursing).

Total Support

In 2014-15, the University provided \$180.6M in student assistance, as defined for financial reporting purposes and reported in Schedule 4 of the University’s 2014-15 financial statements. This is a 2.4% increase over 2013-14 levels (i.e., \$176.4M). The major components of this funding are provided in Figure 1.

Figure 1: University of Toronto Student Assistance 2014-15
Total = \$180.6M

The chart breaks out the use of operating funding for student assistance and includes need-based and merit-based funding to students in undergraduate and doctoral-stream programs.



Notes:

1. Student Assistance figures do not include funds paid to Research Assistants (RA), Graduate Assistants (GA), and Teaching Assistants (TA). Research Stipends (T4A income) along with Research Assistants (RA), Graduate Assistants (GA) and Teaching Assistants (TA) income amounts are reported as compensation expenses and included in Figure 3.
2. The Ontario Graduate Scholarships and the Queen Elizabeth II Graduate Scholarships in Science and Technology (OGS/QEII-GSST) are cost shared with the Province of Ontario. The province contributes two thirds of the funding and the

University of Toronto contributes the remaining one third. The amount presented in Figure 1 reflects total combined expenditures. Of the reported amount, the University of Toronto's expenditures were about \$4.7M.

3. Work Study salaries were \$4.8M in 2014. In addition, \$0.85M in employment benefits was paid to students and there was about \$0.7M in salary recovery from the hiring units for their share of wages.
4. Aiming for the Top Scholarship program is a provincially-funded scholarship for graduating high school students. Students receive up to \$3,500/academic year, depending on financial need. The award is renewable for up to three years provided the student maintains at least an 80% average. In its 2012 Budget, the province announced the discontinuation of the program. Starting in 2012-13, no new scholarships were awarded but renewal awards were honoured for qualifying students. 2015-16 will be the final year that a student will benefit from this program.

Need-Based Aid

The University provided \$76.3M in need-based student aid (i.e., UTAPS and non-UTAPS Grants) in 2014-15. This represented about 42% of student assistance provided in 2014-15. Of the need-based aid provided, about 70% went to students in undergraduate programs. Graduate students received about 30%. Expenditures in 2014-15 are up about 1.3% over 2013-14. Undergraduate expenditures grew about 0.3%; graduate expenditures are up about 3.7%.

Figure 2: University of Toronto Funding by Academic Divisions
Total = \$81.2M

The table shows funding (i.e., undergraduate and graduate) by academic division for 2014-15.

	OSAP (A)	UTAP Grants (B)	Non-UTAPS Grants (C)	Work-Study Funding (D)	Total University Funding (B+C+D)
Applied Science & Engineering	\$ 17,782,841	\$ 10,469,930	\$ 2,255,317	\$ 79,598	\$ 12,804,845
Architecture, Landscape, and Design	\$ 3,069,255	\$ 1,341,871	\$ 101,136	\$ 185,843	\$ 1,628,850
Art and Science St. George	\$ 84,902,070	\$ 10,102,498	\$ 9,039,706	\$ 2,263,733	\$ 21,405,936
Dentistry	\$ 4,212,428	\$ 996,281	\$ 91,533	\$ 2,059	\$ 1,089,874
Forestry	\$ 163,433	\$ 31,354	\$ 6,522	\$ 2,059	\$ 39,936
Information	\$ 1,749,091	\$ 975,739	\$ 109,926	\$ 93,721	\$ 1,179,387
Kinesiology and Physical Education	\$ 3,425,856	\$ 102,822	\$ 145,011	\$ 105,021	\$ 352,854
Law	\$ 3,688,947	\$ 35,297	\$ 3,226,358	\$ 13,098	\$ 3,274,752
Management	\$ 1,626,101	\$ -	\$ 1,008,726	\$ 14,468	\$ 1,023,194
Medicine	\$ 20,953,166	\$ 2,638,094	\$ 11,221,861	\$ 109,386	\$ 13,969,341
Music	\$ 2,984,717	\$ 397,255	\$ 759,195	\$ 106,229	\$ 1,262,680
Nursing	\$ 3,598,949	\$ 605,403	\$ 688,215	\$ 17,848	\$ 1,311,466
OISE	\$ 8,614,265	\$ 3,171,684	\$ 1,493,397	\$ 194,112	\$ 4,859,193
Pharmacy	\$ 8,951,869	\$ 1,980,169	\$ 628,529	\$ 10,553	\$ 2,619,251
Social Work	\$ 2,234,688	\$ 1,168,961	\$ 397,815	\$ 46,401	\$ 1,613,177
University of Toronto Mississauga	\$ 42,422,814	\$ 4,678,063	\$ 795,330	\$ 604,243	\$ 6,077,636
University of Toronto Scarborough	\$ 49,860,872	\$ 4,399,933	\$ 1,279,262	\$ 987,556	\$ 6,666,751
Totals	\$ 260,241,362	\$ 43,095,355	\$ 33,247,839	\$ 4,835,928	\$ 81,179,123

Notes

1. OSAP consists of federal and provincial repayable and non-repayable funding.
2. Law, Medicine, MBA, and the Master of Finance programs administer their own UTAPS-like programs. These expenditures are included in the table.

3. Non-UTAPS grants include undergraduate and graduate need-based and merit-based grants provided by the academic divisions.
4. Not included in the Work Study total is \$485,000 in employment benefits to Work Study students.
5. Medicine includes the Dalla Lana School of Public Health.

Other Student Financial Supports

Merit-Based Aid

In 2014-15, \$39.3M in merit-based awards² was provided to University of Toronto students. Undergraduate students received \$18.2M of the merit-based awards. Graduate students received the remaining \$21.1M. Undergraduate merit-based aid includes the National and Arbor Scholarships, the University of Toronto Scholarships, the President's Entrance Scholarships, International Scholarships and the President's Scholars of Excellence Program. Graduate merit aid includes the Connaught Scholarships and the Beatty Fellowships. Divisions also offer a variety of merit-based awards to undergraduate and graduate students.

Work Study

The Work Study program is open to undergraduate and graduate students; domestic, international, and out-of-province students; as well as students studying on a full-time or part-time basis (i.e., taking course loads of at least 2.0 credits over the fall/winter terms or at least 1.0 credit over the summer terms). Work Study students do not have to demonstrate financial need, though in 2014-15 almost 60% were OSAP recipients.

Rethinking undergraduate education is one of three priorities identified by University of Toronto President Meric Gertler in *Three Priorities: A Discussion Paper, October 2015*. Key elements of this priority include experience-based learning and facilitating the transition from study to work. The experiential learning opportunities provided through Work Study do both.

Eighty percent of wages in the work study program are funded using central funds and 20% by the hiring units. Further, employers are permitted to use their Personal Expense Reimbursement Allowance (PERA) funds to cover the hiring unit contribution to student wages.

Work Study has little, if any, impact on other financial aid provided by the University (e.g., UTAPS). In 2014-15, OSAP recipients at the University of Toronto were permitted to earn \$3,729 during their studies without it affecting their OSAP. By comparison, maximum work study earnings are about \$2,264 for students working during the Fall/Winter.

For 2014-15, about 4,200 Work Study positions were available and about 3,500 students were hired. There are many reasons why the number of positions available differs from the number of student hired. In some cases, employers' plans change. In other cases, employers are unable to find a student with the skill set to match the position or no one applies for it.

² Graduate merit-based funding does not include \$13.9M in Ontario Graduate Scholarship and Queen Elizabeth II Graduate Scholarship in Science and Technology.

Doctoral-Stream Student Support for Domestic and International Students

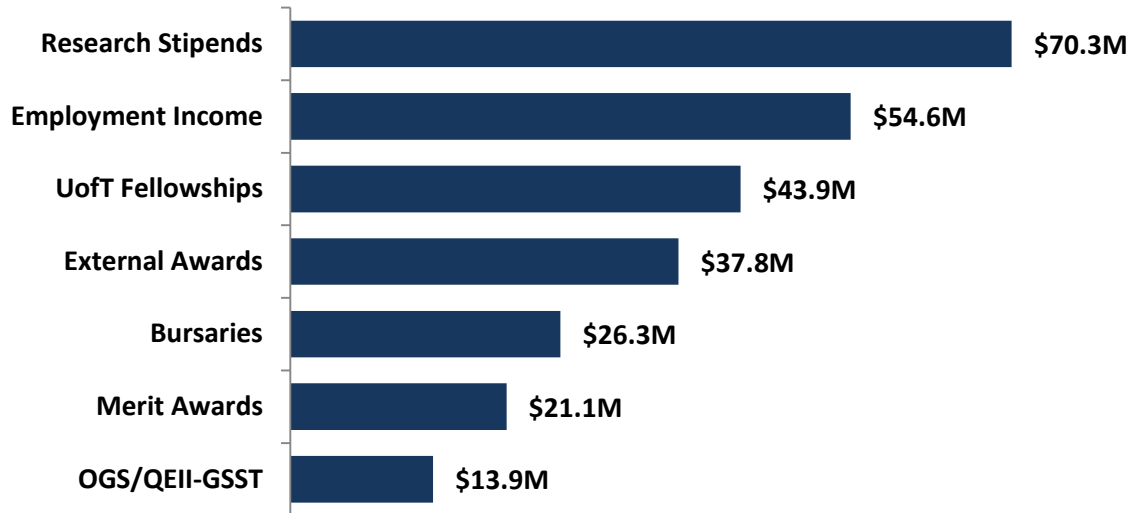
Though some assistance provided to students in doctoral-stream programs is included in Figure 2, there is a significant amount of funding provided beyond those amounts. Students in doctoral-stream programs receive funding provided as stipends from their supervisors' research grants. They also receive funding as Teaching Assistants, Graduate Assistants, and Research Assistants. The employment income earned from these positions is usually included as part of the funding packages. Some students in doctoral-stream programs also receive funding from the federal government through SSHRC, CIHR and NSERC grants, as well as provincial, corporate, and foundation grants. The total amount of funding received by students in doctoral-stream programs in 2014-15 was \$268M, an increase of about 5.8% over 2013-14 levels. This includes \$27.3M in funding provided to University of Toronto students working in hospitals affiliated with the University.

The major components of the \$268M in doctoral-stream student funding are shown in Figure 3. Further details on doctoral-stream student support, including funding to students broken out by School of Graduate Studies (SGS) division and by academic division, are included in Appendix A. Information is also available at <http://www.sgs.utoronto.ca>.

To further enhance the funding available to graduate students, in 2011 the Provost's PhD Enhancement Fund was established as a special matching program to support divisional fundraising campaigns. A \$6M one-time-only pool of funding was created to match endowed donations on a 1:1 basis. Available funds were allocated to each division on the basis of the number of PhD students in a division. At April 30, 2015, endowed donations and matching through the Provost's PhD Enhancement Fund resulted in total endowments of \$16.9M.

Figure 3: Financial Support for Graduate Students
Total = \$268M

The chart identifies the sources of financial support for graduate students for 2014-15. Total financial support provided was \$268M, including support to graduate students at affiliated hospitals.



Support for Students Studying on a Part-Time Basis

Noah Meltz Student Assistance Program for Part-Time Undergraduate Students

Implemented in 1998, the Meltz Bursary provides non-repayable assistance to undergraduate students studying on a part-time basis, as defined by OSAP (i.e., taking between 40 and 59 percent of a full course load – between 20 to 39 percent for students with disabilities). Qualifying students receive bursary funding to cover tuition and other fees for one course for each session, as well as books, transportation and childcare. In 2014-15, Meltz expenditures were about \$250,000 to 137 students. In 2013-2014, Meltz expenditures were about \$420,318 to 221 students. The change in expenditures year-over-year is the result of changes in demand and not due to changes in funding. Increasingly, students are choosing to access funding through the Part-time Canada Student Loan Program. Students accessing part-time federal loans are also considered for Canada Student Grants.

In 2010-11, the University conducted a review of the Meltz Bursary to determine whether the Bursary was meeting the needs of part-time undergraduate students. From that review came three recommendations:

1. Link the income eligibility thresholds to the Statistics Canada Low-Income Cut-off. *Status:* In 2013-14, the Statistics Canada Low-Income Cut-off was implemented. In 2014-15, a single student studying on a part-time basis could qualify for a Meltz Bursary if their gross annual income was about \$24,000 or less. By comparison, prior to 2013-14, a single student qualified for the Meltz Bursary with income of \$14,000 or less.
2. Enhance the Meltz Bursary to cover three courses per calendar year instead of two. *Status:* In 2015-16, students taking three courses will be eligible to apply for a Meltz Bursary (e.g., two credits in fall and winter and one credit in summer).
3. Ineligible OSAP students (e.g., did not demonstrate satisfactory academic progress; under-reporting of income) may be considered for a Meltz Bursary if they are studying on a part-time basis. *Status:* OSAP eligibility continues to be a requirement for Meltz Bursary eligibility.

Meltz-Special Bursary

In the 2012 Ontario Budget, provincial funding for the Ontario Special Bursary was eliminated to help offset costs associated with the Ontario Tuition Grant. However, starting in 2012-13, institutions were required by the Province of Ontario to provide a Special Bursary or another similar program to financially needy students studying on a part-time basis. To ensure institutions provided these programs, Ontario set expenditure targets. The University of Toronto's expenditure target for 2014-15 was \$75,109.

At the University of Toronto, part-time funding is provided as Meltz Bursary or Meltz-Special Bursary, depending on the student's circumstances. Students with disabilities receive a Meltz-Special Bursary so that they are also eligible to apply for up to \$2,000 through the Ontario Bursary for Students with Disabilities to help them with their disability-related support costs (e.g., note takers, specialized software). Students without disabilities receive the Meltz Bursary which does not have this benefit.

In 2014-15, there were 48 University of Toronto students who received a Meltz-Special Bursary. Bursary expenditures were about \$107,000.

Ontario Part-Time Grant

This provincially-funded grant of up to \$500 per academic year helps students with their tuition fees, books and supplies, transportation costs, and child care expenses. Students must be taking less than 60% of a full course load to be considered part-time by the Province of Ontario.

Canada Student Grants for Part-Time Studies

This federally-funded grant of \$1,200 per academic year helps students with their tuition fees, books and supplies, transportation costs, and child care expenses. Students must be taking less than 60% of a full course load to be considered part-time by the federal government. A student with a permanent disability may receive a grant of up to \$2,000 per academic year.

Part-Time Canada Student Loan

This is a federally-funded interest-bearing loan program. The maximum outstanding principal of all negotiated Part-Time Canada Student Loans cannot exceed \$10,000. University of Toronto students received about \$1.5M through this program in 2014-15.

Support for Students with Disabilities

In addition to the Meltz-Special Bursary described above, the University of Toronto also provides funding through the Alternate Grant and the School of Graduate Studies' Accessibility Grant.

The Alternate Grant, established in 2006, provides assistance for disability-related support costs in excess of the maximum disability-related funding available through a student's province or territory. For example, Ontario students with disabilities may require an Alternate Grant if their support costs exceed the maximum disability support funding available through OSAP (i.e., \$10,000). In 2014-15, University of Toronto students with disabilities received about \$1.6M in disability-related supports and services through OSAP. Alternate Grant expenditures were about \$44,000.

The Alternate Grant is available to undergraduate and graduate students with the exception of students in Law, MBA, Medicine, Master of Finance, and Theology because these divisions/programs administer their own financial aid programs.

There are no Alternate Grant funding maximums. The amount a student may receive depends on their support costs and the disability-related funding they receive from their province or territory.

The School of Graduate Studies' Accessibility Grant provides funding to graduate students with significant educational expenses not covered by the student, the graduate unit, the province, or federal agencies. The grant assists with accommodations necessary to meet unexpected needs arising from the particular demands of the graduate program. In 2014-15, expenditures were \$40,000 to 22 graduate students.

Support for Crown Wards

In 2013-14, the University of Toronto Crown Ward Grant was introduced to provide eligible students with non-repayable funding of up to 50% of tuition, to a maximum of \$3,000 per year. To be eligible, a student must be registered in a direct entry program, be receiving OSAP, and have self-identified on their OSAP application as being a Crown ward, former Crown ward or that they are in receipt of the Government of Ontario's Extended Care and Maintenance Allowance.

In 2014-15, the University of Toronto Crown Ward Grant assisted 25 students. Program expenditures were almost \$63,000. Students who received the grant received a similar grant from the Government of Ontario to cover the remaining 50% of tuition costs, to a maximum of

\$3,000. Combined, Crown wards receive grant funding to cover 100% of their tuition costs, to a maximum of \$6,000 per year.

Support for International Students

A key priority for the University of Toronto is to continue to attract high calibre international students. International students are students who are not Canadian citizens, permanent residents, or protected persons, and who are in Canada on a study permit or other visa. In 2014-15, the University provided about \$8.35M in merit and need-based grants (exclusive of University of Toronto fellowships) to about 1,600 undergraduate and graduate international students. About 72% of this funding was merit based. About 36% of the grant funding issued to international students was paid out of central university funds; the remainder is funded by the academic divisions.

Included in the reported expenditures is about \$1.35M directed to international students attending the University of Toronto as part of the MasterCard Foundation Scholars Program. This University of Toronto and MasterCard Foundation program, implemented in 2013-14, provides full scholarships to the University of Toronto to talented yet financially disadvantaged students who are residents and citizens of a Sub-Saharan African country. The scholarship value is equivalent to the cost of attaining a Bachelor's degree, including travel, tuition, textbooks, housing, food and living expenses. Scholarship recipients also receive financial, academic, social, and post-graduation support to help them gain the experiences and skills needed to succeed. In 2014-15, there were 21 MasterCard Scholars Program participants at the University of Toronto. Eight of those began their studies in September 2013.

In addition, to fulfil a commitment made in the Statement of Commitment Regarding International Students, in 2007 the University of Toronto International Admissions Scholarship was implemented. The award is based on merit and need, and recognizes a small number of exceptional international direct-entry applicants. Recipients receive full financial support throughout their undergraduate studies. There are currently six such international scholars enrolled at the University.

To qualify for a Canadian study permit, international students must demonstrate to Citizenship and Immigration Canada that they have the resources necessary to fund their studies. There are, however, emergencies that arise where a student's resources are inadequate – changes in family circumstances, currency restrictions, disasters in the home country. Based on an application process, the University assists both undergraduate and graduate students who are already here and in their programs to deal with such financial hardships.

Figure 4: University of Toronto Financial Support for International Students
Total = \$8.35M

The table shows total financial support (i.e., undergraduate and graduate) by academic division that was provided to international students in 2014-15.³

	Number of Awards	Number of Recipients	Amount
Arts and Science St. George	876	737	\$ 3,814,000
Applied Science and Engineering	320	273	\$ 1,801,000
Architecture, Landscape, and Design	15	14	\$ 34,000
Kinesiology and Physical Education	1	1	\$ 4,000
Music	15	11	\$ 48,000
Dentistry	0	0	\$ -
OISE	37	34	\$ 194,000
Medicine	42	40	\$ 140,000
Nursing	4	4	\$ 22,000
Pharmacy	9	8	\$ 31,000
Law	6	6	\$ 13,000
Forestry	4	3	\$ 53,000
Information	0	0	\$ -
Management	207	176	\$ 1,424,932
Social Work	2	2	\$ 12,000
University of Toronto Mississauga	214	198	\$ 356,000
University of Toronto Scarborough	136	114	\$ 404,000
Total	1,888	1,621	\$ 8,350,932

³ A programming error in previous years resulted in an under-reporting of support international students. In 2013-14, support to international students was \$6.6M. In 2012-13, it was \$5.1M.

4. ACCESS

To provide a more complete picture of students' financial position, a variety of indicators are provided below.

OSAP

2014-15 OSAP Participation Rates – Full-time, Domestic Headcount

OSAP Recipients as a Percentage of Full-time Domestic Headcount

- 28,680 students, or 47% of students across all divisions, received OSAP in 2014-15.
 - 26,033 OSAP recipients registered in undergraduate programs
 - 2,647 OSAP recipients registered in graduate programs

OSAP Recipients as a Percentage of Undergraduate Full-time Domestic Headcount

- 26,033 students, or 53% of all undergraduates, received OSAP in 2014-15.
 - 23,223 OSAP recipients registered in direct-entry undergraduate programs
 - 2,810 OSAP recipients registered in second-entry undergraduate programs

● OSAP Recipients as a Percentage of Graduate Full-time Domestic Headcount

- 2,647 students, or 23% of all graduate students, received OSAP in 2014-15.

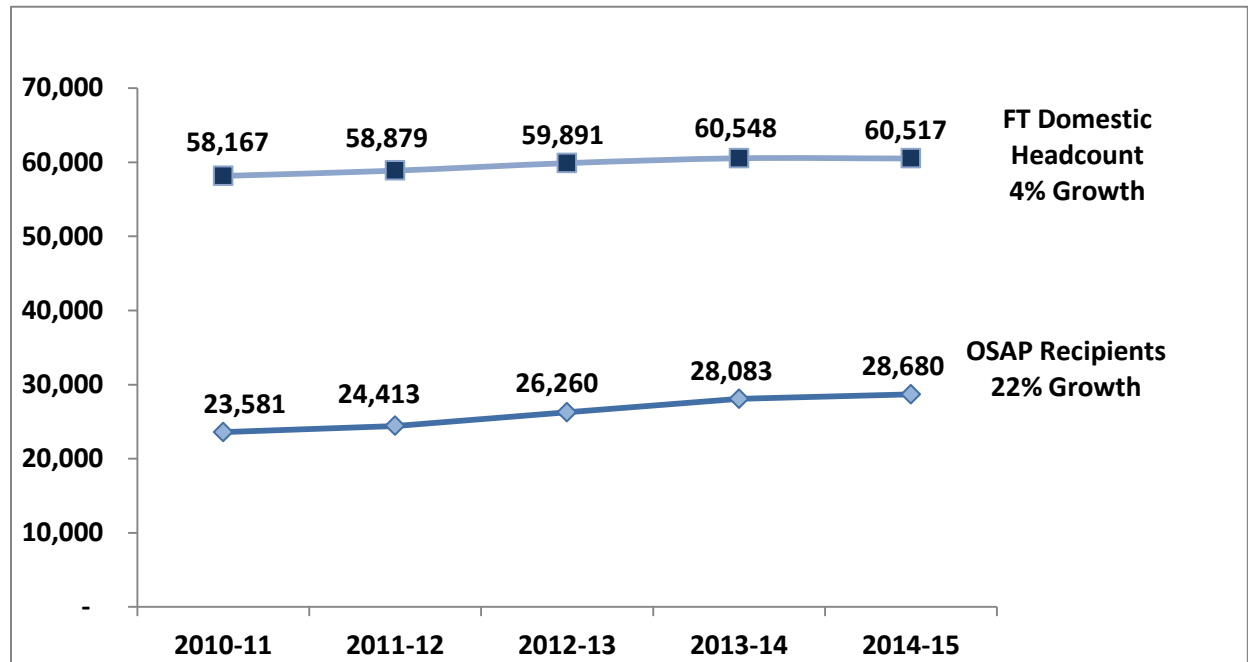
OSAP Recipients

There were about 29,000 OSAP recipients at the university in 2014-15, 2% higher than in 2013-14. On average, these students received an OSAP funding package of \$9,000. OSAP funding consists of Canada-Ontario Integrated Student Loan as well as non-repayable grants. 90% of OSAP funding was provided to students in undergraduate programs. Students in graduate programs received the remaining 10%.

Significant improvements to OSAP made under the province's Reaching Higher Plan have improved accessibility to, and the adequacy of, OSAP. Changes to the definition of a dependent student from five to four years out of high school, and a decrease in the amount of money parents are expected to contribute to their child's education have helped make accessing OSAP easier for many Ontario students and their families. Further, the amount of OSAP funding available to students has increased. For example, in the early 2000s, the maximum weekly amount of OSAP available to single students was \$275 per week of study, or \$9,075 for 33 weeks. In 2014-15, the maximum a single student can receive in OSAP funding is \$360 per week, or \$11,880 for 33 weeks. This is a 31% increase in the maximum amount of aid available.

Figure 5: OSAP Recipients vs. FT Domestic Headcount

The figure shows the number of OSAP recipients at the University of Toronto from 2010-11 to 2014-15 relative to the Full-time Domestic Headcount. While the Full-time Domestic Headcount has grown 4% over the period, the number of OSAP recipients has grown 22% over the same period of time.

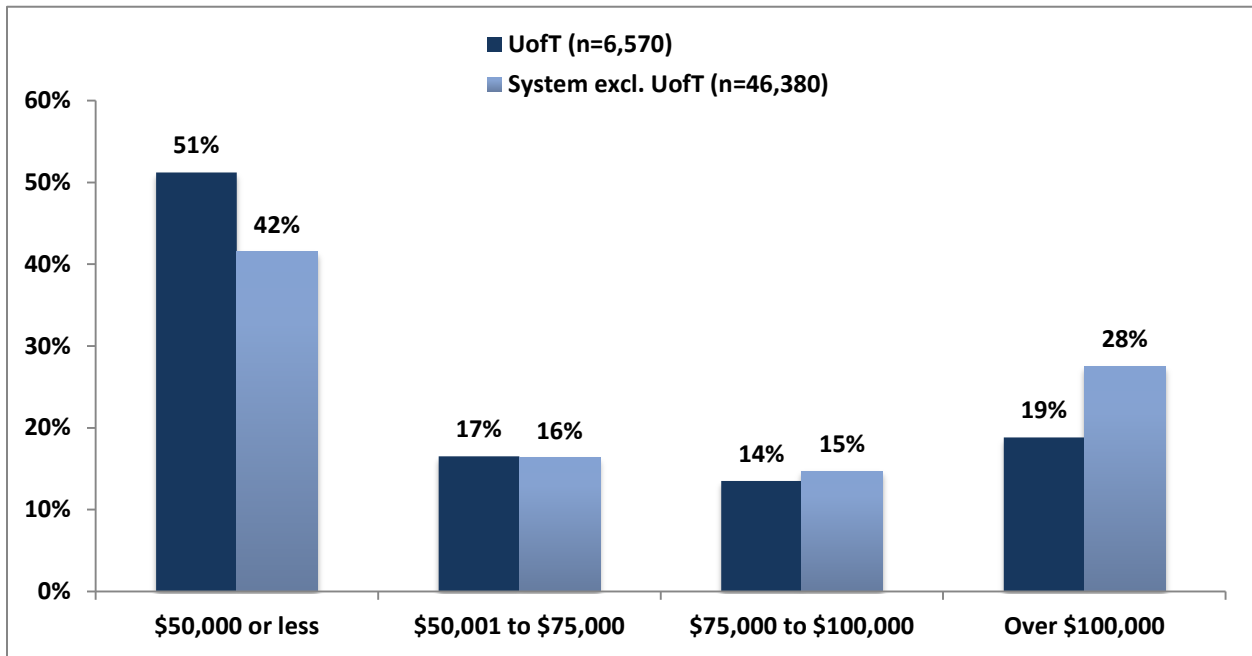


Parental Income Information of OSAP Recipients

The University of Toronto enrolls and supports a higher proportion of students from lower income families than other universities in Ontario. Figure 6 shows that in 2014-15, 51% of first year University of Toronto OSAP recipients in direct-entry programs were from families with parental incomes of \$50,000 or less, compared to the Ontario average of 42%. Given that 50% of direct-entry students graduated with OSAP debt in 2014-15 (see Figure 7), it is estimated that **at least a quarter of first-year undergraduate students at the University of Toronto are from families with income of \$50,000 or less.**

Figure 6: Parental Income of First-year OSAP Recipients in Direct-Entry Programs

The chart shows the distribution of parental income of first-year University of Toronto students in direct-entry programs (2014-15) who received OSAP compared to first-year students at all other Ontario universities. Note: System excludes the University of Toronto.



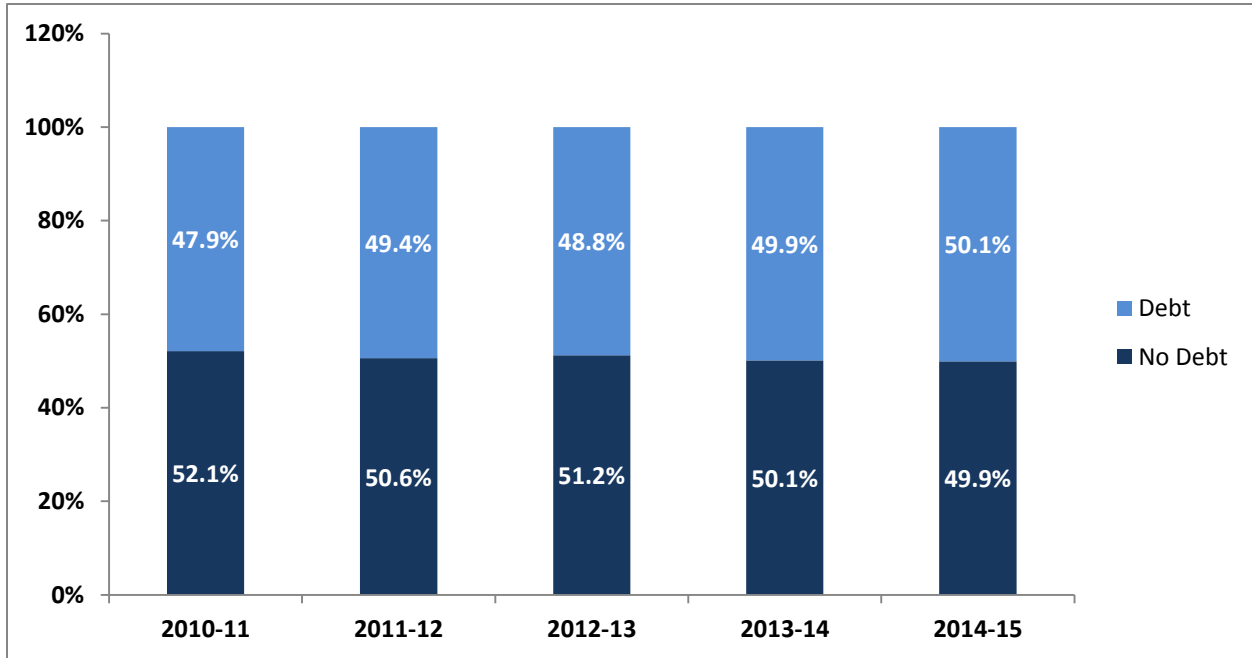
Source: Ministry of Training, Colleges and Universities

OSAP Debt

In 2014-15, half of all students who graduated from a direct-entry program did so with some level of OSAP debt. The percentage of students graduating with OSAP debt has increased since 2006-07 when only about 40% graduated with OSAP debt.

Figure 7: OSAP Debt vs. No OSAP Debt at Graduation from Direct-Entry Programs

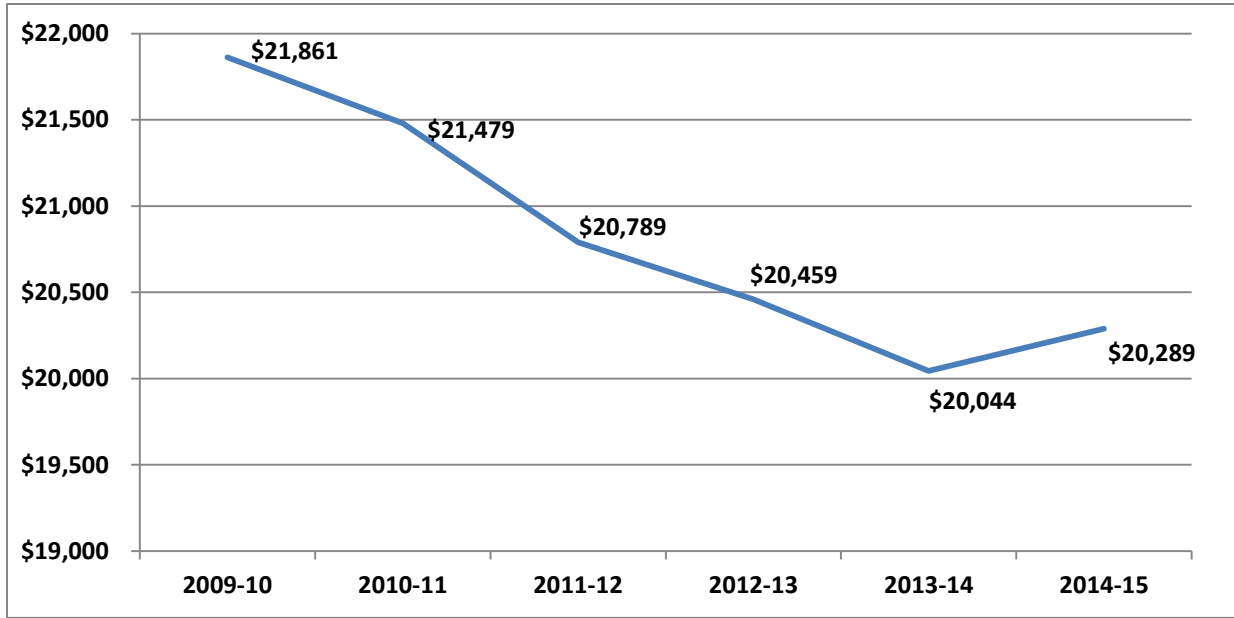
The chart shows the percentage of graduates from direct-entry programs with OSAP debt versus those with no OSAP debt from 2010-11 to 2014-15.



There has been a 2.2% percentage increase in students with OSAP debt graduating from direct-entry programs since 2010-11; however, the average OSAP debt of these students decreased over the same period. The average OSAP debt in 2014-15 was \$20,289, down almost 7% compared to 2010-11 levels, when adjusted for inflation.

Figure 8: Average Repayable OSAP Debt (2014 dollars)

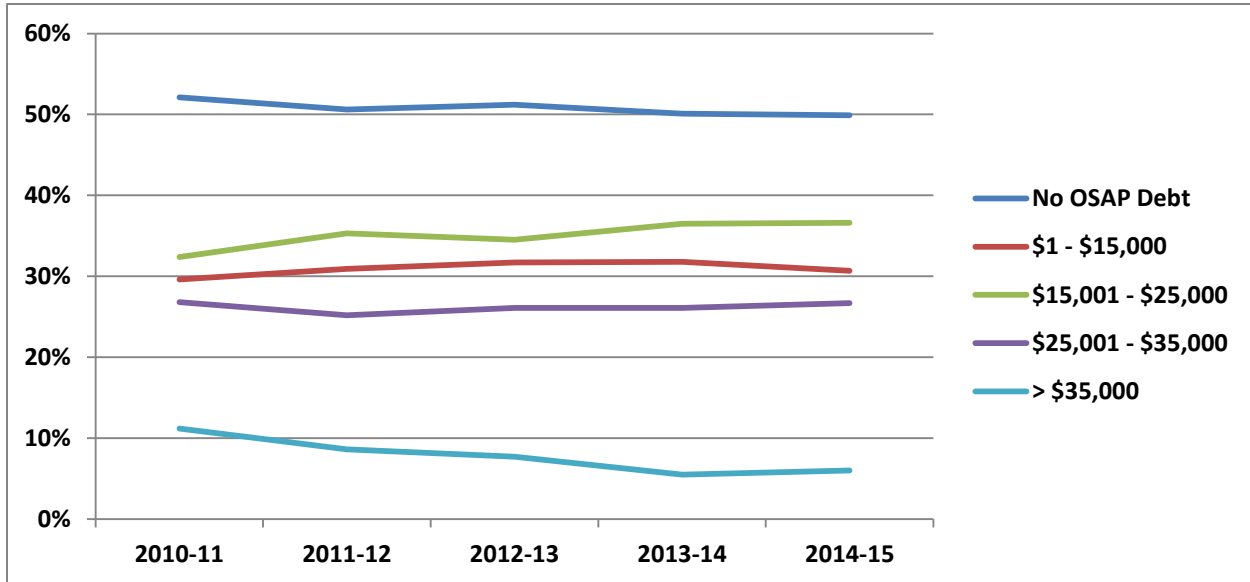
The chart shows the average repayable OSAP debt of graduates from direct-entry programs since 2009-10. It is important to note that about half of all graduates from direct-entry programs have no OSAP debt; they are not included in the averages below.



Over the past five years, the distribution of student debt loads shifted away from the highest debt levels because of the steps taken by the Government of Canada and the Province of Ontario to improve the mix of loans and grants available to students. Targeted programs such as the Ontario Access Grant (a tuition grant for first and second year students), Canada Student Grants, and the Ontario Tuition Grant, were introduced. These grants displace loan funding. In addition, the Province of Ontario's Ontario Student Opportunity Grant (OSOG), implemented in the late 1990s, helps control the amount of OSAP debt incurred by students. OSOG limits annual repayable OSAP debt to \$7,300 for two terms of study (e.g., September through April), and \$10,950 for three terms of study. Students are considered automatically for OSOG provided they successfully complete their period of study and the Province of Ontario verifies their income with the Canada Revenue Agency. OSOG is not paid directly to the student. Instead, the grant is applied, on the student's behalf, against their OSAP debt for the year.

Figure 9: Distribution of OSAP Debt

The chart shows the percentage of graduates from direct-entry programs who graduated with OSAP debt within various ranges from 2010-11 to 2014-15. In 2014-15, about half of all students graduating from direct-entry programs graduated with no OSAP debt.



If, after finishing their studies, student loan borrowers need help repaying their loans, the Province of Ontario and the Government of Canada have implemented a Repayment Assistance Plan (RAP) to provide assistance. RAP participants with income of less than about \$20,000 make no payments while on RAP. According to the Government of Canada, 90% of RAP participants fall into this category. Other borrowers are required to make an 'affordable payment' based on their gross family income and family size.

UTAPS Grants

UTAPS expenditures in 2014-15 were about \$43.1M. Of this amount 93%, or \$40.1M, was issued to OSAP recipients (i.e., Ontario residents). The remaining 7%, or about \$3.1M, was issued to students from other Canadian provinces and territories.

More than 9,200 University of Toronto students received UTAPS grants averaging \$4,700 to help with education costs not fully funded by OSAP (or another Canadian jurisdiction's student assistance program).

About 70% of UTAPS funding, \$30.2M, was provided to students in undergraduate programs. The remaining 30%, or about \$12.9M, was issued to graduate students. This has changed significantly from a few years ago when 90% of undergraduate students and 10% of graduate students received UTAPS.

The number of UTAPS recipients has grown 34% over the past five years, from about 6,800 in 2010-11 to more than 9,200 in 2014-15. The growth is due in part to the fact that there has been a 22% increase in the number of University of Toronto students qualifying for OSAP. As more students qualify for OSAP, more are considered for and are qualifying for UTAPS. UTAPS expenditures have grown at a faster rate, 70% over the same five-year period. Expenditures for students in graduate programs have increased by 122% during that time, compared to growth of 55% for students in undergraduate programs. Much of the graduate expenditure growth is attributable to professional masters programs.

Figure 10: UTAPS Expenditures since 2009-10

The chart shows undergraduate and graduate UTAPS expenditures from 2009-10 to 2014-15.

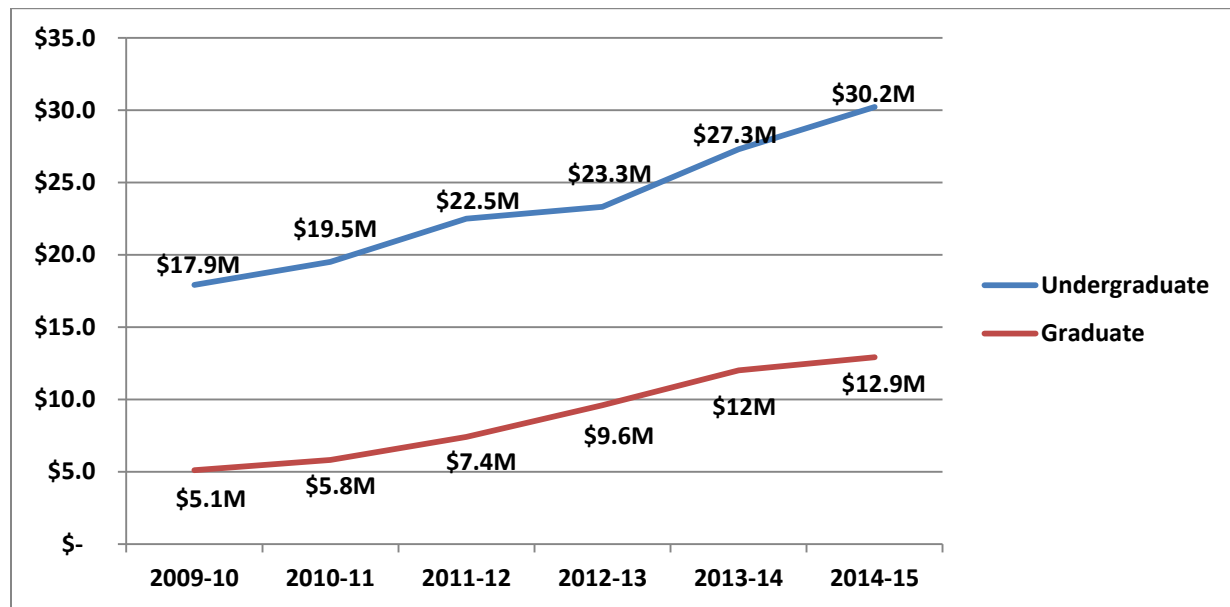
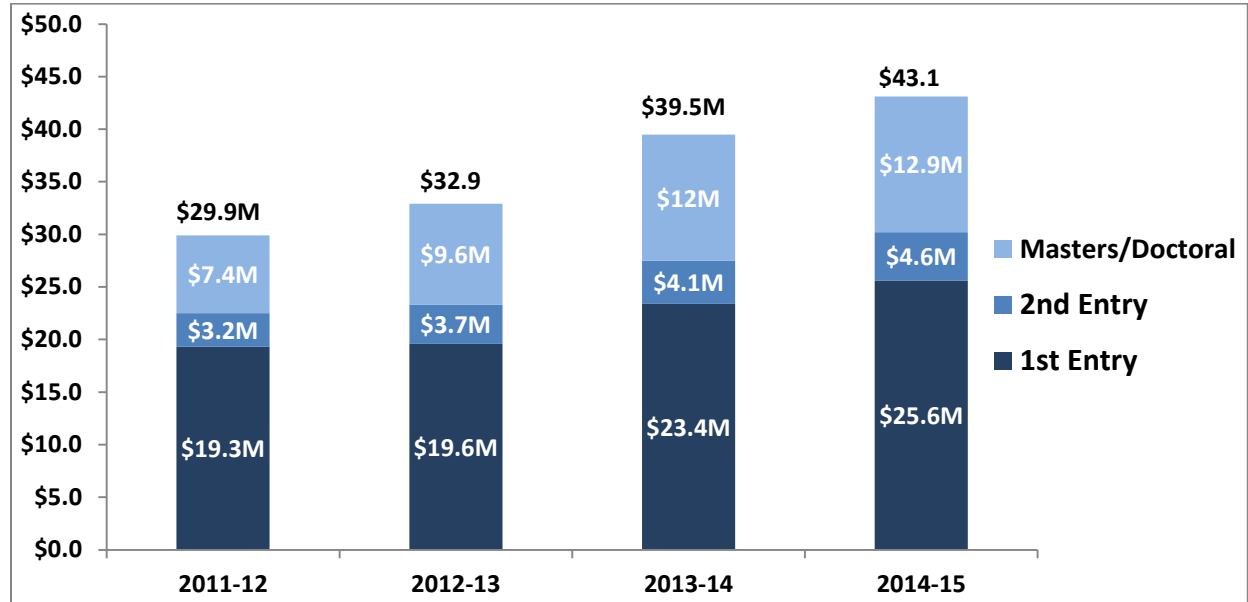


Figure 11: UTAPS Expenditures -- First/Second Entry and Masters/Doctoral

The chart provides a detailed breakdown of UTAPS expenditures from 2011-12 to 2014-15.



Boundless Promise Program and UTAPS

The Boundless Promise Program (BPP) was created by the University of Toronto in 2011 to, among other things, significantly increase the amount of student financial aid available at the University of Toronto. Through the program, the interest income of donations of \$25,000 or more is matched by the University in support of undergraduate needs-based awards.

To date, BPP has created 124 awards. When fully realized, the \$10.7M endowment, along with the University of Toronto’s matching (UTAPS), will produce approximately \$820,000 annually in support for undergraduate students.

Ontario Tuition Grant

Introduced in January 2012, the Government of Ontario’s Ontario Tuition Grant (OTG) helps offset the tuition paid by Ontario postsecondary students. In 2014-15, qualifying students pursuing a university degree could receive a grant of up to \$890 per term, to a maximum of two terms per academic year. The OTG is available to qualifying OSAP and non-OSAP-eligible students whose parents’ gross income is \$160,000 or less. For this reason, most Ontario students entering undergraduate university programs directly from high school are eligible for the grant.

OSAP recipients do not have to apply for the grant; their eligibility is considered automatically through the OSAP application process. Non-OSAP students must complete an OTG application to be considered for funding.

For OSAP recipients, the grant is incorporated into the OSAP need assessment. It displaces OSAP loan funding for students who do not qualify for the maximum amount of OSAP available (e.g., \$360 per week of study for a single student). For students with financial need greater than the maximum amount of OSAP available, the OTG helps offset their unmet need.

In 2014-15, 18,158 OSAP-eligible University of Toronto students and 3,810 students who did not receive OSAP shared about \$38M in OTG. In 2013-14, \$37.2M in OTG was issued to University of Toronto students.

It is not known how many non-OSAP students were eligible for the Ontario Tuition Grant but did not apply.

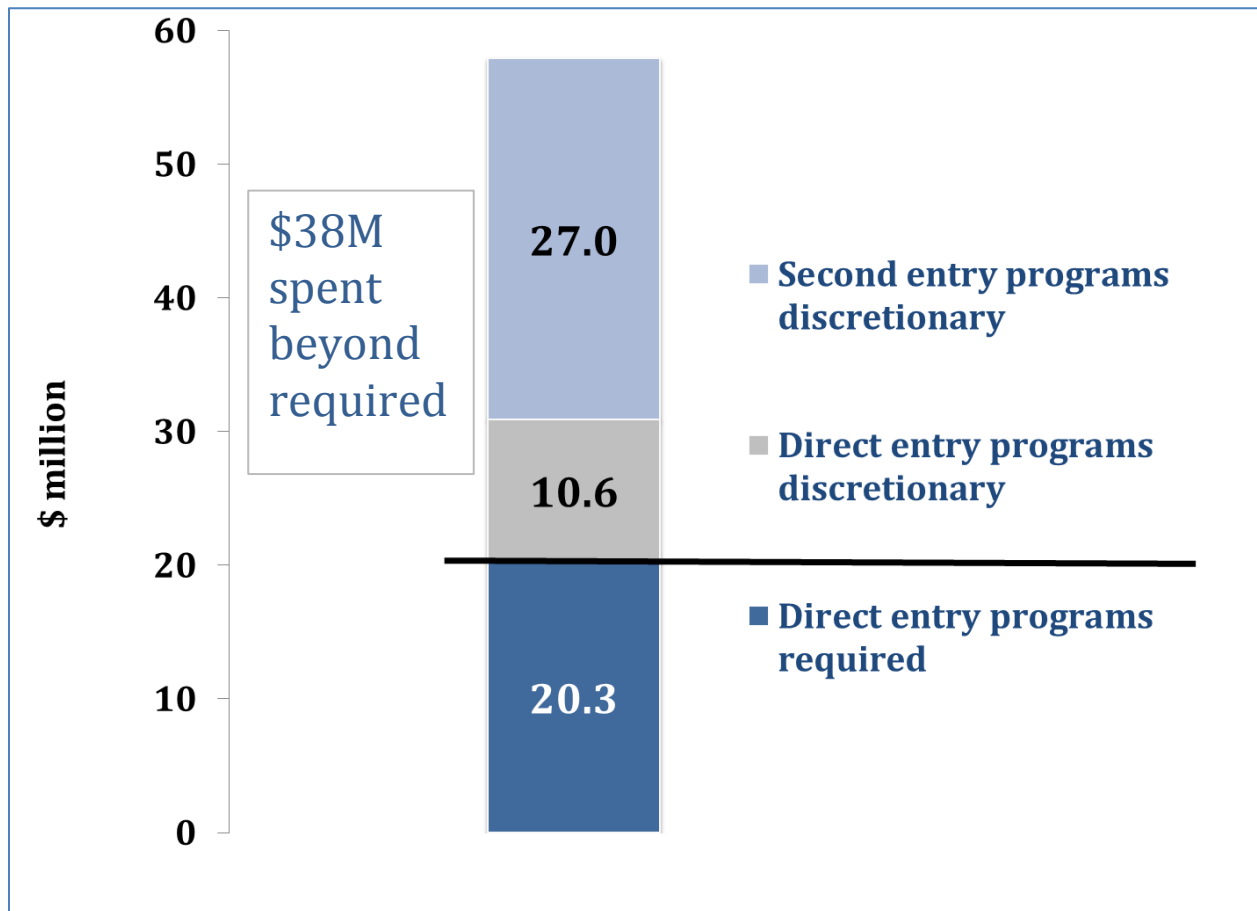
Student Access Guarantee

On March 28, 2013, the Province of Ontario announced a new Tuition Framework for 2013-14 to 2016-17. The four-year Framework allows for some program variability in tuition fee increases. Overall, Ontario institutions are permitted to increase tuition by up to a maximum average of 3% per year, a reduction from the previous Framework which had a 5% overall cap. The new Framework continues to be accompanied by a Student Access Guarantee (SAG). SAG requires that institutions make up the difference in OSAP funding between what the Province of Ontario recognizes as tuition and compulsory fees, books, equipment and supply costs in the OSAP need assessment and actual costs for students in direct-entry programs. The decision to offset the difference between recognized and actual costs for second-entry students is at the discretion of each institution.

The University of Toronto's SAG requirement is met through UTAPS for students in direct-entry programs. The University also offsets the cost differences of other students. The University's commitment of financial support to its students goes above and beyond the requirements of the Government of Ontario. Unlike UTAPS, the SAG requirement does not include living expenses.

Figure 12: 2014-15 University of Toronto SAG Expenditures

The chart shows the University of Toronto’s 2014-15 SAG expenditures. Expenditures totalled \$58M. Of that amount, \$20.3M was required to be paid as per SAG requirements for students in direct-entry programs. The remaining \$37.6M includes discretionary expenditures for students in second entry programs and for the difference between actual living costs and living costs recognized in the OSAP need assessment for students in direct and second entry programs.

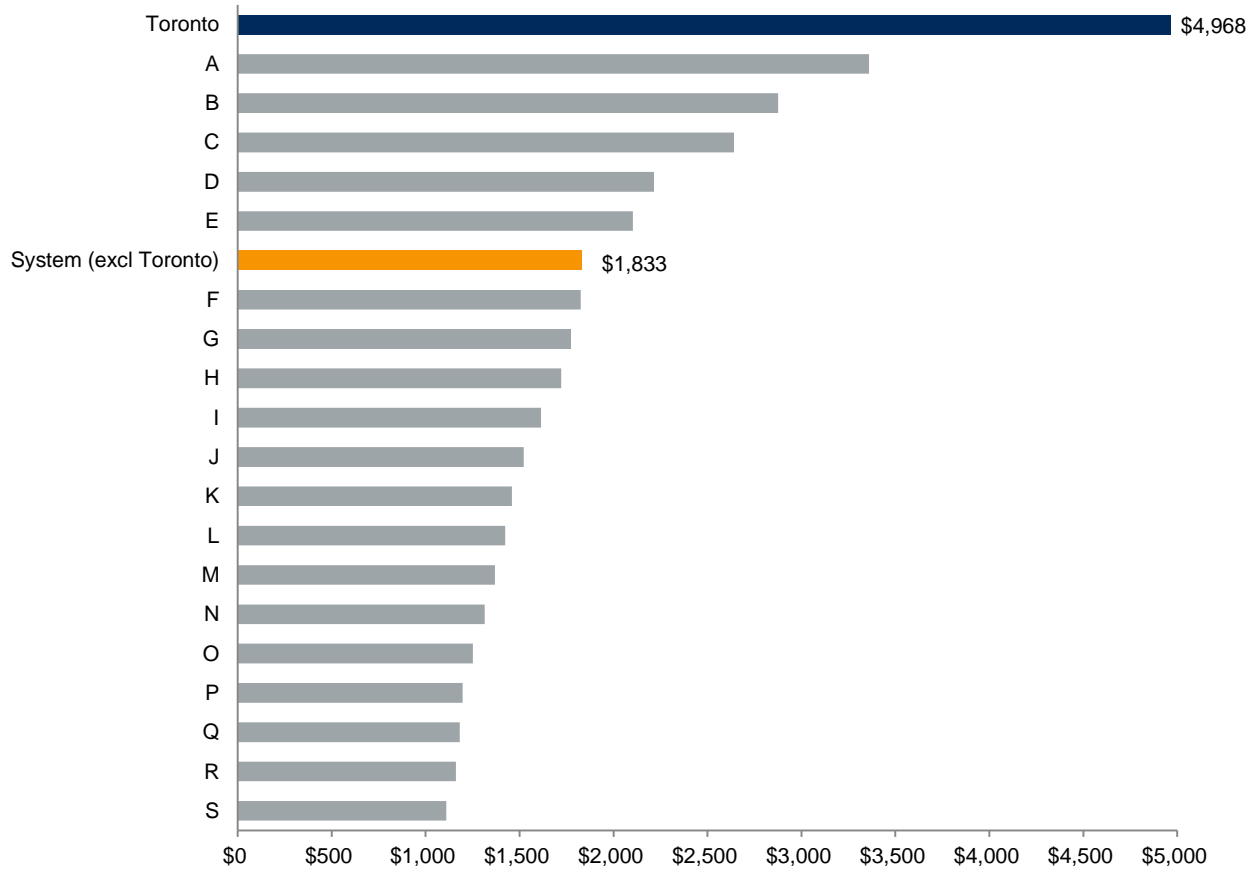


Source: Ministry of Training, Colleges and Universities

When compared to other Ontario universities, on a per recipient basis the University of Toronto far exceeds SAG expenditures elsewhere, including the University system as a whole.

Figure 13: 2014-15 Average SAG Expenditure per SAG Recipient

The chart summarizes the average support provided under SAG per recipient at the University of Toronto compared to other Ontario universities as tracked by the Province of Ontario. Note: Toronto includes the Toronto School of Theology conjoint programs.



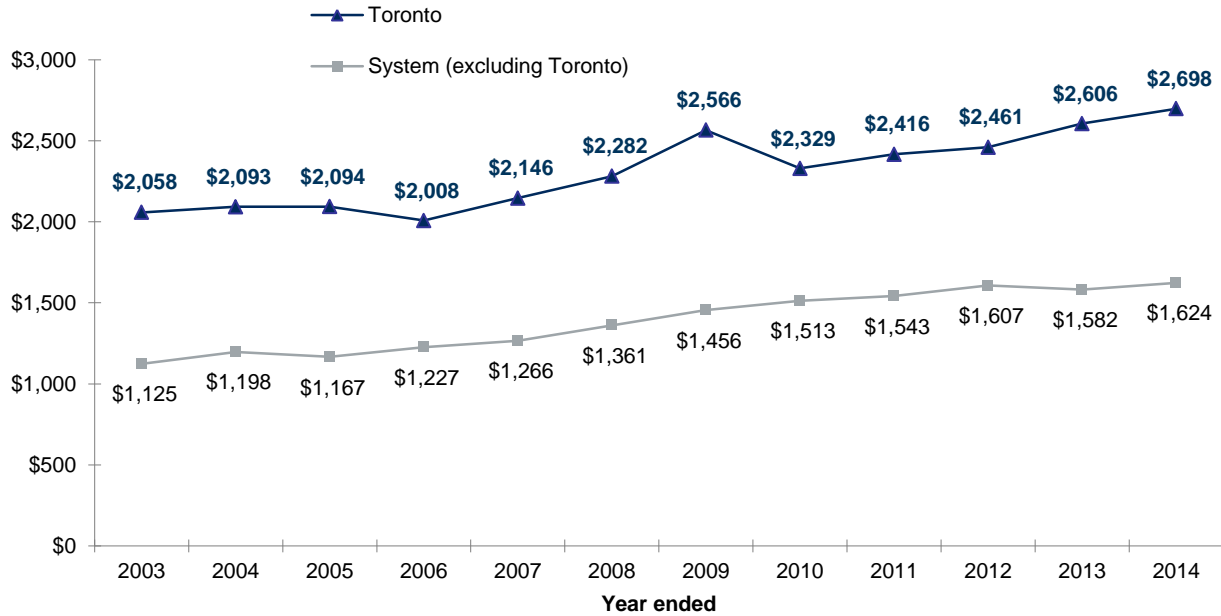
Source: Ministry of Training, Colleges and Universities

Institutional Scholarships and Bursaries

Figure 14 shows Scholarships and Bursaries per Student FTE for the University of Toronto relative to other Ontario universities. The University's undergraduate and graduate expenditures per student substantially exceed those of the system as a whole; about 66% higher in 2013-14. While the economic downturn led to some constraints in expenditures on discretionary scholarship and bursary programs, it is important to note that this has not in any way compromised the University's ability to meet student need based on the OSAP need calculation. After a drop in 2009-10, expenditures per student have increased about 16%.

Figure 14: Scholarships and Bursaries per Student FTE

The chart indicates the scholarships and bursaries per student FTE compared to the other Ontario universities, from 2002-03 to 2013-14.



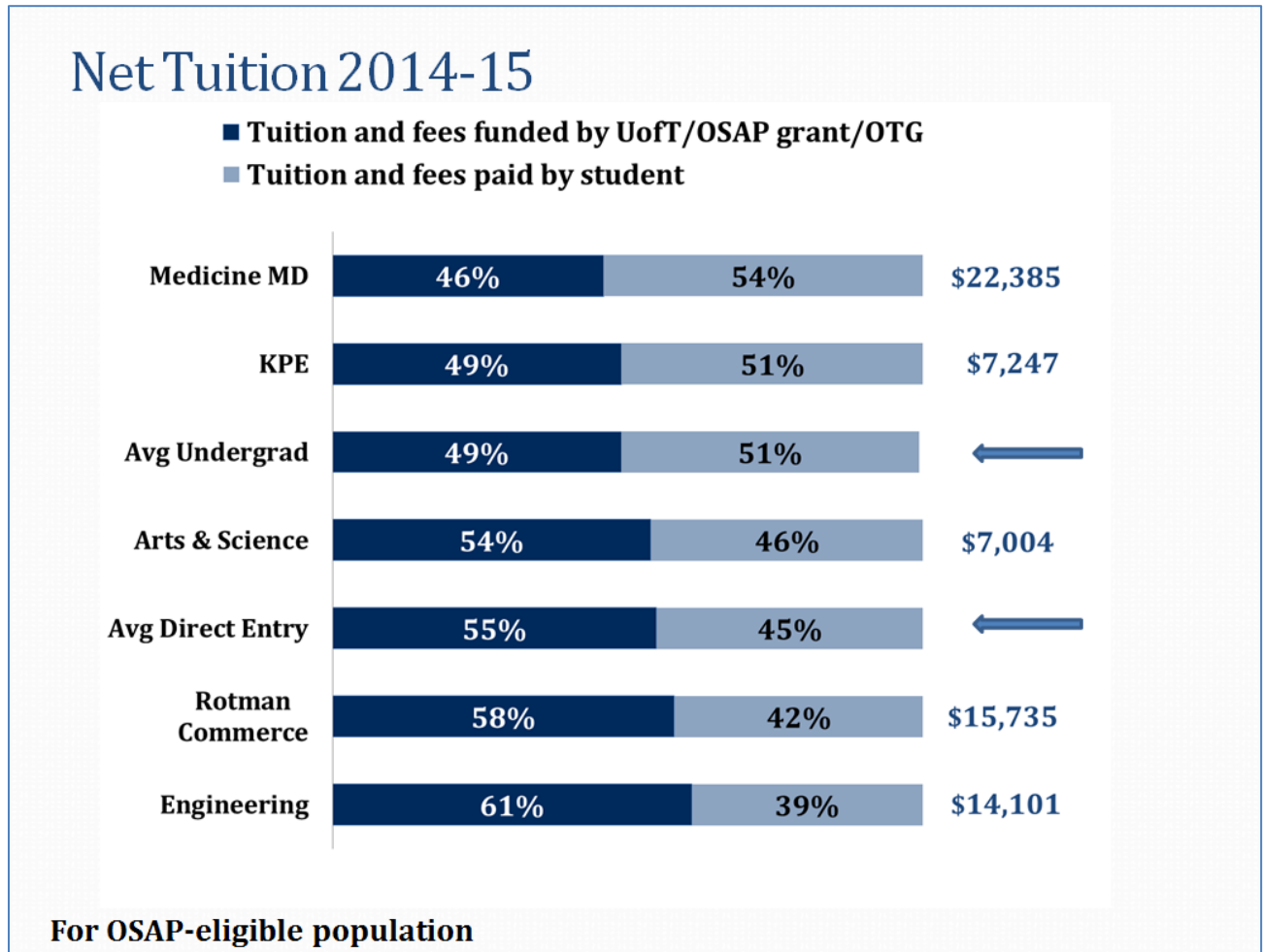
Source: *Compendium of Statistical and Financial Information – Ontario Universities (for the years 1998-99 through 2013-14)*

Net Tuition

Net Tuition is the amount that students actually pay after taking into account the non-repayable contribution of both the Province, through OSAP grants, and the University, through its various grants and scholarships. The University has been monitoring this measure for the past several years for the undergraduate cohort. **Net tuition for OSAP recipients is 51% on average.** This amount excludes the value of federal and provincial tuition tax credits, which are worth more than \$2,000 per year to the average Canadian university student (*Source: 2013 CD Howe Institute: What You Don't Know Can't Help You. Lessons on Behavioural Economics for Tax-based Student Aid.*)

When the Net Tuition study was completed for 2012-13, the net tuition rate was 48%. The increase in average net tuition from 48% to 51% is attributable to the decline in relative provincial and federal government support. While the University has slightly improved its contribution towards net tuition, with increases to our need-based financial aid programs such as UTAPS, advocacy efforts will continue with the Province to seek contributions to provincial student aid that keep pace with tuition.

Figure 15: Net Tuition at the University of Toronto



Part-Time Employment

Student part-time employment can also affect accessibility, though students may work part-time for reasons other than to finance their educations. While students receiving OSAP are not expected to work during their studies, the OSAP application is a key source of University of Toronto data on student employment.

Study-period income reported on an OSAP application is verified against Canada Revenue Agency tax records of OSAP recipients. According to the OSAP data for 2014-15, almost 70% of OSAP recipients reported no study-period earnings. Of those reporting earnings, a majority (62%) reported earnings of less than \$4,000, approximately the upper threshold of working 10 hours per week at a job paying minimum wage.

Appendix A: Doctoral-Stream Student Support by SGS Division

The University of Toronto Policy on Student Financial Report calls for reporting of doctoral-stream student support, broken out by SGS academic divisions (see Figure 18 and Figures 19a and 19b below)

Figure 16: Graduate Student Financial Support by SGS Division (2014-15)

The chart below shows the breakdown of graduate student support by SGS Division for 2014-15. In total there was \$268M provided, including \$27.3M to graduate students at affiliated hospitals.

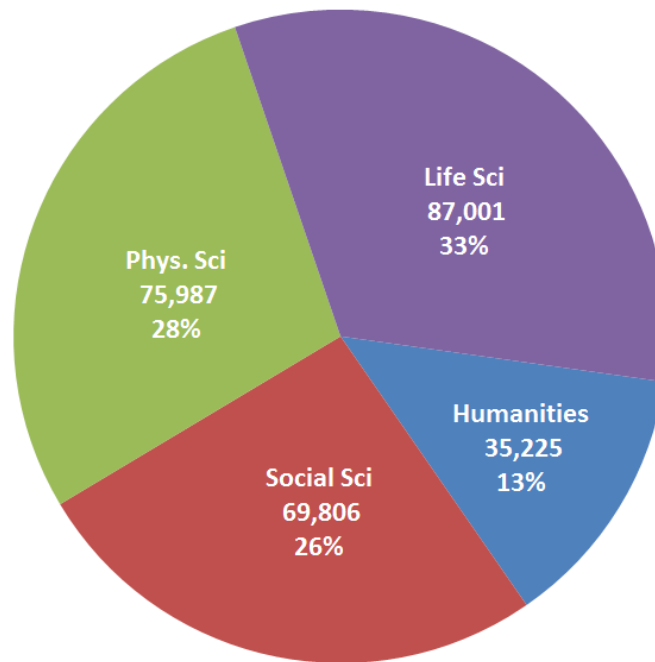


Figure 17a: Graduate Student Financial Support by SGS Division (\$000s) (2014-15)

	2013-2014				2014-2015			
	Award Income	Employ. Income	Research Stipend	All Income	Award Income	Employ. Income	Research Stipend	All Income
Humanities	21,151	11,521	1,243	33,915	22,121	11,632	1,473	35,225
Social Sci	40,378	19,623	3,850	63,852	44,357	21,528	3,920	69,806
Phys. Sci	31,907	12,192	27,783	71,883	32,122	13,407	30,457	75,987
Life Sci	42,305	8,846	31,573	82,725	43,565	8,971	34,465	87,001
Total	\$135,742	\$ 52,182	\$ 64,450	\$252,374	\$142,166	\$ 55,538	\$ 70,315	\$ 268,019

Figure 17b: Graduate Student Financial Support by Academic Division (\$000s) (incl. affiliated hospitals)

	2013-2014				2014-2015			
	Award Income	Employ. Income	Research Stipend	All Income	Award Income	Employ. Income	Research Stipend	All Income
A&S	53,094	30,652	13,598	97,345	54,731	32,235	15,712	102,678
UTSC	1,000	376	328	1,704	1,213	459	441	2,114
UTM	530	68	16	614	719	104	-	822
APSE	16,820	5,406	20,013	42,239	17,800	6,005	21,037	44,843
KPE	1,191	445	250	1,885	1,403	549	317	2,270
DENT	618	315	394	1,327	591	303	288	1,182
MED	28,032	2,304	25,412	55,749	26,681	1,832	27,349	55,862
DLSPH	3,270	526	610	4,406	4,929	990	1,330	7,249
PHRM	1,116	464	1,240	2,820	1,198	457	1,264	2,919
NURS	1,072	720	127	1,919	983	681	170	1,834
MUS	2,768	1,064	47	3,879	2,872	1,037	34	3,943
OISE	10,750	6,387	1,330	18,467	11,371	6,613	1,188	19,173
LAW	1,154	106	56	1,316	1,281	110	74	1,464
MGT	6,439	874	65	7,378	8,096	943	72	9,111
SWK	2,765	357	386	3,508	2,952	410	415	3,778
FOR	936	128	326	1,390	878	133	340	1,351
ARCH	1,933	613	-	2,546	2,167	846	12	3,026
INFO	2,254	1,376	252	3,883	2,301	1,829	271	4,401
Total	\$ 135,742	\$ 52,182	\$ 64,450	\$ 252,374	\$ 142,166	\$ 55,538	\$ 70,315	\$ 268,019

Figure 18: Arts & Science Graduate Student Support by SGS Division (\$000s)

	2013-2014				2014-2015			
	Award Income	Employ. Income	Research Stipend	All Income	Award Income	Employ. Income	Research Stipend	All Income
Humanities	17,943	10,399	1,193	29,535	18,668	10,521	1,439	30,628
Social Sci.	15,092	9,919	1,759	26,770	16,152	10,762	1,873	28,786
Phys. Sci.	14,164	6,410	7,442	28,017	13,279	6,978	8,995	29,252
Life Sci.	5,895	3,923	3,204	13,022	6,632	3,975	3,405	14,012
Total	\$ 53,094	\$ 30,652	\$ 13,598	\$ 97,345	\$ 54,731	\$ 32,235	\$ 15,712	\$ 102,678

Student Assistance and Doctoral-Stream Student Support: Understanding the Relationship

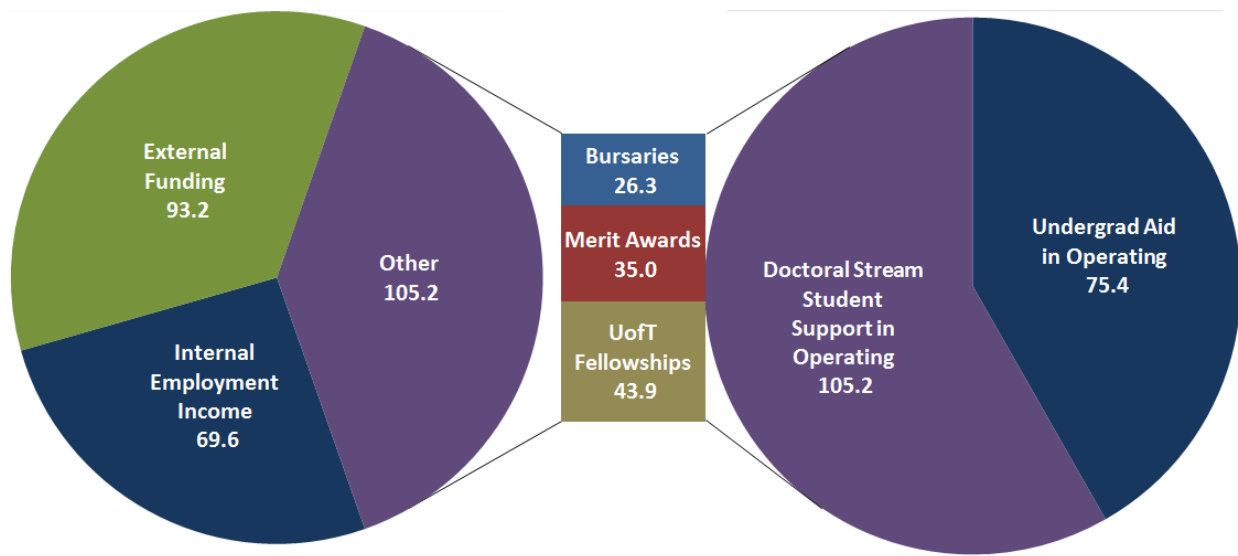
There are two broad categories of student financial support described in this report: the amount reported as student assistance in the financial statements and doctoral-stream student support. These amounts are neither additive, nor mutually exclusive. Rather, there is a partial overlap in the way these two figures are reported. As mentioned above, doctoral-stream students receive funding as TAs, GAs and RAs, however, for reporting purposes in the financial statements these funds are reported as salaries and benefits. Figures 19a and 19b below illustrate the relationship between the \$180.6M reported as student assistance and the \$268M in total funding received by doctoral-stream students.

Notes:

- (1) The University of Toronto is working on a snapshot of total financial support provided to graduate students. Currently, graduate financial support ranges from about \$15,000 to \$26,000, plus tuition and incidental fees per doctoral-stream student.
- (2) Internal Employment Income of \$69.6M in Figure 19a is comprised of Internal Employment Income of \$55.5M and \$14.1M in Research Stipends from Operating. Employment Income of \$55.5M reported in Figure 17b consists of Internal Employment Income of \$54.6M and External Income of \$905,843.

Figure 19a: Graduate Student Support
Total=\$268M

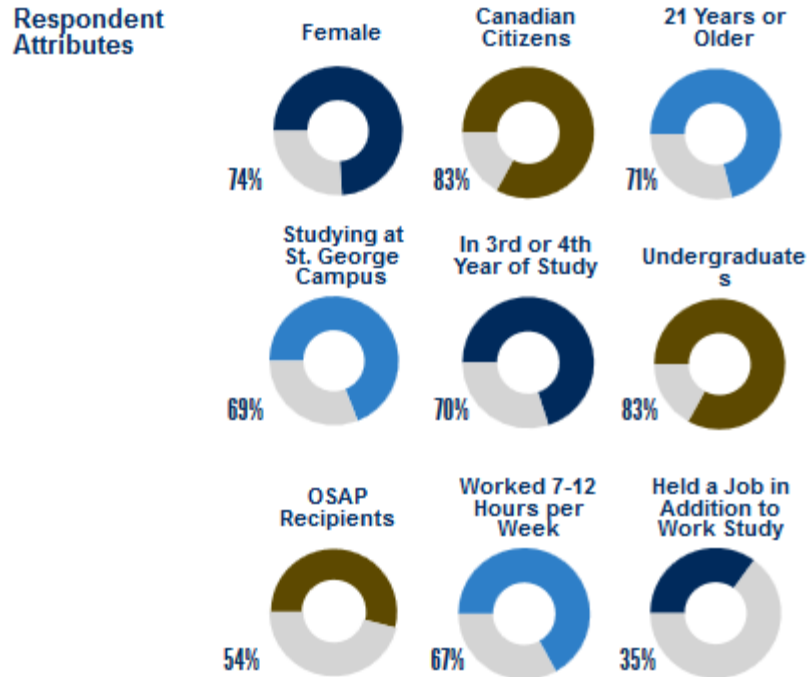
Figure 19b: Student Aid in Operating
Total=\$180.6M



Appendix B: 2015 Work Study Survey Results


Student Survey


In April 2015, 2,438 Work Study students were surveyed about their experiences with the 2014-15 Work Study program. 639 students responded to the survey (i.e., 26% response rate).



Summary Findings

60%
 Almost 60% reported that their Work Study position provided them with a meaningful work experience.

77%
 77% agreed that their Work Study experience better prepared them for work opportunities after graduation.

88%
 Almost 88% felt the Work Study application and hiring process was straight-forward and easy to understand.

70%
 Almost 70% of respondents would have worked more hours if given the chance.

General Comments

"I think that Work Study is a fantastic opportunity and I'm very thankful that I had the opportunity."

"I thoroughly enjoyed my position. I learned a lot and enjoyed coming into work because I felt connected and supported by the team. The job not only helped me grow as a person but as a professional as well."

"I really liked how flexible my position was in terms of hours..."

"I just finished my 3rd year as a Work Study student and have found the experience to be tremendously valuable and useful."

Recommended Improvements



PAY

Several students commented about the low rate of pay (i.e., minimum wage). This comment is consistent with the 2012 survey results. In particular, students with work experience felt they should be paid more than minimum wage.



HOURS

As was the case in the 2012 survey, 2015 respondents would like the opportunity to work more than the prescribed 12 hours per week.

Employer Survey

In April 2015, 821 2014-15 Work Study employers (i.e. U of T units employing Work Study students) were surveyed about their Work Study experiences. 821 employers, or about 35%, responded.

Summary Findings

72%

of employers had a Work Study position located on the St. George campus



Employers reported that, among other things, they hired Work Study students to:



help them manage short term pressures or special projects



provide students with practical experience in a subject area



help students develop the skills needed in their chosen profession

Main criteria for hiring included the student's:



previous work experience



academic background



general interests

The majority of respondents reported that **NONE** of the following factors presented difficulty in employing a Work Study student:



Lack of Work Study program information

Compiling and submitting the job proposal

Budgetary impact of cost sharing wages

Recommended Improvements



END DATE

Respondents noted that the February end date of the Fall/Winter Work Study session (i.e., end of February) was too early and should be moved to the end of March.



ELECTRONIC TIME SHEET

Respondents requested an electronic time sheet. Currently the time sheet process is a manual one that is paper driven.



HOURS

Employers would like students to be able to work more than 12 hours per week, the current weekly maximum. Almost 82% of respondents would have employed their Work Study student for more hours if given the chance.

General Comments

Overall, employers are pleased with the program. Almost 98% of responding employers indicated they would employ a Work Study student in the future.

“All good... the process is clear and simple...”

“Fabulous program... Students learn a lot and love it.”

“I think this is a great program.”

“Loved the Work Study program. Will have another student again.”