



UNIVERSITY OF
TORONTO

**Annual Report on Student
Financial Support
2009-10**

**Office of the Vice-Provost, Students
February, 2011**

Annual Report on Student Financial Support

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Annual Report on Student Financial Support 2009-10

I. Background

The University of Toronto has a deep and abiding commitment to student access and success as demonstrated through a variety of financial aid, scholarship and other financial programs. Need-based aid, admission and in-year scholarships, work-study opportunities, emergency grants and grants to part-time and international students are examples of the forms in which the University supports undergraduate students. Many graduate students in doctoral-stream programs are eligible to receive funding for up to five years of study. Students in many professional masters programs are eligible for bursaries funded by their program. Students completing a doctoral thesis are eligible for completion awards. And finally, students in many professional programs may be eligible for the Scotia Professional Plan for Students.

The University of Toronto provides students with need-based aid within the framework of Ontario's Student Access Guarantee (SAG), which states that:

- *No qualified Ontario student should be prevented from attending Ontario's public colleges and universities due to lack of financial support programs.*
- *Students should have access to the resources they need for their tuition and books and mandatory fees.*

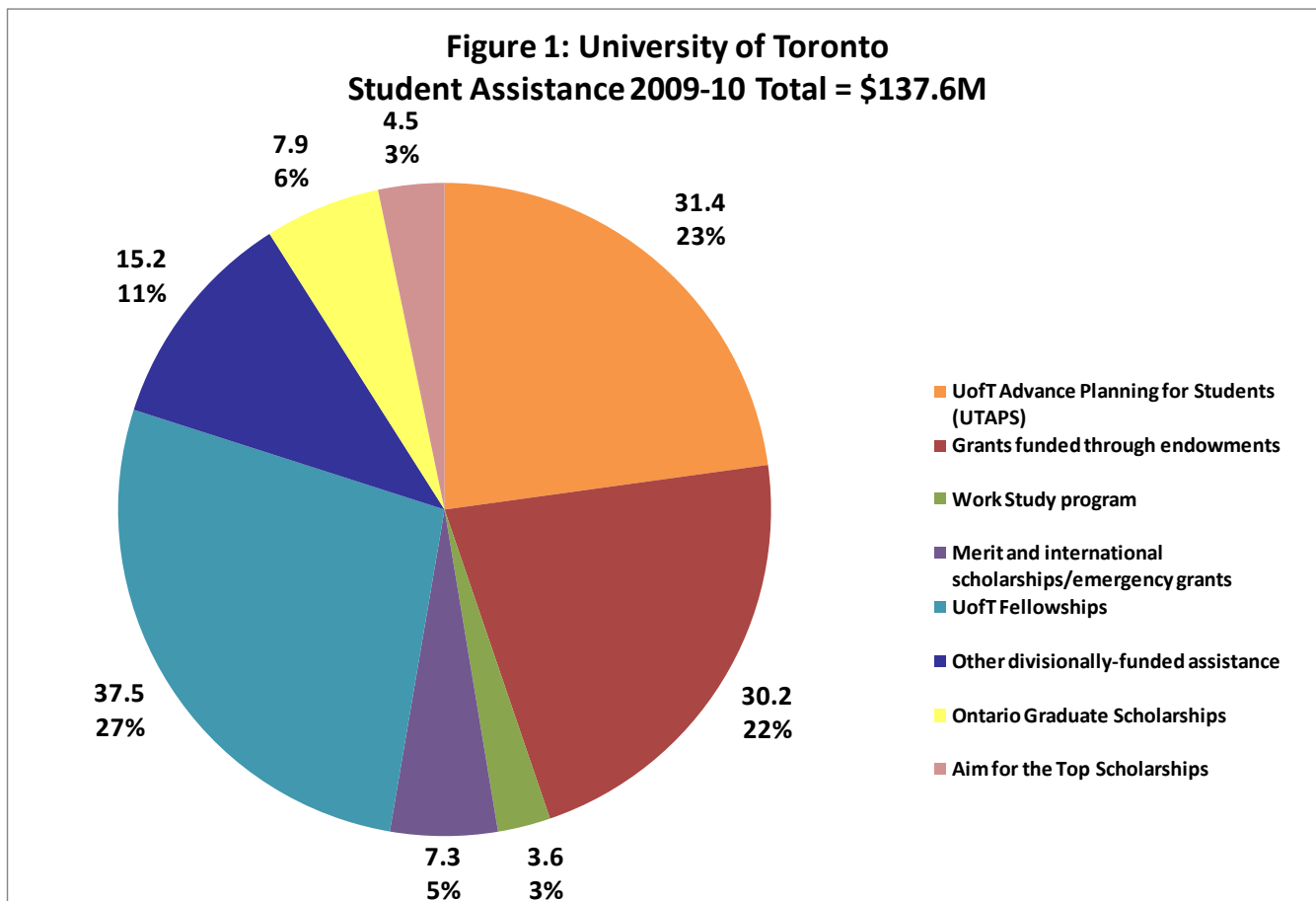
The University is also committed to upholding the Governing Council Policy on Student Financial Support, which states that:

- *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.*

The Policy on Student Financial Support, approved by the Governing Council in April 1998, also 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. This report addresses the requirements of the policy, but also goes further to provide a more comprehensive picture of the financial support we provide to our students.

II. Broad Overview of Student Assistance

In 2009-10 the University provided a total of \$137.6M in student assistance, as defined for financial reporting purposes, and reported in Schedule 4 of the University's 2009-10 financial statements. The major components of the \$137.6M in student assistance are shown in Figure 1 below.



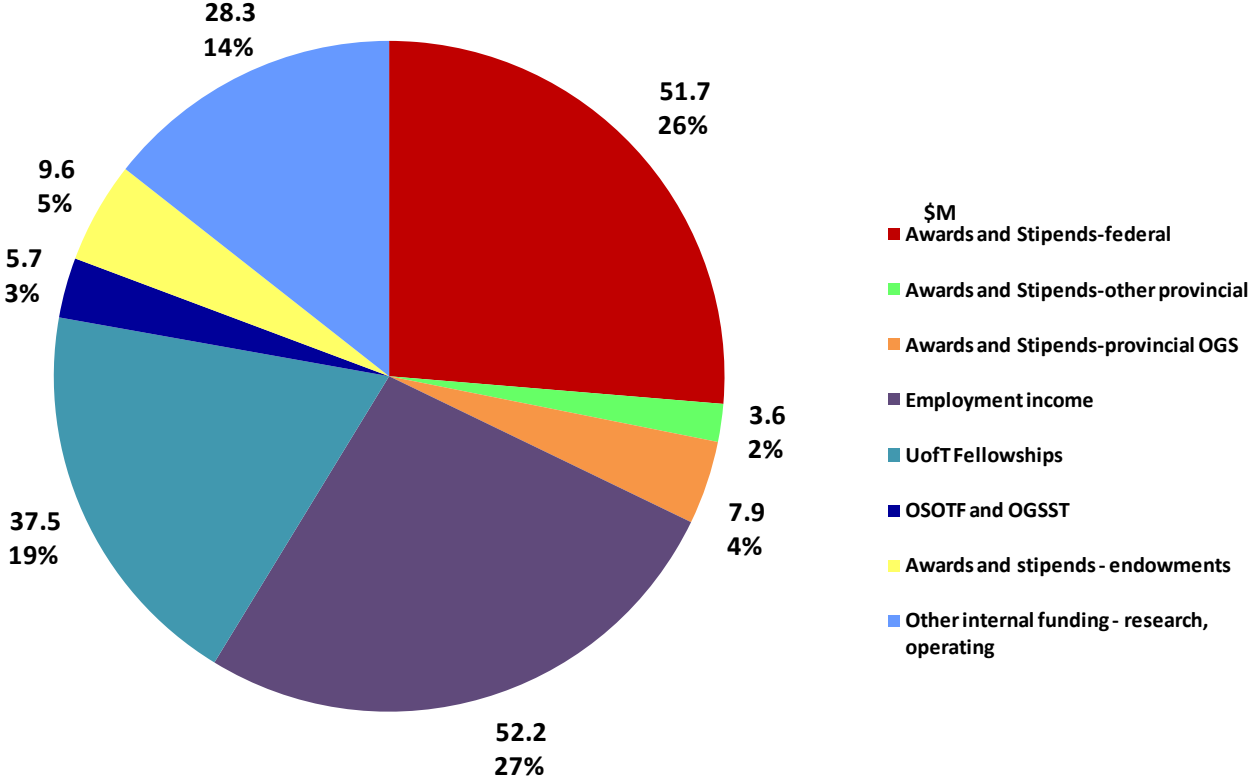
III. Financial Support for Doctoral Stream Students

The University of Toronto is committed to the financial support of graduate students, both domestic and international, in doctoral stream programs. The duration of the commitment varies among the graduate units. The most common duration is one year of master's study and four years of PhD study. Funding packages are arranged by faculties/graduate units and consist of an amount equal to the cost of academic tuition fees plus a minimum of \$15,000, for eligible students. The funding package may consist of UofT Fellowships, faculty or departmental grants, scholarships or bursaries, teaching and research assistantships, external awards, or any combination of the above.

Some of the assistance provided to doctoral stream students is included in the amount shown above in Figure 1. However, there is a significant amount of funding for doctoral stream students beyond that. Doctoral stream students receive funds, provided as stipends, from their supervisors' research grants. They also work as Teaching Assistants, Graduate Assistants and Research Assistants (TAs, GAs and RAs), and the employment income

earned from these positions is usually included as part of the funding packages. Some doctoral stream students also receive funding from the federal government through SSHRC, CIHR and NSERC grants, provincial grants, corporate grants and foundation grants. The total amount of funding received by doctoral stream students in 2009-10 was \$196.5M. Of this, \$125.8M was funded from internal sources and \$70.7M from external sources. The major components of the \$196.5M in doctoral stream funding are shown in Figure 2 below. Further details on doctoral stream student support, detailing funding to students broken out by School of Graduate Studies (SGS) division and by academic division, are included in Appendix 1, Figures 11 and 12.

**Figure 2: University of Toronto Financial Support for Doctoral Stream Students
2009-10 Total = \$196.5M**



IV. Need-based aid

The University provides need-based aid in two forms. UTAPS is a financial aid program for full time students who are Canadian citizens, permanent residents or protected persons (recognized convention refugees) and are eligible for need-based government student assistance or funding from a First Nations band. UTAPS funding is based on OSAP methodology as it provides a uniform, standardized means of assessing student need. For students who are assessed by OSAP as requiring maximum assistance and whose assessed need is not fully covered by government aid, the University will ensure through the UTAPS program that need is covered. Students receiving funding from another province/territory or a First Nations band are also eligible for consideration.

In addition, many students who may or may not have qualified for government aid and UTAPS qualify for grants awarded through the academic divisions on the basis of divisional assessments of their individual circumstances.

Divisions lacking sufficient resources of their own draw on central student aid resources managed by Admissions and Awards

Further aid is provided through the Work Study program, which provides opportunities of part-time employment for eligible students. Students are eligible to participate in Work Study if they have applied and qualified for OSAP assistance as a resident of Ontario or financial aid from another province and are registered in at least 60%¹ of a full course load for each semester during the academic year.

Overall, in 2009-10 the University provided \$58.3M in needs-based student aid, as compared to \$56.3M the prior year². Figure 4 shows the details of need-based aid broken out by source and by academic division³. The increased UTAPS expenditure (approximately 3.6%) over 2008-09 stems mainly from an increase in the number of recipients (+8%); there was also a small increase (+2.3%) in the average value of grants.

¹ The threshold is 40% for students with permanent disabilities.

² The Faculty of Medicine (MD program), and the Faculty of Law (JD program) run their own need-based bursary programs. While not technically part of the UTAPS program they are essentially the same as UTAPS. Last year this Report included these two programs in the non-UTAPS category. This year, the UTAPS totals for 2009-10 and 2008-10 are stated including these two divisional programs.

³ It should be noted that totals reported for all years up to and including 2008-09 have been based on the student-award year (September 1 to August 31: Fall, Winter, Summer sessions) Starting with the 2009-10 year, reporting will be done based on the fiscal year (May 1 to April 30: Summer, Fall, Winter sessions) to better align with the University's Budget Report and Financial Report. The impact of this is that the Summer session captured in the two approaches is different. Generally this does not make a material difference since changes from one summer to the next are minimal.

Figure 3: : University of Toronto OSAP, UTAPS, Work-study and Other Need-based Awards by Academic Divisions: 2009-10

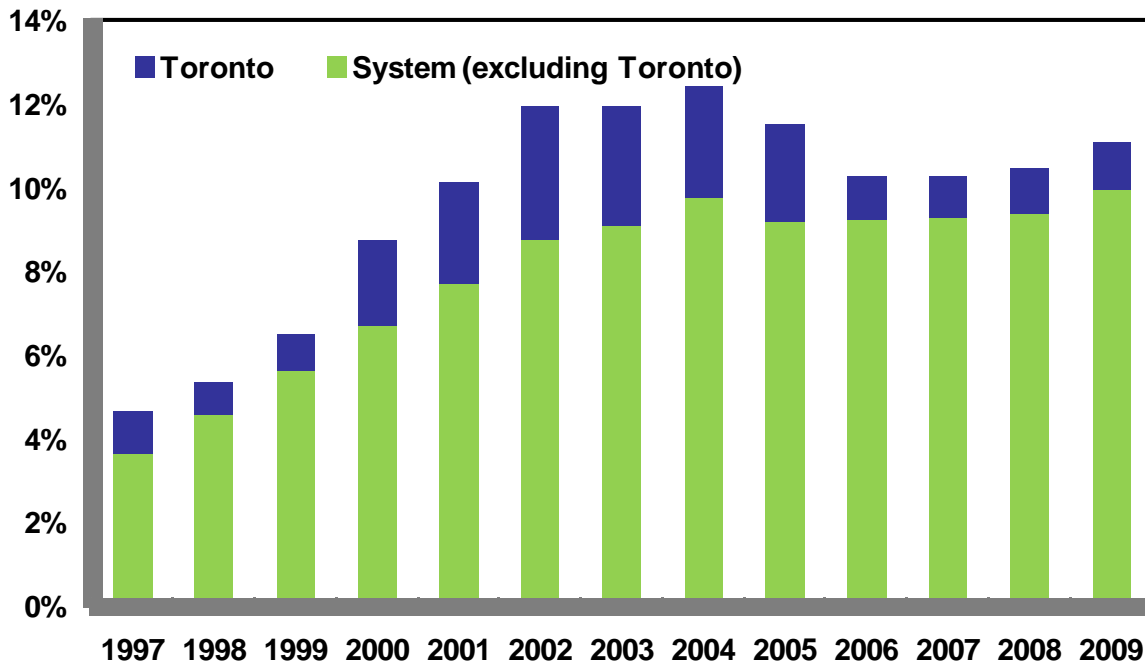
	OSAP	UTAPS Grants	Non-UTAPS Grants	Work-study Funding	Total University Funding
A&S St G	\$69,221,051	\$3,659,700	\$6,591,509	\$1,591,351	\$11,842,560
UTM	30,647,045	2,614,339	771,109	513,621	3,899,069
UTSC	36,106,024	2,998,689	1,122,352	689,027	4,810,068
Appl. Sci. & Eng.	13,461,615	7,010,809	1,638,289	86,418	8,735,516
Physical Ed & H	1,679,160	11,400	104,833	73,880	190,113
Dentistry	3,091,863	617,124	9,755	3,927	630,806
Medicine	11,028,203	4,117,867	77,350	14,785	4,210,002
Pharmacy	5,480,997	1,213,402	550,063	25,222	1,788,687
Nursing	2,628,774	119,600	334,036	12,481	466,117
Music	1,487,062	37,200	248,257	31,710	317,167
OISE	8,631,940	1,674,150	1,738,055	119,062	3,531,267
Law	2,814,310	2,295,116	124,406	7,134	2,426,656
Management	1,160,779	600,000	1,416,188	0	2,016,188
SGS	13,793,462	4,431,981	8,526,735	484,790	13,443,506
Total 2009-10 \$	\$201,231,985	\$31,401,377	\$23,252,935	\$3,653,408	\$58,307,720

➤ Measuring Accessibility

The University of Toronto is committed to ensuring financial access to all qualified undergraduate and graduate students. The University monitors access to low and middle-income students and compared with other Ontario universities. The University also relies on surveys such as the National Survey of Student Engagement and the Canadian Graduate and Professional Survey to measure issues such as part-time work and debt-load.

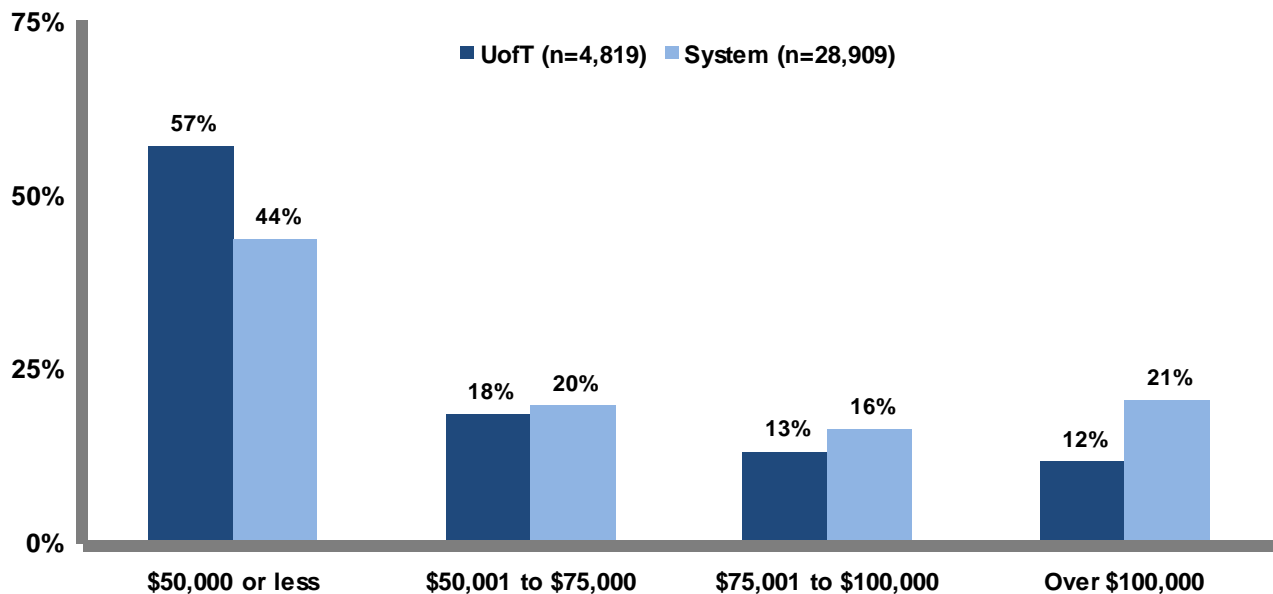
The University devotes a significant portion of its revenue to student support, beyond that of many other universities. Figure 4 demonstrates the portion of the operating budget devoted to scholarships and bursaries over the past thirteen years at the University of Toronto, a portion consistently higher than the average expended by other Ontario universities.

Figure 4: Percentage of Scholarships and Bursaries to Total Operating Expenditures, 1996-97 to 2008-09



We know, from OSAP parental income data that we enroll and support a higher proportion of students from low-income backgrounds than other Ontario institutions. Figure 5 shows that 57% of students receiving OSAP in direct-entry programs come from families with parental income of \$50,000 or less, as compared to the Ontario average of 44%. Given that 46% of direct-entry students graduate with OSAP debt (Figure 8) it is estimated that at least 25% of first-year undergraduate students at the University of Toronto have family income less than \$50,000.

Figure 5: Parental Income of Year 1 Students Receiving OSAP in Direct Entry Programs at University of Toronto compared to Other Ontario Universities, 2008-09



(Chart included in University's Performance Indicators Report)

Source: Ministry of Training, Colleges and Universities

Note: System numbers excluding University of Toronto

➤ Student OSAP debt-load

The Policy on Student Financial Support requires an annual report on the debt levels of students graduating from direct-entry programs. Monitoring the total OSAP debt and repayment patterns of graduating students is an essential element in assessing the ongoing efficacy of the University's Student Financial Support Policy. Direct-entry programs at the University of Toronto include:

- Arts and Science (tri-campus), BA, BSc
- Music
- Physical Education and Health
- Applied Science and Engineering

The average OSAP debt of students graduating from direct-entry programs in 2010 who had received funds from OSAP was approximately \$20,000. The University first began tracking student debt in 1999, at which point the average debt-load was \$16,000. When adjusted for inflation this becomes \$20,950 in 2010 dollars. Given the lack of sustained adequate per-student funding from the provincial government, the current average level of OSAP debt-load must continue to be monitored. Figure 6 displays the OSAP debt-loads of students graduating from direct-entry programs over the last five years.

Figure 6: University of Toronto Total OSAP Repayable: Students with OSAP Debt Graduating from Direct-Entry Programs, 2006-2010 (2009 Dollars)

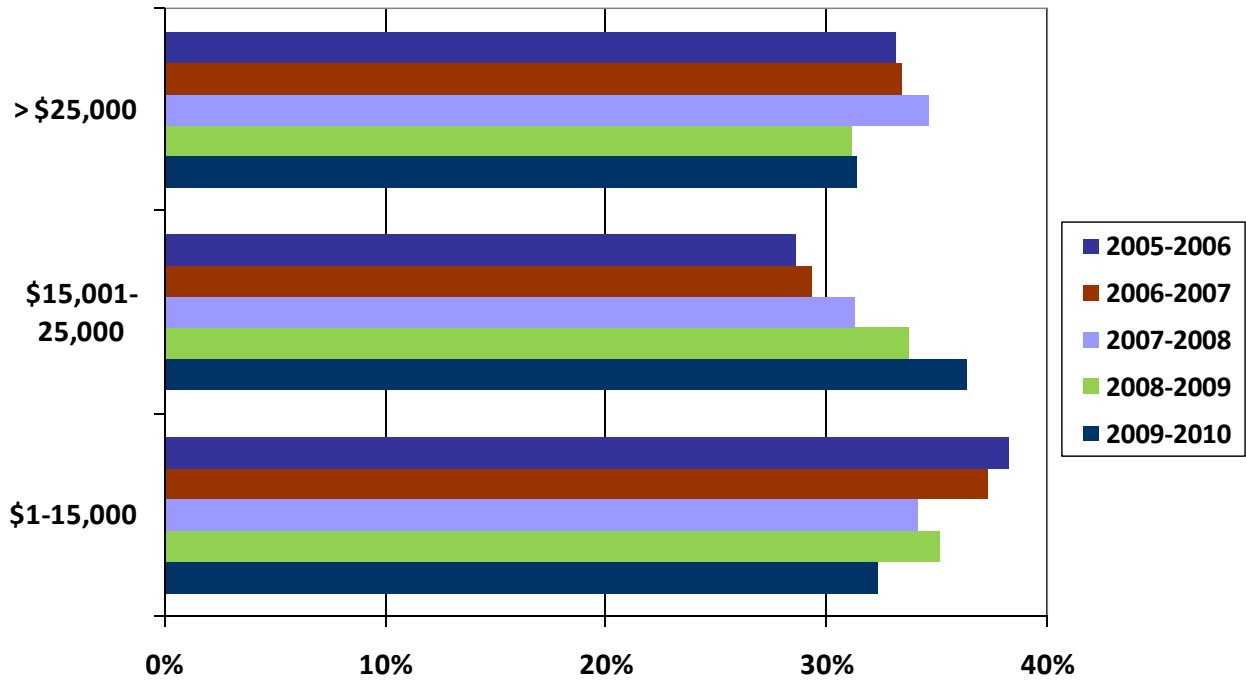
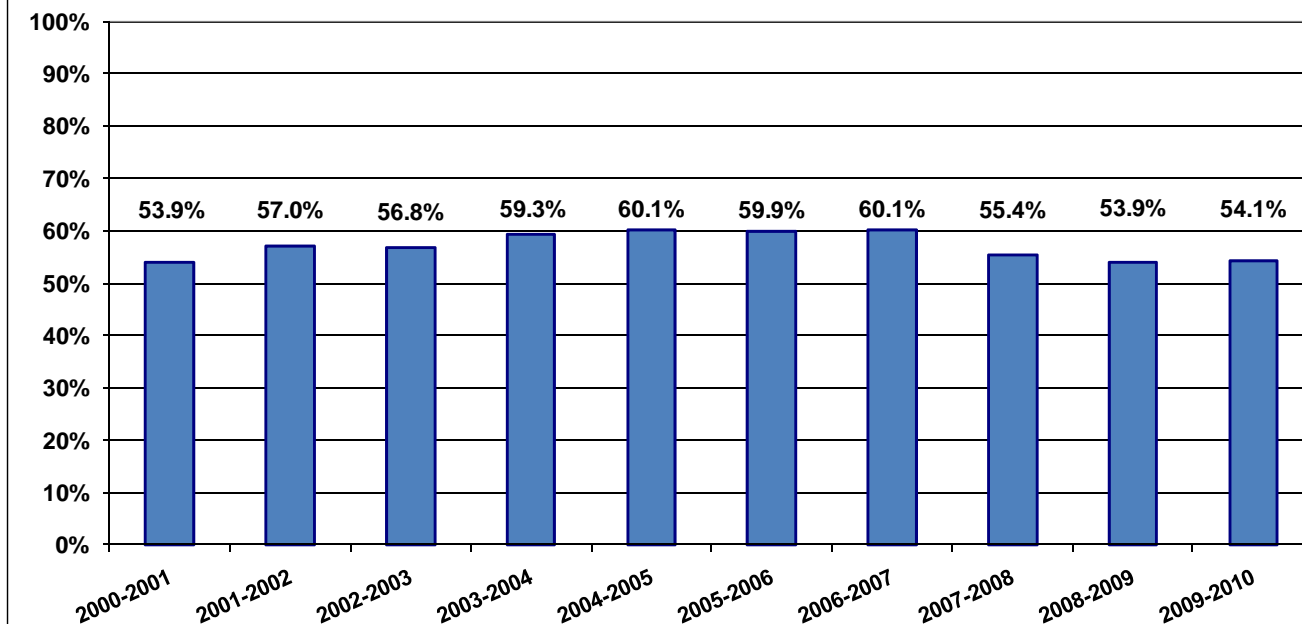


Figure 7 below demonstrates the proportion of students graduating from direct-entry programs without OSAP debt over the last ten years. This has dropped from a high of 60% in the mid-decade to 54% in the last two years; over the last ten years the portion has remained fairly constant.

**Figure 7: University of Toronto
Proportion of Students Without OSAP Debt
Convocating from Direct-Entry Programs**



In its 2010 budget, the Ontario government announced a number of improvements under its Reaching Higher Plan, which will assist students with their OSAP debt repayment. The six-month grace period (that is, interest-free period) after graduation, and before repayment of a student loan begins has been reinstated. In addition, there is now a Repayment Assistance Program (RAP), under which no graduate will be asked to pay more than 20% of their family income toward their loans. The Ontario government provides loan forgiveness to reduce loans to a maximum of \$7,300 per year of study. After 15 years, any remaining student loan debt will be forgiven.

The 2008 OSAP default rate⁴ for all programs at the University of Toronto was 3.0%. This compares to 3.9% for all programs at Ontario universities. The number of students who have defaulted represents about 1% of the total student population.

⁴ Default rates are defined as students who defaulted while repaying their student loans. The rates are measured about two years after students have ended their studies. The overall 2009 default rate for Ontario postsecondary institutions is 8.0%, a decrease of 0.4 percentage points from the 2008 default rate of 8.4%. The 2009 default rates for each sector range from 4.0% for universities, to 11.0% for colleges of applied arts and technology, to 15.1% for private career colleges and 3.1% for other private and publicly funded institutions.

➤ **Student Non-OSAP Debt Load**

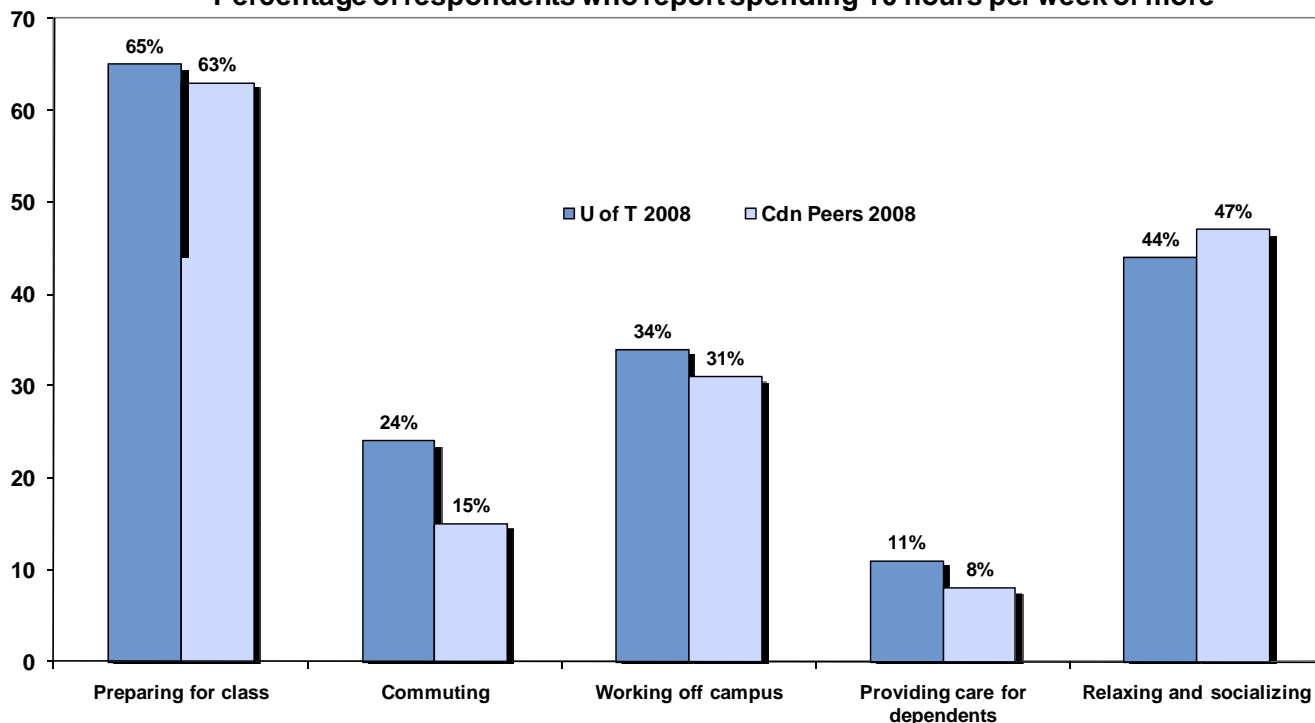
Assessing the educational debt levels of students who borrow privately outside government borrowing is a difficult and non-verifiable task: students, like all of us, make choices about the purposes for which they borrow. The Canadian Graduate and Professional Survey, conducted in the spring term of 2010, asked questions about the debt levels of the students who were surveyed. For the University of Toronto respondents, 65.9% reported undergraduate debt levels of zero. About 20% reported undergraduate debt of \$20,000 or more, including about 13 per cent who reported debt levels of between \$20,000 and \$39,999.

In the spring of 2011, the University will conduct a survey of students graduating from direct-entry programs to assess levels of educational debt outside of government loans. This is information which we believe is important to collect and to assess.

➤ **Part-time Employment**

The University also considers levels of part-time employment as another indicator of accessibility. While students may work part-time for many reasons other than to finance their educations, this is still an area of interest for measuring accessibility. University of Toronto student data on employment can be derived from two sources. The first is the National Survey of Student Engagement (NSSE), which the University has now administered to first and senior year students in direct-entry undergraduate programs three times, in 2004, 2006 and 2008. (It will be conducted again in spring 2011.) NSSE uses an online survey to gather responses to questions about students' university experiences, challenges, and perceptions of the skills and knowledge they are gaining. Figure 8 displays the 2008 responses to a question about number of hours per week (7 days) devoted to working for pay indicated that 34% of senior year respondents worked off-campus for ten hours or more per week. This level is unchanged from 2006.

Figure 8: Time Usage (Senior Year Respondents Only)
Percentage of respondents who report spending 10 hours per week or more



The second source of data on student employment is the level of study-period income reported by students on the OSAP application. For OSAP recipients, these income figures are subsequently verified against Canada Revenue Agency tax records. According to these figures, in 2009-2010, 72% of OSAP recipients reported no study-period earnings. Of the remaining students who did anticipate earning income during the school year, 28%, the great majority reported earnings of less than \$4,000, which would be the approximate upper threshold for working 10 hours per week at a job paying minimum wage.

Concern about the necessity of part-time work, especially to the degree to which it may jeopardize student success, should not be dismissed and the subject should continue to be investigated.

V. Loan Program for Students in Professional Faculties

The Scotia Professional Plan for Students is a fully integrated banking services package especially designed for students in professional faculties. The program provides an interest-bearing line of credit to students, with no repayment required until twelve months after graduation or completion of residency/articling.

Students who are Canadian citizens or permanent residents and are enrolled in one of the following faculties may be eligible for the program:

- Dentistry
- Health Sciences (graduate studies)
- Law
- Management (graduate studies)
- Master of Biotechnology, Management of Innovation, Mathematical Finance
- Medicine
- Pharmacy

VI. Financial Support for International Students

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

- (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 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.

In 2009-2010, exclusive of graduate fellowships, the University provided approximately \$4M to 1,048 international students in the form of grants (both merit- and need-based.)

In order 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 – changes in the family’s circumstances; currency restrictions or changes; disasters in the home country. Based on an application process, the University assists students who are already here and in their programs to deal with such financial hardships.

A scholarship program based on need and merit has been created to recognize a small number of exceptional international first-entry applicants. The program, which provides full financial support to the scholarship recipients throughout their undergraduate studies, is highly selective and based on nomination from the top schools around the world. There are currently eight such international scholars enrolled at the University. All are exemplary students. As a part of the University’s international recruitment strategy, we hope to offer an additional suite of scholarships to highly-qualified international applicants. Figure 9 shows support for international students over the last two years, broken down by division. The amount of funding remains fairly stable at around \$4M per year.

Figure 9: University of Toronto Financial Support for International Students

	2008-09		2009-10	
	#	\$	#	\$
A&S St G	462	1,444,634	408	1,494,988
UTM	21	61,873	26	90,289
UTSC	187	282,360	98	216,570
Appl. Sci. & Engin.	175	486,803	164	471,711
Physical Ed & Health	2	13,560	5	25,500
Dentistry	2	1,889	-	-
Medicine	6	16,641	2	7,500
Pharmacy	1	2,000	-	-
Nursing	1	1,400	3	9,424
Music	9	11,783	8	14,698
OISE	11	76,184	16	103,963
Law	9	89,693	7	74,831
Management	96	274,916	101	269,226
SGS	223	1,364,368	210	1,232,842
Total	1,205	\$4,128,102	1,048	\$4,011,540

VII. Financial Support for Part-time Students

All students enrolled in a course-load of less than 60% (40% for students with a permanent disability) are defined as part-time students by the federal and provincial governments, and hence are not eligible to be considered for OSAP and UTAPS. Consistent with the Policy on Student Financial Support, and in consultation with the Association of Part-time Undergraduate Students and Woodsworth College, the University developed the Noah Meltz program to provide need-based aid to part-time students. The program covers tuition, books, transportation and childcare for one course per session. In 2009-10, approximately \$435,000 was awarded to 279 part-time students. Part-time students in all direct-entry undergraduate programs are eligible to be considered for Noah Meltz grants as well as for the individually-assessed grants awarded by colleges and faculties that are described earlier in the report.

The Noah Meltz Program was developed as a pilot project as an outcome of the Policy on Student Financial Support. The University has recently conducted a review of the program (see Appendix 3.) The committee tasked with the review was chaired by the University Registrar and included the Executive Director of APUS and a part-time undergraduate student.

Appendix 1: Additional Detail on Doctoral Stream Student Support

The University of Toronto Policy on Student Financial Support calls for reporting of doctoral stream student support broken out by SGS division and by academic division. These data are included in Figures 10 and 11 below.

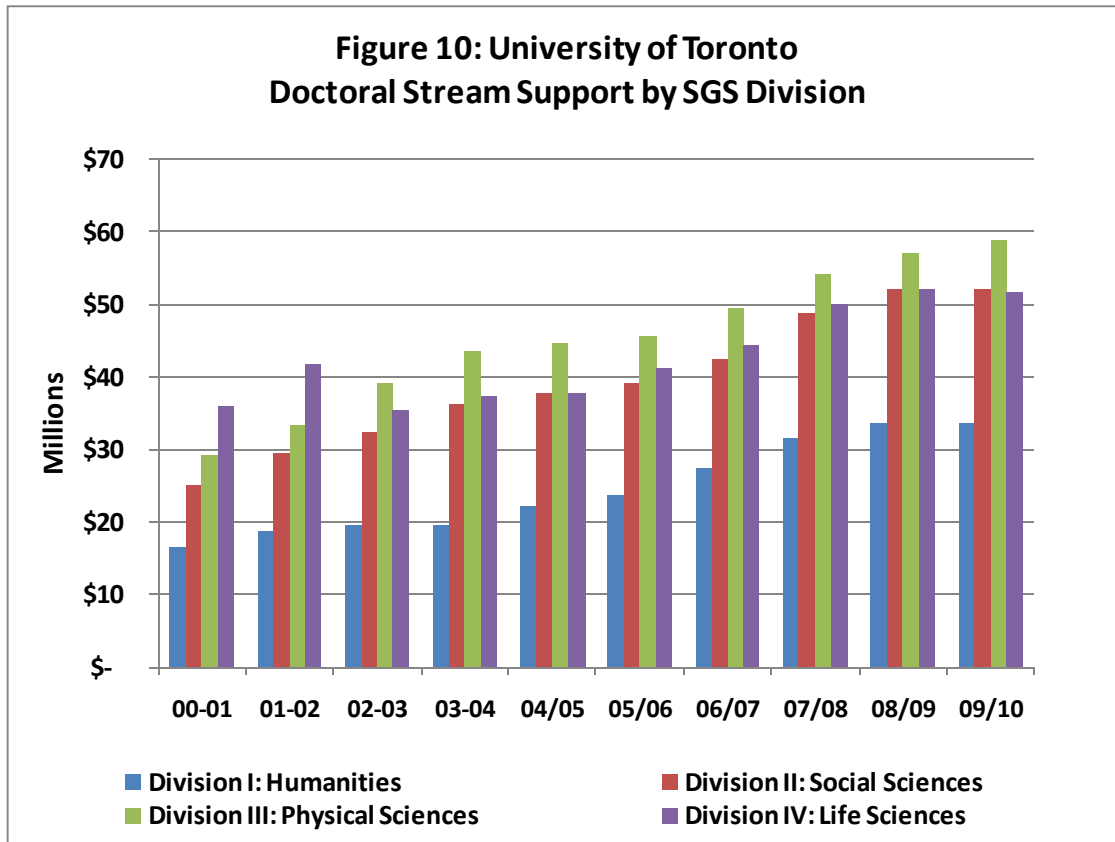


Figure 11a: University of Toronto funding for doctoral stream students by academic division (\$000s) (excl. affiliated hospitals)

	2008-09				2009-10			
	Award Income	Employment Income	Research Stipend	All Income	Award Income	Employment Income	Research Stipend	All Income
A&S	\$ 48,581	\$ 24,496	\$ 13,401	\$ 86,478	\$ 51,605	\$ 25,935	\$ 12,903	\$ 90,443
APSE	13,630	3,908	12,799	30,337	13,167	4,310	14,768	32,246
PE&H	538	239	89	866	682	238	94	1,015
DENT	732	207	515	1,454	651	251	647	1,549
MED	19,000	2,432	11,069	32,501	18,302	2,253	10,943	31,498
PHRM	884	384	1,425	2,694	967	405	1,439	2,812
NURS	888	481	482	1,851	912	546	507	1,965
MUS	2,091	645	12	2,748	1,826	765	-	2,590
OISE	9,516	6,875	1,224	17,615	9,813	6,371	1,220	17,404
LAW	1,097	145	8	1,250	1,020	118	25	1,163
MGT	4,565	765	263	5,592	4,047	864	292	5,204
SWK	2,215	351	280	2,845	2,186	303	231	2,721
FOR	837	196	412	1,444	702	170	464	1,336
ARCH	1,071	441	3	1,516	1,094	453	-	1,547
INFO	1,696	1,263	79	3,038	1,730	1,108	118	2,955
SGS	1,569	911	184	2,663	29	-	28	57
Total	\$ 108,909	\$ 43,738	\$ 42,245	\$ 194,892	\$ 108,735	\$ 44,091	\$ 43,679	\$ 196,505

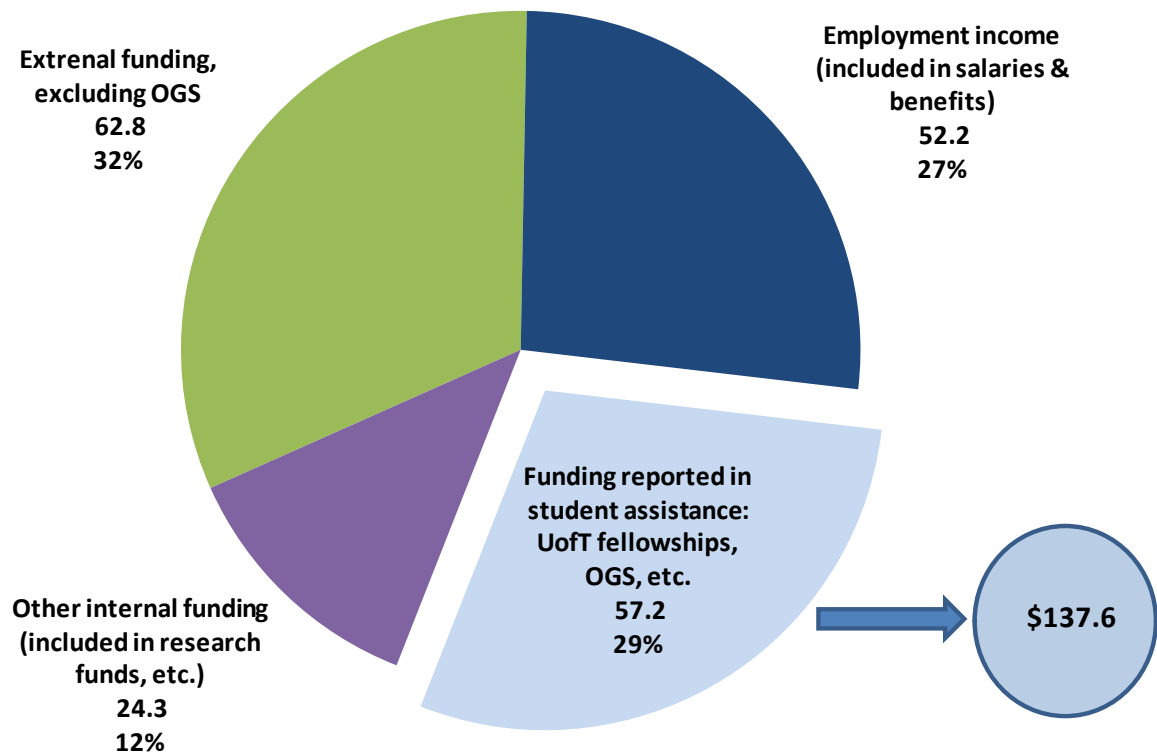
Figure 11b: Faculty of Arts & Science funding for doctoral stream students by SGS division (\$000s)

	2008-09				2009-10			
	Award Income	Employment Income	Research Stipend	All Income	Award Income	Employment Income	Research Stipend	All Income
Humanities	\$ 19,909	\$ 8,575	\$ 639	\$ 29,122	\$ 20,698	\$ 8,952	\$ 938	\$ 30,588
Social Sciences	10,545	7,040	1,812	19,397	11,751	7,845	1,985	21,581
Physical Sciences	12,644	5,711	8,338	26,693	13,190	5,914	7,644	26,748
Life Sciences	5,484	3,170	2,612	11,266	5,965	3,224	2,336	11,525
Total Arts and Science	\$ 48,581	\$ 24,496	\$ 13,401	\$ 86,478	\$ 51,605	\$ 25,935	\$ 12,903	\$ 90,443

Understanding the Relationship between Student Assistance and Doctoral Stream Support

Presentation of numbers in this report in prior years has frequently led to questions on how the numbers relate to one another. The two broad categories of student financial support described in the report are the amount reported as student assistance in the financial statements (\$137.6) and doctoral stream support (\$196.5). These amounts are neither additive, nor mutually exclusive. But rather, there is a partial overlap in the way these two amounts are reported. As mentioned above, doctoral stream students receive payment for work as TAs, GAs and RAs, however for reporting purposes in the financial statements these funds are reported as salaries and benefits. Figure 12 below illustrates the relationship between the \$137.6M reported as student assistance and the \$196.5M in total funding received by doctoral stream students.

Figure 12
Support for Doctoral Stream Students (\$196.5M): Relationship to
Amount Reported as Student Assistance (\$137.6M)



Appendix 2: Understanding the Report on Student Financial Support in the Context of the Budget Report

As the Report on Student Financial Support proceeds through governance at the same time as the Budget Report, the two reports are often compared. It is important to clarify several aspects of each report when reviewing them together. First, the Report on Student Financial Support looks backward, providing data from the prior year (in this case 2009-10), while the Budget Report looks forward, setting the operating budget for the next year (in this case 2011-12.) The following table provides a reconciliation between the 2009-10 Report on Student Support (Table 2 Total = \$58.3M) and the 2009-10 Budget Report (Appendix A, Schedule 1 Total = \$84.9M)

Figure 13: Report on Student Financial Support Compared to the Budget Report and Financial Statements		
\$ Million	2009-10 Report on Student Financial Support	2009-10 Budget Report
UTAPS	\$24.5	\$26.0
Other grants-general university funds	8.6	6.0
Other grants – divisional funds	21.5	21.5
Work-study program	3.7	1.6
Sub-total, need based	58.3	55.1
Merit, international, graduate and other misc. programs	0.0	8.3
Funds transferred to divisions for direct administration	0.0	5.3
Other student aid funded from endowments	0.0	10.3
Provincial scholarships (AIM and OGS)	0.0	11.2
Sub-total, need-based aid	58.3	90.2
Less: funds provided from carryforward and expendable donations		(5.3)
Sub-total, centrally reported student assistance	\$58.3	\$84.9
Student assistance reported divisionally		58.1
Total budget (as per financial statements, schedule 4, actual results = \$137.6M)		143.0

Appendix 3: Review of the Noah Meltz Student Assistance Program for Part-time Undergraduate Students

Background:

The Noah Meltz Program was designed and implemented by the University in 1998 as a means of providing aid to part-time undergraduate students whose incomes were such that they would not qualify for the various government assistance programs available to part-time students, but who would not otherwise be able to afford tuition and other fees, or other educational expenses. The original Program was developed in consultation with the Association of Part-time Undergraduate Students and Woodsworth College. This unique Program was named in memory of the late Noah B. Meltz, former Principal of Woodsworth College.

Up to a maximum income level, the existing Meltz Program covers tuition and other fees for one course for each session (fall-winter and summer), as well as books, transportation and childcare. In 2009-10, the University awarded approximately \$435,000 to 279 students.

Other Programs Available to Part-time Students:

1. Ontario Special Bursary Plan

This program provides up to \$2,500 per year (September to August) in non-repayable bursary assistance for students enrolled in less than 1.5 credits per term. Most degree students eligible for this program are those pursuing their first degree, receiving social assistance as a result of a disability or family situation and unable to study full-time for these reasons. The program provides funding for educational costs only such as tuition fees, books, travel and babysitting. There is a limited budget for this provincial program.

2. Canada Student Grants for Part-Time Students

This federally-funded program assists with the educational expenses (fees, books, transportation, and child care) of part-time students taking course loads of less than 60% per term. Canada Student Grants may assist:

- * A student from a low income family background (maximum grant of \$1,200, September to August)
- * A student who is permanently disabled and unable to study at 60% or greater course load because of their disability (maximum grant of \$3,200, September to August)

3. Part-Time Canada Student Loan

Students are also considered for this federal program when they apply for the Canada Student Grants for Part-Time Students. This loan program is very different from OSAP loan funding as it is interest-bearing and requires monthly payments. The maximum outstanding principal of all negotiated Part-Time Canada Student Loans cannot exceed \$10,000.

The Review:

In 2010-11, a review committee was struck to examine whether the Program continues to meet the needs of part-time undergraduate students. The committee examined the government programs that are currently available. The university's experience has been that relatively few of our part-time students benefit from the existing government programs. The review committee acknowledged that supporting access for part-time students is an important component of the University's student aid program. After deliberation, the committee proposed a number of enhancements to the existing Meltz program:

- A principal recommendation was to enhance the aid provided to cover 3, rather than 2, courses per calendar year. Now that completion of an Arts & Science degree requires 20 credits, the committee acknowledged that it would expedite students' progress toward degree completion if an additional course were covered by the Program.
- The income threshold for the Program, which has previously been adjusted as needed from time to time, will be linked to a nationally-recognized standard, the Statistics Canada Low Income Cutoff Levels. This is a figure that is adjusted annually.
- Students who have lost their eligibility for OSAP (the Ontario Student Assistance Program) due to issues of failure to sustain academic progress or mistakes made in declaring their income may not be ruled ineligible to continue their education on a part-time basis, and may be considered for Meltz grants.

Students who have a documented permanent disability can qualify for OSAP at what is usually a part-time course-load of 40 per cent. This then makes them eligible for additional sources of valuable government support. The committee felt that, given the range of options and programs available to part-time undergraduate students, a web-based tool should be developed to assist students in finding the best source of support to meet their needs.

It is estimated that the cost of these enhancements to the Meltz program could total between \$300,000 and \$400,000, depending on participation and eligibility rates. The University is committed to supporting access for part-time students and will be seeking in the ensuing institutional advancement campaign to raise funds for these enhancements.

Review Committee Membership:

Dr. Glenn Loney, Assistant Dean and Faculty Registrar, Faculty of Arts & Science

Ms. Cheryl Shook, Registrar, Woodsworth College

Mr. Edward Anki, part-time undergraduate student, Woodsworth College

Ms. Yolisa Dalamba, Executive Director, Association of Part-time Undergraduate Students

Ms. Jennifer Leigh, Assistant University Registrar and Director of Student Aid and Technical Services, Admissions and Awards

Mr. David Sidebottom, Manager of Financial Aid, Admissions and Awards (assessor)

Mr. Bill Beyea, Senior Financial Aid Counsellor, Admissions and Awards (assessor)

Ms. Karel Swift, University Registrar (chair)