



**UNIVERSITY OF TORONTO**  
OFFICE OF THE VICE-PRESIDENT AND PROVOST

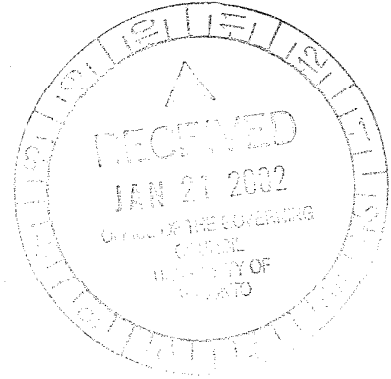
---

27 King's College Circle,  
Simcoe Hall, Room 221  
Toronto, Ontario M5S 1A1, CANADA

TEL: (416) 978-3870  
FAX: (416) 971-1380  
e-mail: [ian.orchard@utoronto.ca](mailto:ian.orchard@utoronto.ca)

January 22, 2002

Professor Ruth Gallop  
Chair  
Committee on Academic Policy & Programs  
c/o Office of the Governing Council  
Simcoe Hall



Dear Professor Gallop:

RE: Report on Student Financial Support, 2000-01

I am pleased to enclose my third annual report on Student Financial Support, prepared in compliance with the Policy on Student Financial Support which was approved in 1998. I hope the Committee will find the information useful.

The report includes data pertaining to accessibility from our 2001 survey of students. Any member who wishes to see the full survey results is welcome to contact Karel Swift (978-7960.)

At the meeting on February 6, Karel Swift and I will be pleased to answer any questions that members may have.

Sincerely,

Ian Orchard  
Vice-Provost, Students

cc. Cristina Oke

encl.

## REPORT OF THE VICE-PROVOST, STUDENTS

### STUDENT FINANCIAL SUPPORT 2000-01

#### INTRODUCTION

The Policy on Student Financial Support (Appendix1) was approved by the Governing Council in April, 1998. The Policy carries the following Statement of Principle:

*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.*

This report on the third year of experience with the Policy is called for in Section 7, Annual Reporting.

In May, 2000, the Report of the Task Force on Graduate Student Financial Support was completed. This report will also include information on the progress made toward achieving the goals recommended by the Task Force.

#### FULL-TIME STUDENTS

Based on the Policy on Student Financial Support, the Ontario Student Assistance Program (OSAP) needs assessment is the primary mechanism for determining financial need. The OSAP assessment places limits on the amount of tuition and other fees (\$4,500) and on the maxima for books, supplies and instruments which are included. Admissions and Awards therefore calculates a second assessment, using actual amounts, for students in programs where the fees and/or other costs exceed these limits.

As specified by the Policy, students are expected to apply for OSAP, or for aid through another Canadian province. For those students who qualify for maximum assistance but have unmet need as assessed by OSAP and Admissions and Awards, UTAPS (University of Toronto Advance Planning for Students) assistance is made available. It is important to note that UTAPS is a means of identifying and assessing need, rather than a source of funds. The additional resources needed, as assessed by UTAPS, are drawn from the central Student Assistance Budget and tuition reinvestment funds.

The UTAPS program has been in existence since 1996-97. Prior to the Policy, however, the grants provided through UTAPS were capped at a maximum of \$2,000. The fundamental change resulting from the Policy was to remove the cap, allowing students to access the entire amount of unmet need. (UTAPS grants remain capped for students in Dentistry, Law, Medicine, Management and Pharmacy.)

The Policy specifies that for all first-entry and doctoral-stream students, OSAP-assessed need should be met first by OSAP and that need above OSAP should be met primarily by grants. Since 1998-99, that has been done each year.

The Policy states that for second-entry and graduate professional programs, need unmet by OSAP should be met through a mixture of grants and institutionally-negotiated loans. In 2000-01, students in all but the following specified programs received the unmet need in the form of grants. Students in Dentistry, Law, Management (MBA), Medicine and Pharmacy had access to a grant, to a specified level, then to a Scotiabank loan, and finally to an additional grant to cover the interest on that loan. It should be noted that Law and Management chose to design and run their own student aid programs, while Admissions and Awards administer the programs for Dentistry, Medicine and Pharmacy.

The total amount spent through UTAPS has increased as follows: \$1.6 million in 1996-97; \$2.7 million in 1997-98; \$4.7 million in 1998-99; \$9.2 million in 1999-2000; \$10.1 million in 2000-01. Appendix 2, Tables 1 and 2, and Figures 1 - 4 show the pattern of need and aid by division. Appendix 2, Table 3 provides a summary of the UTAPS grants awarded to students from other provinces, and aboriginal students.

Differences in Table 2 between "Need not met by OSAP" and "Total UTAPS grants" are attributable to the following factors: a) some divisional contributions toward meeting unmet need are not shown; b) UTAPS grants are awarded only if need exceeds \$100; c) adjustments in OSAP-assessed need after UTAPS is awarded may result in increased need met by grants not shown here, or decreased need in which case UTAPS is not reduced; and, d) Scotia loans in Dentistry, Law, Management, Medicine and Pharmacy (Table 2A).

In addition to UTAPS, grant assistance is provided to students who demonstrate need during the academic year. Grants are administered by faculties and colleges, and divisions that lack sufficient need-based resources receive central grant allocations to enable them to meet student need. The students include OSAP recipients and UTAPS recipients for whom additional funding is required, and others who encounter financial problems or unusual expenses. With the development of the University's program of grants for high-need students (see "Students with Special Financial Needs, p.3), improved divisional awareness with respect to student financial support (see "Raising Awareness, p.4), and increased availability of income in OSOTF funds, the amount awarded on the basis of need beyond the UTAPS program has increased steadily: 1998-99: \$3.1 million; 1999-00: \$13.6 million; 2000-01: \$18.9 million. (Appendix 2; Table 4). Although the University's Policy on Student Financial Support has sometimes been criticized for relying on the OSAP needs assessment, these grants are given on the basis of individually-assessed need, and offer evidence of the University's responsiveness to students' particular circumstances.

## **PART-TIME STUDENTS**

Students whose courseload is less than 60 per cent are ineligible for OSAP. Although part-time students have always had access to grant assistance on an *ad hoc* emergency basis, the Noah Meltz Part-time Financial Aid Program, which was implemented when the Policy on Student Financial Support was approved, provides a systematic way of reaching out to students with need, and enabling them to apply for assistance at the beginning of the school year. In order to deliver aid to part-time students, it was necessary to design an application process and assessment mechanism. This was done in consultation with APUS and Woodsworth College.

In the pilot phase of the program in 1998-99, the grant covered tuition and other fees for one course per session. The program was enhanced in 1999. The Noah Meltz Part-Time Financial Aid Program now uses a needs assessment modelled on OSAP, but refined by us, to deliver grants up to the cost of tuition and other fees, books, transportation and, if needed, childcare, for one full course in the winter and summer sessions.

During the 2000 summer and 2000-01 winter sessions, 132 part-time students received Meltz grants totalling \$165,300. In comparison, in 1999-2000, the total awarded was \$147,000.

## **STUDENTS WITH SPECIAL FINANCIAL NEEDS**

The Policy on Student Financial Support recognizes that there are categories of high-need students where the OSAP needs assessment does not reflect the true need of the student. Often, for high-need students, student financial aid is the only means of support during the academic year. High-need students often have higher costs than others, and little access to resources from family or part-time work. There are several distinct groups: student parents, especially sole-support parents; students with disabilities; single undergraduate students who have no family or who are alienated from their family. Because virtually all TYP students fall into one or more of these categories, in 1998-99, the TYP population was used as a pilot model for an enhanced student aid program. Although TYP was the model, it is important to note that the individual needs of other students have been identified and met through counselling and grant assistance through their academic divisions, or through Admissions and Awards.

By removing the cap on UTAPS grants, the Policy on Student Financial Support has the effect of delivering significantly more funding to these students. Beyond the UTAPS assessment, which is driven by OSAP costs and allowances, high-need students must be assessed on an individual basis within parameters derived from experience with such students. Examples of costs not recognized adequately by OSAP are: clothing, medication and additional childcare costs for student-parents; higher living costs. In addition, we have enabled students moving from social assistance to OSAP to access bridging funds.

## **INCREASES IN NEED-BASED STUDENT SUPPORT**

In 1990-91, the total amount of funding awarded on the basis of financial need was about \$1.5 million. In 2000-01, the total awarded was \$29.6 million (Appendix 2, Table 5.) The numbers of students assisted increased from about 2,200 to about 16,200 over the decade. These dramatic increases can be attributed to the policy change in 1998, and to the expanded availability of resources due to the OSOTF program and to tuition reinvestment.

## **RAISING AWARENESS**

The financial aid staff in Admissions and Awards have continued to work closely with faculty and college financial aid counsellors to enhance their knowledge and to promote consistency of practice. In addition, staff have provided financial aid and budget management sessions for various groups of students on campus (graduate students; Transitional Year Programme; students with families). In conjunction with the Canadian Imperial Bank of Commerce, four sessions on repaying student loans were provided in early 2001, intended for staff and for students who expected to graduate in 2001.

In order to ensure that students who are applying to university are aware of financial aid opportunities and the University's student support policy, Admissions and Awards conducts sessions for secondary school students in schools and on campus during the March break. In 2000-01, approximately 45 sessions were provided to about 3,000 students.

## **FINANCIAL SUPPORT SURVEY**

The Policy on Student Financial Support calls for regular surveys directed at assessing the accessibility of the University's programs. The Hitachi Research Centre at the University of Toronto at Mississauga has conducted surveys of undergraduate and professional faculty students for that purpose. In 1999, the Centre surveyed students in deregulated-fee programs (Dentistry, Law, Management, Medicine and Pharmacy.) In 2001, new students in the deregulated-fee programs were surveyed, and a sample of undergraduate students was also included. Appendix 4 provides the 1999 and 2001 survey results.

### **Students in Dentistry, Law, Management, Medicine, Pharmacy:**

The 1999 survey sample was selected to include students in the upper years of the programs, and students in the first year where fees had been increased substantially. The upper-year sample thus provides a benchmark against which to compare students entering the programs, and to determine whether, despite higher fees, student financial support programs were successful in maintaining accessibility.

The proportion of respondents from the MBA program was significantly higher in 2001 compared with the 1999 survey. Because applicants to the MBA program are normally required to have been

employed for at least four years, it was felt that the financial profile of these students could be quite different from that of students in the other programs. For that reason, the following observations are derived only from the responses from students in Dentistry, Law, Medicine and Pharmacy.

The accessibility measures of greatest interest include: gender; parental income; parental education; ethno-cultural background; and, reliance on OSAP as an indicator of financial need. There were more female respondents in the 2001 sample. With respect to parents' total income and education, similar proportions of respondents reported family incomes of less than \$50,000 and parents with less than post-secondary education. In terms of self-identified ethno-cultural background, the proportion of students who described themselves as belonging to minority groups was very similar in both years. In 2001, 65 per cent had applied for OSAP, compared with 62 per cent in 1999.

In both samples, just over 80 per cent of respondents reported that their sources of support were sufficient to meet their needs.

Based on these measures, it would appear that accessibility has been maintained. The survey sample for future surveys will continue to focus on students entering these programs, and the 1999 sample of upper-year responses will continue to provide the benchmark data.

### **Students in First-Entry Undergraduate Programs:**

The level of tuition fees, and the increases to those, have been relatively modest in first-entry undergraduate programs (Arts & Science, Applied Science & Engineering, Music, Physical Education & Health) over the time since the implementation of the Policies on Tuition Fees and on Student Financial Support in 1998. Nonetheless, it is important that we continue to monitor accessibility and student financial support.

In 1998-99, the University of Toronto participated in a five-university survey of undergraduates in first-entry programs conducted by the Institute for Social Research at York. That survey has not been repeated, so the University's own surveys in 2000 and 2001 were extended to include undergraduate students in the sample. Although the two surveys differed in methodology and the wording of questions, comparisons can be made between the data.

In the ISR survey, 59 per cent of the U of T respondents self-identified as "non-European". In the 2000 and 2001 surveys, approximately 50 per cent self-identified as other than "white" or "Canadian". The ISR data showed that 32 per cent of U of T respondents came from families with incomes of less than \$50,000, while the comparable figure from both the 2000 and 2001 surveys is 38 per cent.

### **Graduate Students**

Previous surveys have not been performed sampling graduate students and, particularly with the implementation of the Task Force on Graduate Student Support, it is important to begin surveying graduate students. In 2001, with input from the Graduate Students' Union, a pilot survey of

doctoral-stream students was conducted. Because this was a pilot with a relatively small sample, results are not included in this Report. The experience will, however, be used to adjust and refine the instrument for graduate surveys in the future.

## **DEBTLOAD**

The Task Force on Tuition Fees and Student Financial Support reviewed the OSAP debt of students graduating from first-entry programs in 1997, and reported that more than half had no debt, while two-thirds had debt of \$10,000 or less. Only 5 per cent had debt levels over \$25,000. Appendix 3 provides the results, which are very similar, for the graduating classes since 1998. Of students graduating in 2001, 56 per cent had no OSAP debt. The proportion of students with debts over \$15,000 declined from about 24 per cent in 1998 to about 21 per cent in 2001.

Debtload is, of course, a particular concern for students in Dentistry, Law, Management, Medicine and Pharmacy. The survey performed of a sample of these students in 2001 (Appendix 4) showed that about 72 per cent expected to owe less than \$70,000 (OSAP and bank loans) when they graduated. The employment and income prospects for these students are excellent. For those who may encounter problems with repayment, both Canada and Ontario Student Loans have interest-relief provisions. For bank loans, the University has implemented its own income-sensitive loan remission program, and has notified all graduates since 1999.

OSAP default rates and employment rates of graduates are performance indicators compiled by the Provincial Government. The OSAP default rate for the University of Toronto for 2001 is 5.8 per cent, compared with a total for Ontario universities of 7.4 per cent. The overall provincial default rate for all institutions, including colleges and private vocational schools, is currently 15.4 per cent. The employment rate for graduates of the University of Toronto, two years after graduation, is a healthy 98 per cent.

## **DOCTORAL-STREAM STUDENTS**

Following the recommendations of the Task Force on Graduate Student Financial Support, <http://www.utoronto.ca/provost/gradfinanc/FinalMay2000/finalMay.htm>, the Provost established an Advisory Committee to oversee the implementation of the Task Force report. The terms of reference were :

- ◆ To monitor and report to the Provost the progress being made in the implementation of the Task Force's recommendations; and to ensure that strategies for eliminating the shortfall are being implemented effectively and expeditiously.
- ◆ To provide advice to the Provost on the distribution of new central funding.
- ◆ To put into place mechanisms for the collection and analysis of graduate unit funding levels which allow full financial reporting to units, divisions and the Provost.
- ◆ To develop best practices for units around the provision of packages of funding for doctoral-stream students.

The Advisory Committee, which is comprised of the Vice-Provost, Students, decanal representatives from relevant faculties and graduate students, including the President of the Graduate Students' Union, has been meeting since January 2001. Great progress has been made in the university's goal of establishing guaranteed minimum packages of funding for 5 years of doctoral-stream studies. Indeed, the Faculty of Arts and Science successfully implemented a guarantee of \$17,600 for students in the Humanities and Social Sciences, and \$20,600 for Science students in September 2001. Similar guarantees have been achieved in a number of other units, and the shortfall in achieving the university's goal is likely to be eliminated in September 2003, earlier than the original task force had anticipated. Regular bulletins outlining progress have been issued by the Vice-Provost, Students, and can be found at <http://www.utoronto.ca/provost/students.htm>. Briefly, \$9.4M in new graduate student funding has been reserved in the budget model through 2003-4, and \$1.2M was added to OISE/UT base funding in 2001. \$2.2 M was distributed in September 2001 (and will again be in 2002) as the University's \$5,000 match for each Ontario Graduate Scholarship (OGS) received. N.B. In this new OGS program, the Provincial Government has increased the number of OGSs by 50% and the value of each award to \$15,000. The University must provide \$5,000 of this \$15,000 with \$10,000 coming from the Province. The new OGS Program will result in a net addition of \$5.3 M of graduate student support each year. The University is fundraising to endow the \$5,000 match for future years.

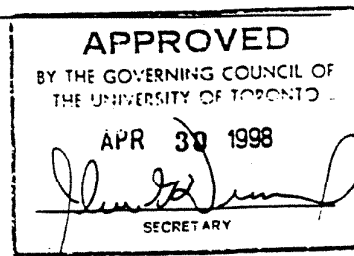
In addition, \$2.5 M has been dedicated to doctoral-stream students in year 5 and 6 of their program as a Doctoral Thesis Completion Grant of \$2,500 per student.

Finally, the University has successfully integrated the data in the various administrative data systems (AMS, ROSI) such that funding can now be analyzed, and reports on graduate student funding from all sources generated, in a routine fashion. Examples of this are shown for 1999/2000 and 2000/2001 in Appendix 5, Table 1, and Figures 1, 2, Table 1. These show the distribution of graduate student funding by graduate division and source.



## SUMMARY OF APPENDICES

Appendix 1:	Policy on Student Financial Support
Appendix 2:	
Table 1	Participation rates (OSAP, UTAPS), 1999-2000; 2000-01
Table 2	Amounts (OSAP, UTAPS), 1999-2000; 2000-01
Table 2A	Scotia loan, 1999-2000; 2000-01
Table 3	UTAPS awarded to non-OSAP applicants (i.e. Canadian students from other provinces; aboriginal students), 1999-2000; 2000-01
Table 4	Non-UTAPS grants, 2000-01
Table 5	Need-based awards by year, 1990-91 to 2000-01
Figure 1	% of students who applied for OSAP, 1997-98 to 2000-01
Figure 2	% of students at OSAP maximum, 1997-98 to 2000-01
Figure 3	Average OSAP loan, 1997-98 to 2000-01
Figure 4	Average UTAPS grant, 1997-98 to 2000-01
Figure 5	Average Scotia loan, 1998-99 to 2000-01
Figure 6	Average award per recipient, 1997-98 to 2000-01
Appendix 3:	
Figure 1	Distribution of OSAP debt, 1997-98 to 2000-01
Figure 2	Average OSAP debt, 1997-98 to 2000-01
Appendix 4:	
Table 1	Survey results: Dentistry, Law, Medicine, Pharmacy
Table 2	Survey results: Undergraduates
Appendix 5:	
Table 1	Total graduate funding, 1999-00; 2000-01
Figure 1	Graduate funding by source, 1999-00
Figure 2	Graduate funding by source, 2000-01



## POLICY ON STUDENT FINANCIAL SUPPORT

### 1. Statement of Principle:

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.

### 2. Scope of Application:

This Policy applies to all student financial support at the University of Toronto, whether funded by restricted funds, funds established under the Ontario Student Opportunities Trust Fund (OSOTF) program or through the University's operating budget, and including awards governed by the Policy on Student Awards. Financial support includes:

- grants, bursaries, scholarships, fellowships as defined in the Policy on Student Awards, whether funded from restricted funds, OSOTF or through the University's operating budget
- outside awards as defined in the Policy on Student Awards
- institutionally-negotiated loan programs; that is, programs negotiated by the University with a financial institution on behalf of students, and in some cases for the subsidization of interest payments by the University.
- work-study and other forms of employment-based learning
- teaching assistantships and research assistantships

### 3. Implementation:

a) **The University's guarantee:** The financial support programs of the University of Toronto will be designed to guarantee that each student has access to the resources necessary to meet his or her needs as assessed by a common mechanism. This mechanism will be based on the Ontario Student Assistance Plan (OSAP) needs assessment with appropriate modifications as determined by the Vice-Provost, Students, and the University Registrar in consultation with the academic divisions of the University. This guarantee will apply to students in good academic standing, and will be in effect so long as levels of OSAP support remain at least equivalent to those prevailing in 1997-98.

b) Needs as identified in 3 (a) will be met as follows:

#### i) Full-time Students (except doctoral-stream<sup>1</sup>):

Students are expected to rely on OSAP assistance, up to the level of the maximum OSAP loan. Assessed need which remains unmet above the OSAP maximum will be met as follows:

<sup>1</sup> Doctoral-stream students are students in programs leading to the Ph.D., Ed.D., S.J.D and Mus.Doc. degrees as well as students in master's programs that constitute the normal route for admission to these programs, and who intend to pursue doctoral work. See Administrative Note appended to this policy.

- for students in first-entry undergraduate programs, need unmet by OSAP should be met primarily through grants
- for students in second-entry professional programs (both undergraduate and graduate), need unmet by OSAP should be met through a mix of grants and institutionally-negotiated loans. The appropriate mix will vary across second-entry programs.

**ii) Doctoral-stream Students:**

As a base-line, doctoral stream students are covered by the guarantee offered to all full-time students. OSAP-assessed need will be met first by OSAP, and need unmet by OSAP should be met primarily through grants. Beyond this base-line guarantee, however, the following principles will apply:

- The goal of the University of Toronto should be to give doctoral-stream students multi-year packages of support that are competitive with packages offered by peer universities.
- Support for doctoral-stream students should take into account the student's own ability to contribute to the cost of his or her education.
- As much as possible, packages should take the form of fellowships and grants supplemented by teaching and research assistantships as appropriate. Institutionally-negotiated loans should be considered as a last resort.

**iii) Part-time Students:**

The University should develop a mechanism to assess the financial needs of part-time students, and to determine how best to support needy part-time students in meeting their educational costs. A pilot project designed to assess and to meet the needs of such students will be put in place for 1998-99. The results of this pilot project, to be assessed in consultation with students, will inform a subsequent amendment to this policy.

**iv) Out-of-province Students:**

Out-of-province students are expected to rely on programs of government support in their home jurisdictions. Where there is a difference between the level of support received from the home jurisdiction and the level which a comparable Ontario student would have received as an OSAP loan, the out-of-province student will have access to an institutionally-negotiated loan to make up the difference. Out-of-province students are also eligible for support in meeting unmet need on the same basis as Ontario students.

**v) International Students:**

International students must demonstrate that they have sufficient resources to meet their financial needs in order to qualify for a student visa. They are not eligible for the University's guarantee offered to domestic students. International students will nonetheless be eligible for emergency assistance as determined by academic divisions

under guidelines issued by the Vice-Provost, Students, and the University Registrar as described in section 3 (b) vi below.

For international students in the doctoral stream, the goal of the University of Toronto should be to offer a package of support competitive with packages offered by peer universities, as described in section 3 (b) ii above.

**vi) Students with special financial needs:**

The Vice-Provost, Students, and the University Registrar, in consultation with the colleges, faculties and other academic divisions of the University, may issue guidelines dealing with categories of cases in which it is determined that the OSAP needs assessment mechanism does not reflect the true need of the student.

Students who are ineligible for government support for reasons such as disqualifying credit histories are not eligible for the University of Toronto guarantee, but will be assessed on request on a case-by-case basis to determine the level of support that it is appropriate and feasible for the University to provide.

c) Within the common principles stated in 3 (a) and (b) above, divisional diversity and flexibility is to be encouraged with regard to the appropriate mix of student aid: grants, loans, debt remission, work-study, etc. and the appropriate mode of administration and delivery. Student participation in the design and delivery of programs of student financial support is to be encouraged at the divisional level.

d) Consistent with the guarantee in 3 (a) above, need should be a necessary condition of eligibility for the preponderance of financial assistance (other than for doctoral-stream students) at the University. For some need-based awards, eligibility may require passing a certain threshold of merit.

**4. Awards Based on Merit Only:**

Although need should be a condition of eligibility for the preponderance of financial assistance for other than doctoral-stream students as stated in 3 (d) above, merit-only awards should also exist, consistent with the Policy on Student Awards, to recognize and promote academic excellence among the student body and to provide incentives for academically excellent students to select the University; and the University should also offer other means of recognizing particularly meritorious performance.

**5. Financial Counselling:**

The University and its divisions shall make financial counselling available to students.

**6. Administrative Regulations:**

The Vice-Provost, Students, and the University Registrar may issue administrative regulations under this Policy and shall report such regulations for information to the Committee on Academic Policy and Programs.

## **7. Annual Reporting:**

The Vice-Provost, Students, shall issue an annual report on Student Financial Support to include the following:

- levels of student financial need, by academic division, as assessed through the University's common needs assessment mechanism
- student financial assistance provided, by academic division, broken down by category and source (external/ University) of assistance: grants, interest-subsidized loans and/or institutionally-negotiated loans, work-study, etc.
- for doctoral students, the full annual value of the packages of support provided to students, by SGS division, broken down by category and source (external/ University) of funding: grants, research assistantships, teaching assistantships, interest-subsidized and/or institutionally-negotiated loans, etc.
- the debt levels carried by students upon graduation from first-entry programs
- the results of regular student surveys directed at assessing the accessibility of the University's programs

This report shall be submitted for information to the Committee on Academic Policy and Programs.

## **8. Advocacy:**

In making the case for public policies strongly supportive of an accessible public system of university education, the University will continue to advocate well designed programs of governmental financial support for students, sustained by substantial levels of public expenditure.

March 25, 1998

OSAP and UTAPS Participation Rates  
(1999-2000 and 2000-2001)

APPENDIX 2  
Table 1

Faculty/College	1999-2000		2000-2001	
	OSAP applicants as a percent of full-time enrolment (Note 1)	UTAPS recipients as a percent of full-time enrolment (Note 2)	OSAP applicants as a percent of full-time enrolment (Note 1)	UTAPS recipients as a percent of full-time enrolment (Note 2)
ERIN	48%	5.9%	46%	8.0%
INNIS	43%	8.8%	40%	10.4%
NEW	51%	7.8%	49%	9.5%
SCAR	56%	5.9%	55%	11.3%
SMC	39%	5.4%	36%	5.4%
TRIN	31%	5.3%	30%	7.9%
UC	42%	6.0%	38%	8.5%
VIC	43%	6.8%	39%	6.9%
WDW	*	*	*	*
<b>TOTAL A&amp;S</b>	<b>46%</b>	<b>6.3%</b>	<b>44%</b>	<b>8.5%</b>
APSC	40%	32.9%	40%	30.6%
ARCLA	45%	22.2%	41%	15.6%
ED	43%	12.4%	43%	13.5%
FPEH	37%	5.9%	38%	5.0%
MUSIC	35%	10.9%	33%	10.8%
NURS	62%	18.2%	43%	14.7%
OCT	63%	20.6%	58%	23.7%
PHT	60%	32.8%	51%	27.2%
RAD	71%	18.6%	65%	28.6%
<b>TOTAL above prof fac</b>	<b>42%</b>	<b>24.4%</b>	<b>42%</b>	<b>23.3%</b>
DENT	74%	68.1%	70%	63.9%
LAW	39%		42%	
MED	57%	50.4%	59%	49.8%
PHM	54%	45.2%	55%	44.1%
<b>TOTAL Dent, Law, Med, Phm</b>	<b>54%</b>	<b>52.2%</b>	<b>55%</b>	<b>50.6%</b>
TYP	95%	41.8%	93%	52.7%
<b>TOTAL TYP</b>	<b>95%</b>	<b>41.8%</b>	<b>93%</b>	<b>52.7%</b>
MGT	38%		33%	
SGS	18%	10.0%	16%	9.1%
<b>TOTAL SGS</b>	<b>19%</b>	<b>10.0%</b>	<b>17%</b>	<b>9.1%</b>
OISUT	27%	14.5%	25%	12.7%
<b>TOTAL OISE/UT</b>	<b>27%</b>	<b>14.5%</b>	<b>25%</b>	<b>12.7%</b>
<b>OVERALL TOTAL</b>	<b>41%</b>	<b>11.6%</b>	<b>39%</b>	<b>12.6%</b>

Notes:

1. Some part-time students (course load  $\geq 60\%$ ) are eligible for OSAP.
2. UTAPS at Law and Management is distributed as part of their bursary allocation.
3. A meaningful participation rate cannot be calculated for Woodsworth College.

Amount of OSAP and UTAPS  
(1999-2000 and 2000-2001)

APPENDIX 2  
Table 2

Faculty/College	1999-2000			2000-2001		
	Total OSAP loans and grants (Note 1)	Need assessed by but not met by OSAP (Note 2)	Total grants awarded under UTAPS	Total OSAP loans and grants (Note 1)	Need assessed by but not met by OSAP (Note 2)	Total grants awarded under UTAPS
ERIN	11,303,732	439,284	375,848	10,671,228	488,586	499,900
INNIS	2,797,297	143,552	114,200	2,414,887	163,528	169,800
NEW	7,414,021	370,070	347,300	7,209,631	465,428	445,000
SCAR	12,277,293	470,226	388,400	12,428,744	604,873	575,400
SMC	5,771,088	220,791	208,500	5,448,344	258,825	249,200
TRIN	2,125,868	105,254	89,613	1,911,253	136,945	132,700
UC	6,906,744	255,663	223,400	6,259,103	364,793	343,800
VIC	6,782,115	349,896	295,000	6,020,652	328,731	328,800
WDW	8,199,104	745,784	436,300	8,152,635	650,184	573,333
<b>TOTAL A&amp;S</b>	<b>63,577,262</b>	<b>3,100,520</b>	<b>2,478,561</b>	<b>60,516,477</b>	<b>3,461,893</b>	<b>3,317,933</b>
APSC	6,829,644	1,238,149	1,318,460	7,011,814	1,737,854	1,751,318
ARCLA	649,413	65,795	87,700	432,466	47,017	47,100
ED	3,388,763	177,800	244,200	3,759,378	439,020	438,300
FPEH	806,752	25,166	25,600	726,316	30,835	30,800
MUSIC	1,025,595	76,224	94,800	900,744	126,168	126,868
NURS	474,418	28,682	32,100	307,789	31,820	31,900
OCT	690,463	67,307	74,692	630,037	109,520	106,900
PHT	882,500	102,853	127,182	827,157	112,492	112,300
RAD	456,202	23,754	25,700	1,076,607	126,063	118,496
<b>TOTAL above prof fac</b>	<b>15,203,750</b>	<b>1,805,730</b>	<b>2,030,434</b>	<b>15,672,308</b>	<b>2,760,789</b>	<b>2,763,982</b>
DENT	2,071,873	2,578,249	1,082,431	1,860,619	1,985,112	722,785
LAW	1,441,334	618,003		1,488,465	1,020,036	
MED	3,549,601	1,654,467	1,298,528	3,814,467	2,719,674	969,353
PHM	1,736,163	477,946	650,308	1,737,047	768,125	501,374
<b>TOTAL Dent, Law, Med, Phm</b>	<b>8,798,971</b>	<b>5,328,665</b>	<b>3,031,267</b>	<b>8,900,598</b>	<b>6,492,946</b>	<b>2,193,512</b>
TYP	526,316	56,005	59,100	533,034	79,085	75,745
<b>TOTAL TYP</b>	<b>526,316</b>	<b>56,005</b>	<b>59,100</b>	<b>533,034</b>	<b>79,085</b>	<b>75,745</b>
MGT	658,262	499,797		635,711	604,623	
SGS	7,803,441	1,066,515	1,131,391	6,709,961	1,063,618	1,239,640
<b>TOTAL SGS</b>	<b>8,461,703</b>	<b>1,566,312</b>	<b>1,131,391</b>	<b>7,345,672</b>	<b>1,668,241</b>	<b>1,239,640</b>
OISUT	2,807,898	462,905	488,213	2,694,339	422,755	502,700
<b>TOTAL OISE/UT</b>	<b>2,807,898</b>	<b>462,905</b>	<b>488,213</b>	<b>2,694,339</b>	<b>422,755</b>	<b>502,700</b>
<b>OVERALL TOTAL</b>	<b>99,375,900</b>	<b>12,320,139</b>	<b>9,218,967</b>	<b>95,662,428</b>	<b>14,885,709</b>	<b>10,093,512</b>

Notes:

- OSAP includes Canada Student Loan, Ontario Student Loan and Canada Study Grant
- This includes the unmet need of part-time students (course load >= 60%) who are eligible for OSAP but not UTAPS.
- UTAPS at the Faculty of Law and the Rotman School of Management is distributed as part of their bursary allocation.

## Scotia Loan

APPENDIX 2  
Table 2A

Faculty/College	1999-2000	2000-2001
DENT	2,273,800	2,232,900
LAW	686,900	1,046,900
MED	1,053,200	2,180,200
MGT	368,100	550,000
PHM	209,700	459,700
<b>OVERALL TOTAL</b>	<b>4,591,700</b>	<b>6,469,700</b>

**Notes:**

1. Law and management administer their own student aid programs. The loan amounts are computed on the same basis as other second entry professional faculties in this list.
2. The amounts shown are what is estimated students would borrow to meet their unmet need after UTAPS. These are the amounts for which interest subsidies are provided.



UTAPS to non-OSAP applicants

APPENDIX 2  
Table 3

Faculty/College	1999-2000		2000-2001	
	Number	Amount	Number	Amount
ERIN	5	5,400	4	4,000
INNIS	2	6,400	1	1,400
NEW	3	9,298	2	3,000
SCAR	2	4,650	3	3,200
SMC	5	6,800	6	11,400
TRIN	3	1,137	5	9,425
UC	6	7,050	20	20,094
VIC	6	11,050	6	8,150
WDW	6	4,400	69	33,700
<b>TOTAL A&amp;S</b>	<b>38</b>	<b>56,185</b>	<b>116</b>	<b>94,369</b>
APSC	14	26,500	26	32,850
ARCLA	0	0	2	5,000
ED	1	1,000	8	19,100
MUSIC	4	9,750	5	6,400
NURS	3	5,620	4	11,420
OCT	5	10,300	4	12,100
PHT	11	27,500	10	27,200
RAD	2	9,300	1	2,900
<b>TOTAL above prof fac</b>	<b>40</b>	<b>89,970</b>	<b>60</b>	<b>116,970</b>
DENT	14	78,942	15	72,725
MED	40	147,018	45	131,682
PHM	5	17,989	9	16,694
<b>TOTAL Dent, Law, Med, Phm</b>	<b>59</b>	<b>244,549</b>	<b>69</b>	<b>221,101</b>
TYP	2	1,800	2	4,400
<b>TOTAL TYP</b>	<b>2</b>	<b>1,800</b>	<b>2</b>	<b>4,400</b>
SGS	26	45,855	47	158,178
<b>TOTAL SGS</b>	<b>26</b>	<b>45,855</b>	<b>47</b>	<b>158,178</b>
OISUT	8	17,400	9	27,300
<b>TOTAL OISE/UT</b>	<b>8</b>	<b>17,400</b>	<b>9</b>	<b>27,300</b>
<b>OVERALL TOTAL</b>	<b>173</b>	<b>455,759</b>	<b>303</b>	<b>622,318</b>

**Note:**

These are UTAPS recipients who were not OSAP applicants. That could be because the students were from other provinces or were aboriginal students who received funding from their First Nations bands.

2000-2001 Non-UTAPS grants  
(including OSOTF)

APPENDIX 2  
Table 4

Faculty/College	Fund Source	General University Number	General University Amount	Arts and Science Number	Arts and Science Amount	Medicine Number	Medicine Amount	Other faculties/colleges Number	Other faculties/colleges Amount	Total Number	Total Amount
ERIN		460	309,234	6	1,993	0	0	55	71,562	521	382,790
INNIS		191	195,397	6	7,903	0	0	38	27,882	235	231,179
NEW		381	473,500	7	3,431	0	0	88	66,756	476	543,687
SCAR		50	83,643	0	0	0	0	641	883,782	691	967,425
SMC		316	432,537	8	12,104	0	0	72	130,352	396	574,993
TRN		60	114,030	9	12,389	0	0	105	167,410	174	293,830
UC		169	330,535	39	59,674	0	0	304	415,746	512	805,957
VIC		134	205,994	10	9,565	0	0	184	207,930	328	423,490
WEW		508	708,065	8	8,380	0	0	446	505,312	962	1,221,757
<b>TOTAL A&amp;S</b>		<b>2,269</b>	<b>2,852,937</b>	<b>93</b>	<b>115,433</b>	<b>0</b>	<b>0</b>	<b>1,933</b>	<b>2,476,733</b>	<b>4,295</b>	<b>5,445,108</b>
APSC		140	269,965	0	0	0	0	371	700,485	511	970,450
ARCLA		36	37,900	0	0	0	0	10	9,882	46	47,782
ED		225	390,880	0	0	0	0	20	64,327	245	455,207
FPEH		60	66,587	0	0	0	0	9	6,180	69	72,767
MUSIC		45	61,438	0	0	0	0	64	121,286	109	182,724
NURS		67	83,750	0	0	0	0	30	46,327	97	130,077
OCT		23	32,655	0	0	1	500	1	2,500	25	35,656
PHT		37	53,647	0	0	0	0	5	4,092	42	57,739
RAD		1	500	1	2,585	0	0	0	0	2	3,088
<b>TOTAL above prof fac</b>		<b>634</b>	<b>997,323</b>	<b>1</b>	<b>2,585</b>	<b>1</b>	<b>500</b>	<b>510</b>	<b>955,081</b>	<b>1,146</b>	<b>1,955,491</b>
DENT		9	35,100	0	0	0	0	45	41,676	54	76,776
LAW		31	62,893	0	0	0	0	425	940,393	456	1,003,286
MED		19	58,865	0	0	222	134,206	1	700	242	193,771
PHM		10	17,792	0	0	0	0	251	550,426	261	568,218
<b>TOTAL Dent, Law, Med, Phm</b>		<b>69</b>	<b>174,651</b>	<b>0</b>	<b>0</b>	<b>222</b>	<b>134,206</b>	<b>722</b>	<b>1,533,195</b>	<b>1,013</b>	<b>1,842,051</b>
TYP		137	348,144	0	0	0	0	24	8,700	161	356,844
<b>TOTAL TYP</b>		<b>137</b>	<b>348,144</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>24</b>	<b>8,700</b>	<b>161</b>	<b>356,844</b>
MGT		5	5,875	0	0	0	0	163	714,358	168	720,233
SGS		514	2,164,422	129	402,431	289	1,531,473	2,345	3,020,712	3,277	7,119,037
<b>TOTAL SGS</b>		<b>519</b>	<b>2,170,295</b>	<b>129</b>	<b>402,431</b>	<b>289</b>	<b>1,531,473</b>	<b>2,508</b>	<b>3,735,070</b>	<b>3,445</b>	<b>7,839,270</b>
OISUT		62	347,485	0	0	6	47,532	645	1,022,308	713	1,417,326
<b>TOTAL OISEUT</b>		<b>62</b>	<b>347,485</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>47,532</b>	<b>645</b>	<b>1,022,308</b>	<b>713</b>	<b>1,417,326</b>
<b>OVERALL TOTAL</b>		<b>3,690</b>	<b>6,890,835</b>	<b>223</b>	<b>520,457</b>	<b>518</b>	<b>1,713,711</b>	<b>6,342</b>	<b>9,731,088</b>	<b>10,773</b>	<b>18,856,090</b>

Notes:

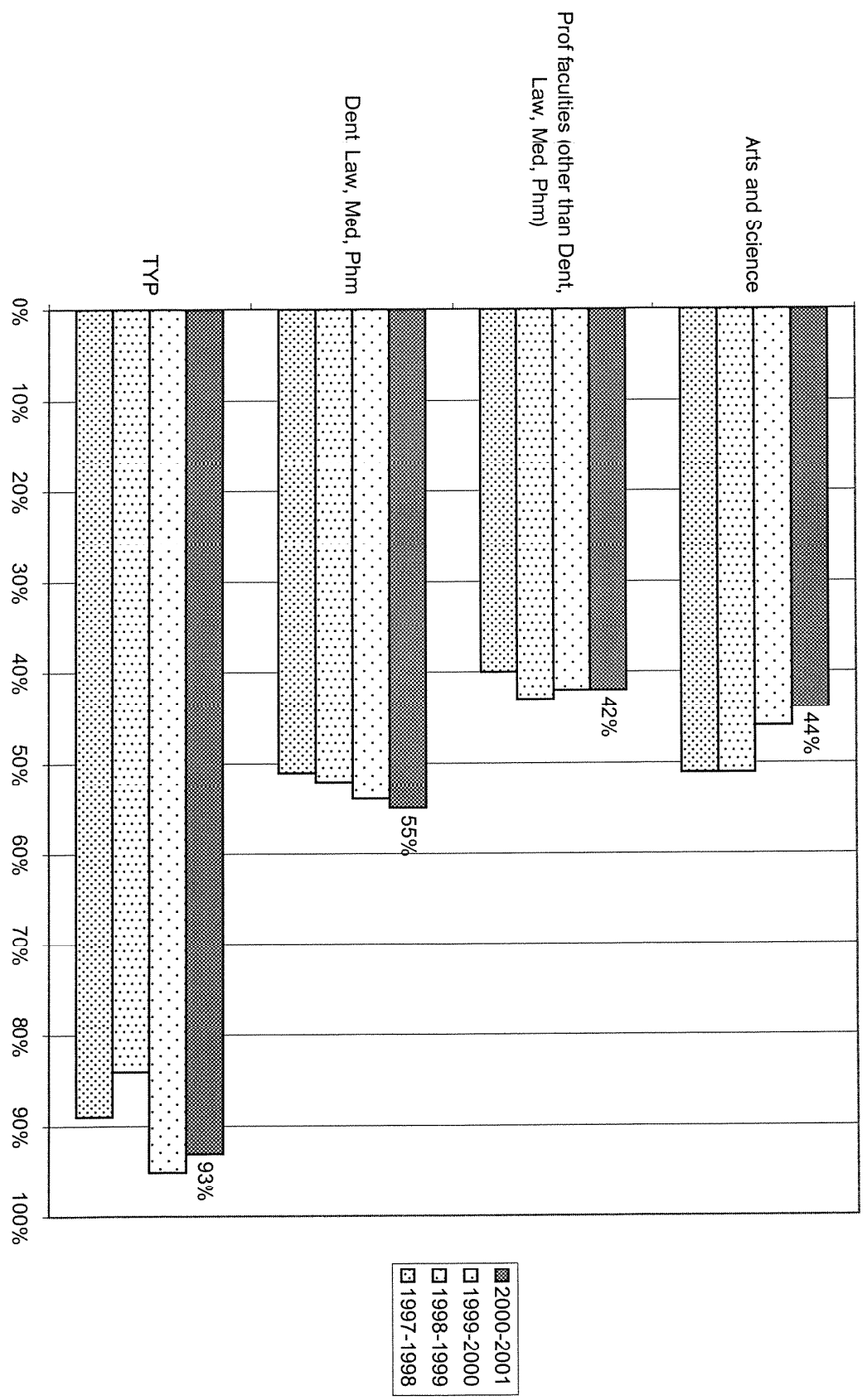
Graduate awards for Arts and Science and Medicine are now administered by the faculties rather than SGS.

Need based awards by year  
(including OSOTF)

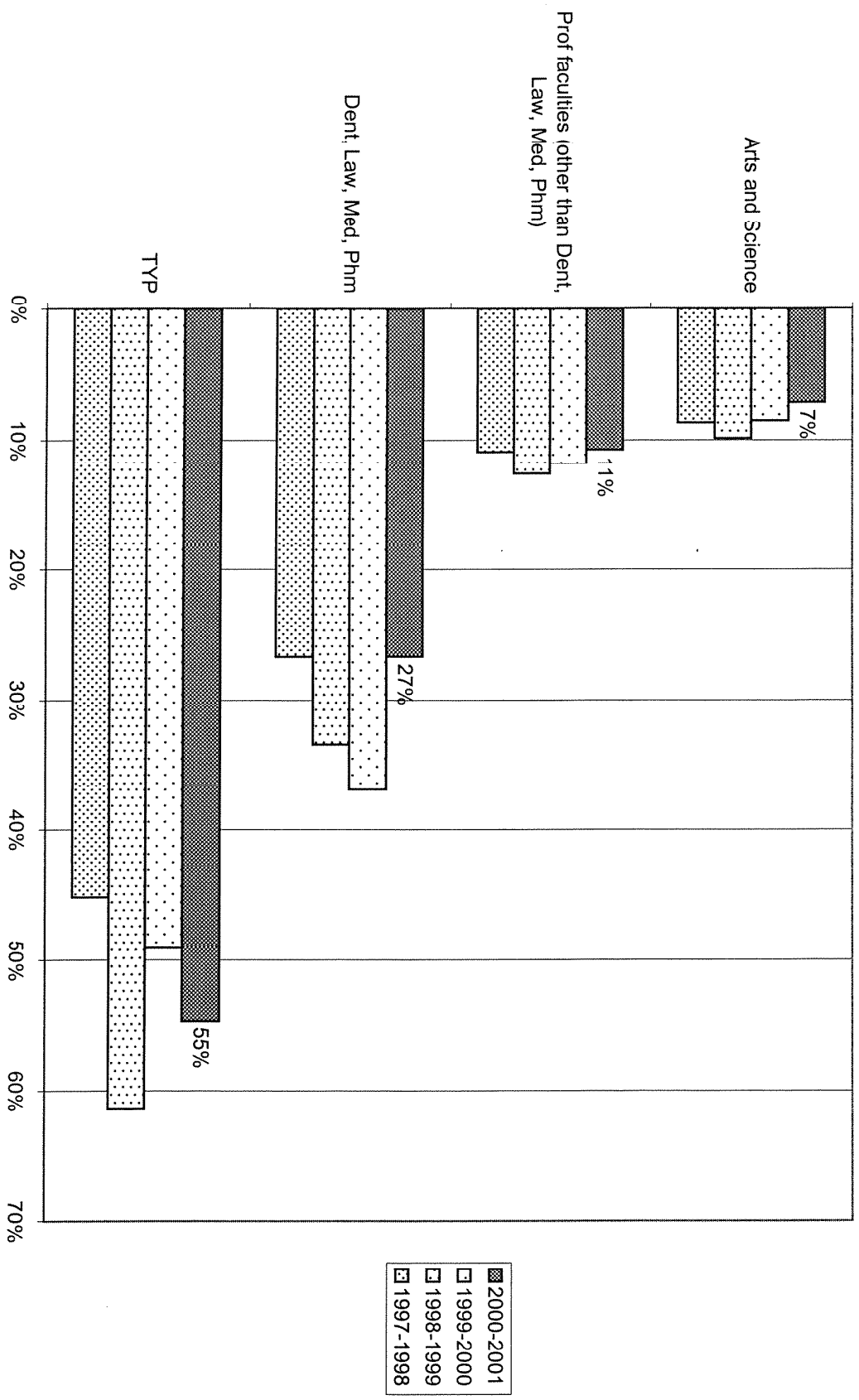
APPENDIX 2  
Table 5

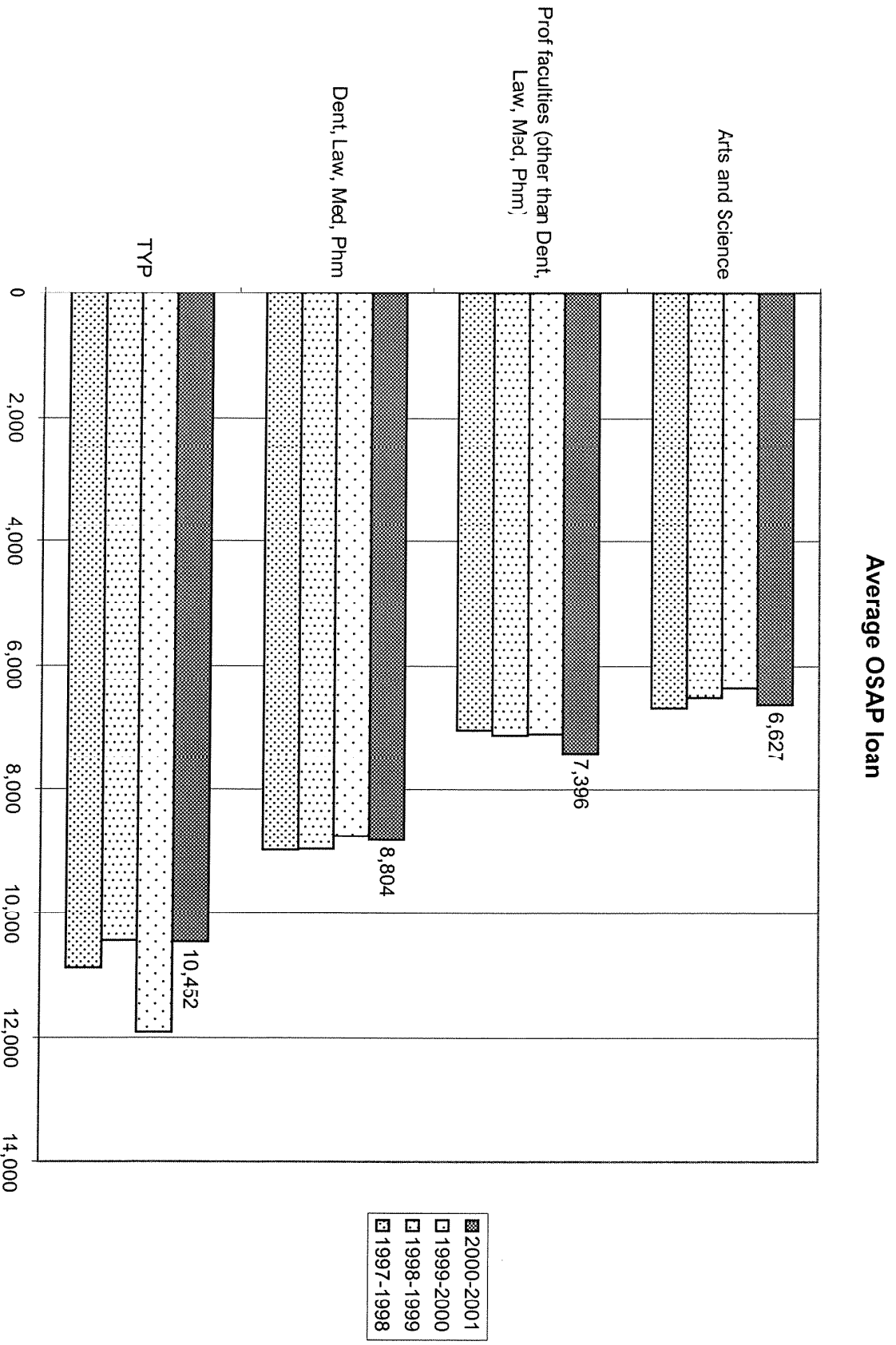
award year	Grants awarded under UTAPS		Grants to students with high need		Grants to Part-Time students		Other grants from General University funds		Other grants from faculty/college funds		Total grants	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
1950-1991	0	0	0	0	0	0	1,456	884,388	781	579,446	2,237	1,463,834
1991-1992	0	0	0	0	0	0	1,445	843,084	1,036	728,925	2,481	1,572,008
1992-1993	0	0	0	0	0	0	1,433	824,929	971	709,863	2,404	1,534,793
1993-1994	0	0	0	0	0	0	1,641	975,608	961	794,692	2,602	1,770,300
1994-1995	0	0	0	0	0	0	1,805	1,103,230	1,028	906,879	2,833	2,010,109
1995-1996	0	0	0	0	0	0	1,822	1,177,398	1,044	1,010,008	2,866	2,187,406
1996-1997	1,872	1,758,589	0	0	0	0	1,605	1,210,681	1,014	1,006,181	4,491	3,975,452
1997-1998	2,441	2,814,424	1	13,129	0	0	2,016	1,478,985	925	1,154,565	5,383	5,461,103
1998-1999	3,013	4,929,533	83	335,031	228	196,438	2,760	3,472,489	2,016	3,260,397	8,100	12,193,888
1999-2000	5,497	9,675,426	394	1,072,220	110	134,996	3,480	4,838,175	3,843	7,138,011	13,324	22,858,828
2000-2001	5,454	10,715,830	324	1,455,010	121	152,004	3,246	5,284,472	7,085	11,964,604	16,230	29,571,920

# of OSAP applicants as a percent of full-time enrolment

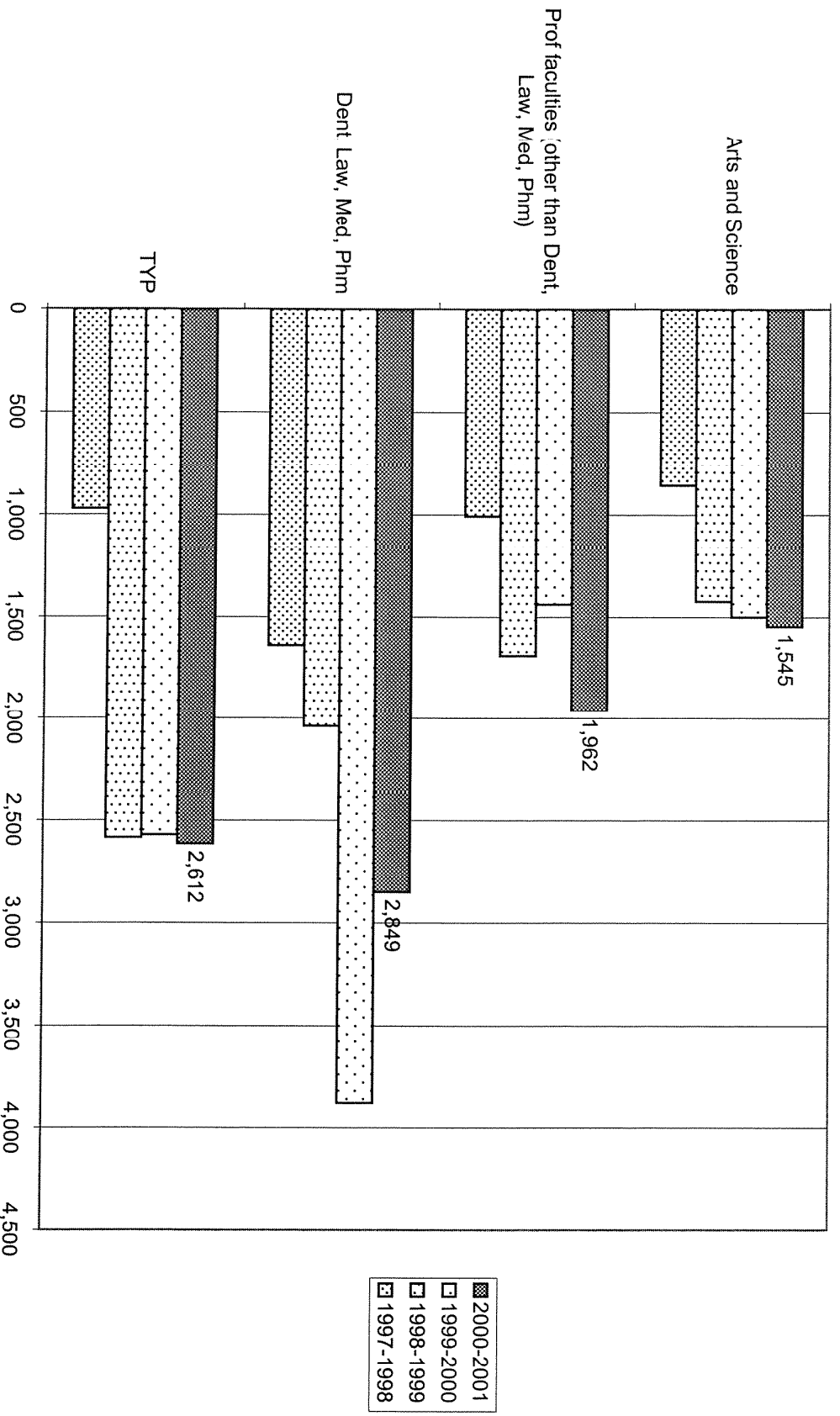


# of students at OSAP maximum as a % of full-time enrolment

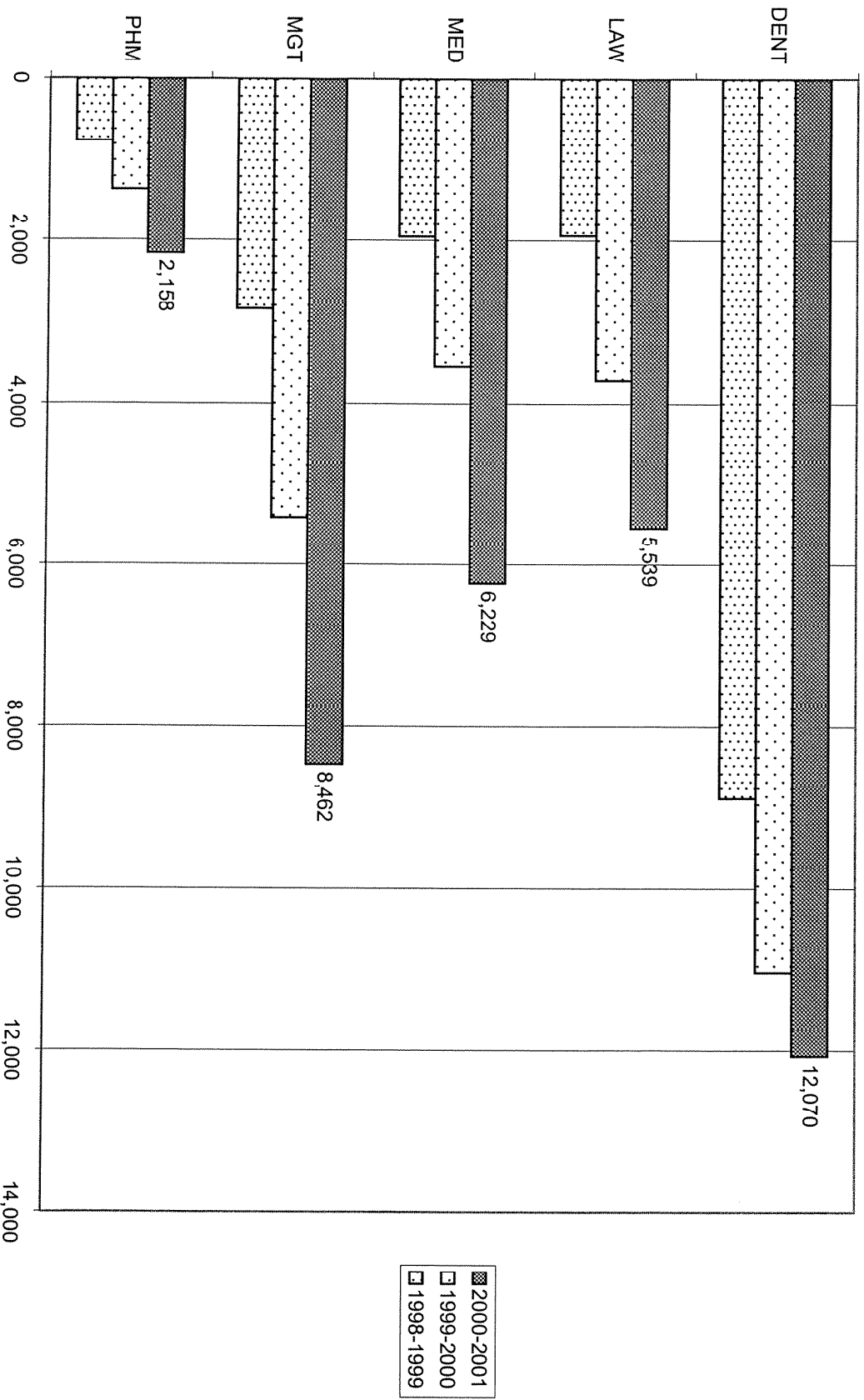




**Average grant awarded under UTAPS  
(incl. Interest subsidy)**



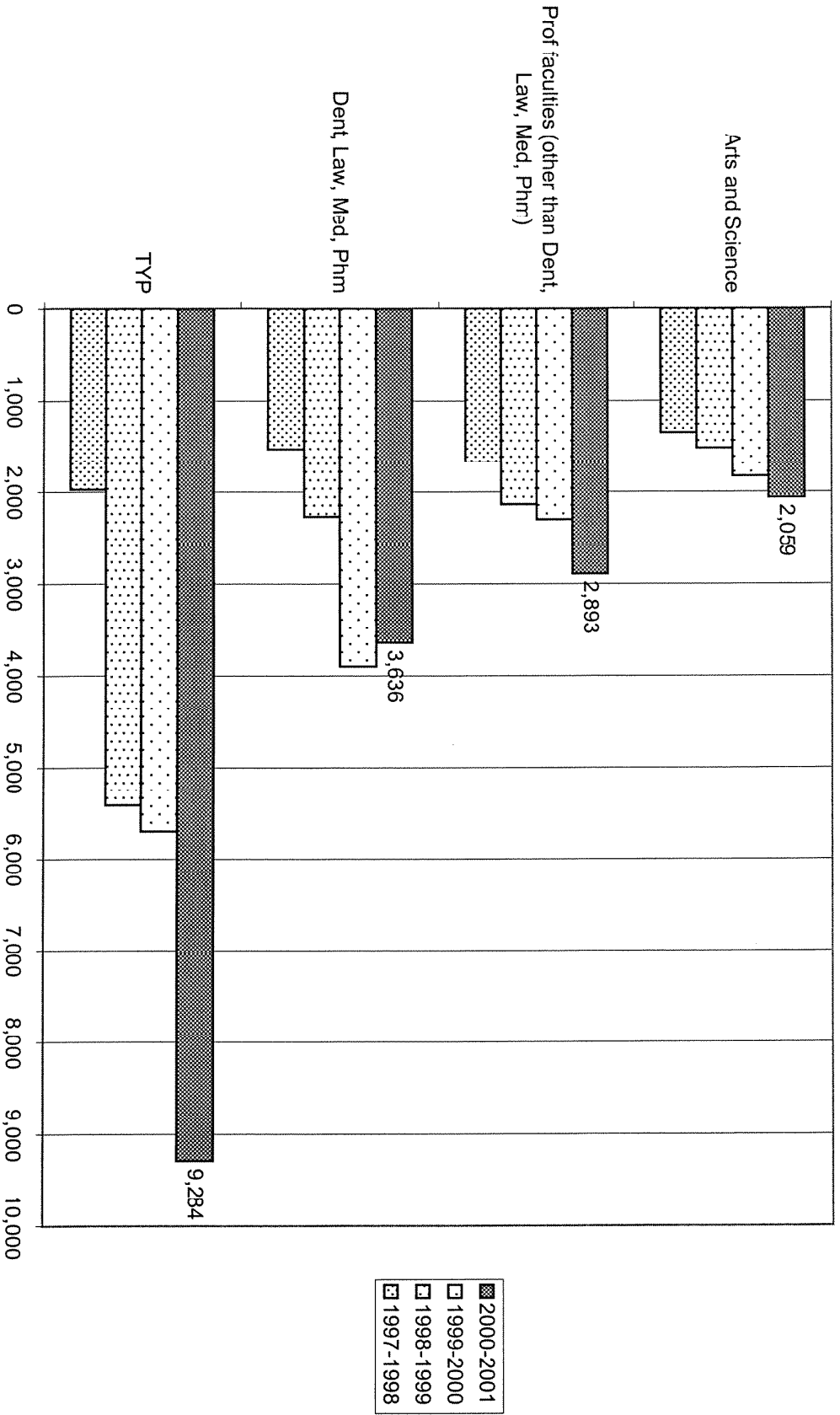
Average Scotia Loan



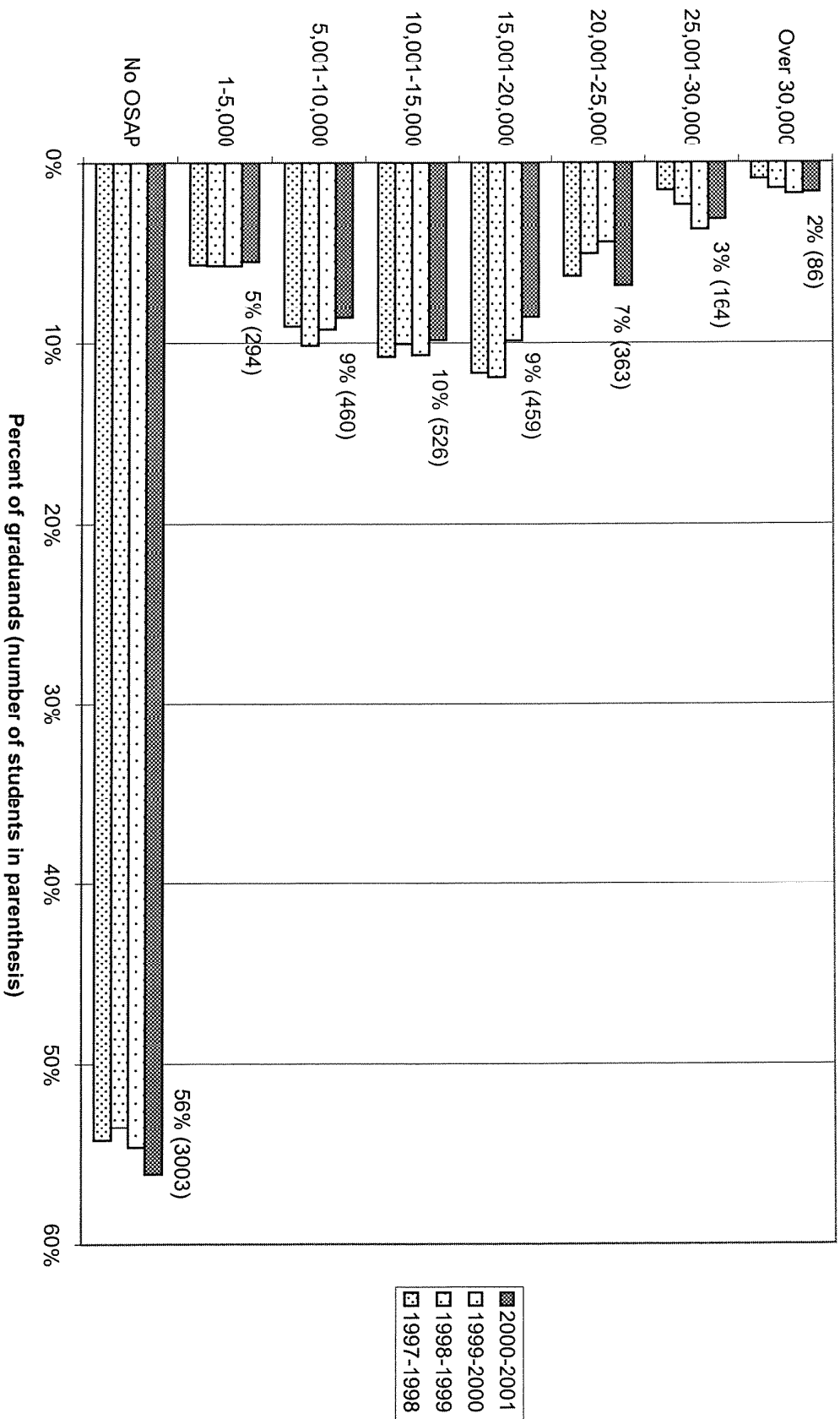
Scotia loan amounts are calculated based on each student's OSAP need and UTAPS eligibility



Average award per recipient  
(including merit-based and need-based awards)

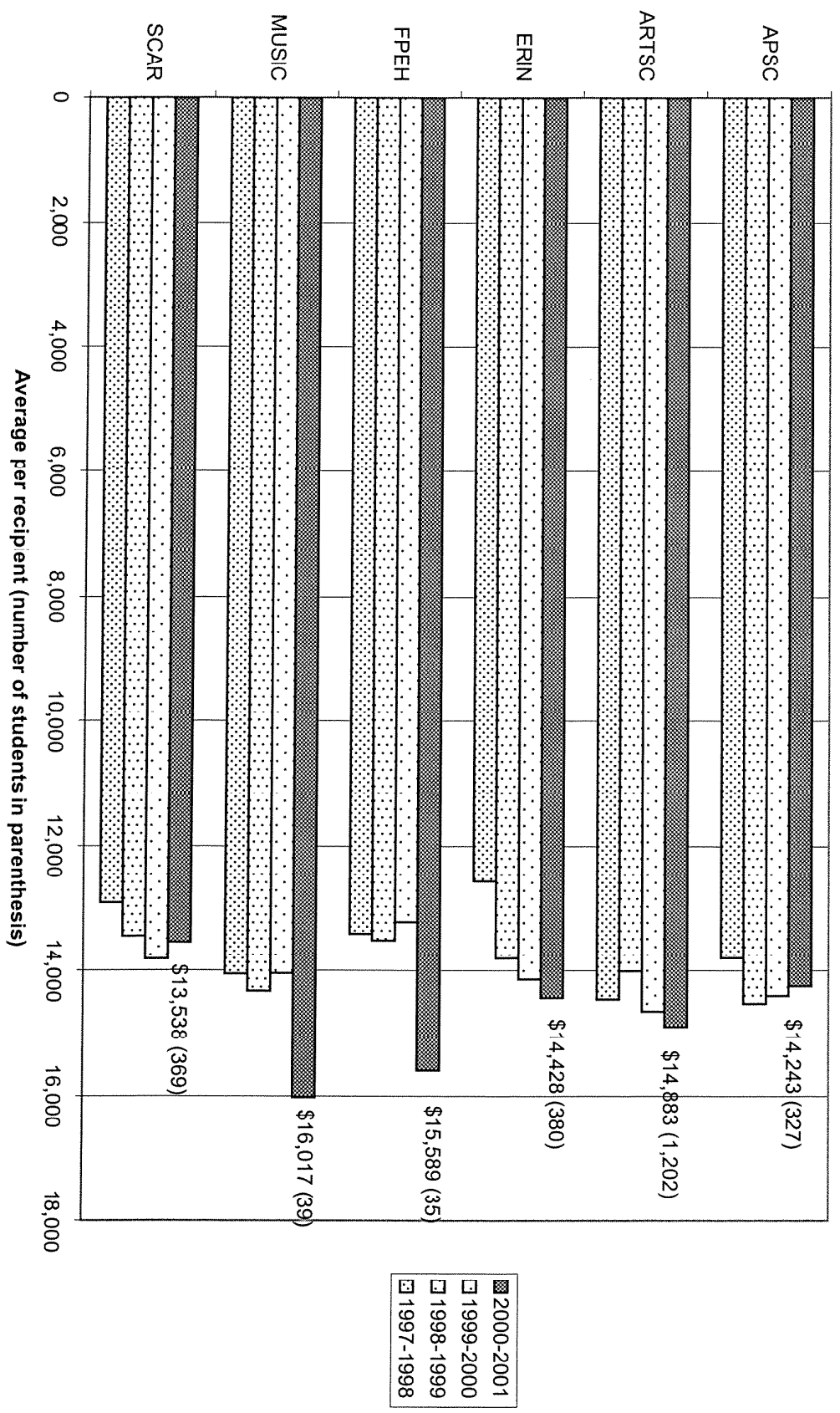


### OSAP Distribution Convocating First Entry programs



The above refers to OSAP loan repayable, i.e. after eligibility for Ontario Student Opportunity Grant (Loan Forgiveness) is taken into consideration.

**Average OSAP Debt per recipient  
Convocating First Entry programs**



The above refers to OSAP loan repayable, i.e. after eligibility for Ontario Student Opportunity Grant (Loan Forgiveness) is taken into consideration.

APPENDIX 4  
Table 1

**SURVEY RESULTS: STUDENTS IN DENTISTRY, LAW, MEDICINE, PHARMACY**

	<b>1999 - UPPER YEAR</b>	<b>1999 - FIRST YEAR</b>	<b>2001 - FIRST AND SECOND YEAR</b>
<b>STUDENT CHARACTERISTICS</b>			
born outside Canada	34%	29%	27%
"Non-European"	36%	44%	44%
female	44%	54%	59%
<b>PARENTS' CHARACTERISTICS</b>			
father's education less than post-secondary	33%	28%	25%
mother's education less than post-secondary	38%	35%	33%
parental income less than \$50,000	31%	31%	26%
<b>STUDENT FINANCING</b>			
applied for OSAP	60%	58%	65%
anticipated debt at graduation less than \$70,000	91%	70%	72%
aid sufficient to meet needs	83%	83%	81%

APPENDIX 4  
Table 2

SURVEY RESULTS: UNDERGRADUATE STUDENTS

	1998*	2000	2001
<b>STUDENT CHARACTERISTICS</b>			
born outside Canada	42%	41%	36%
"Non-European"	59%	50%	47%
female	63%	56%	56%
<b>PARENTS' CHARACTERISTICS</b>			
father's education less than post-secondary	40%	38%	35%
mother's education less than post-secondary	47%	49%	40%
parental income less than \$50,000	32%	38%	38%
<b>STUDENT FINANCING</b>			
applied for OSAP	46%	38%	34%
anticipated debt at graduation less than \$30,000	N/A	86%	83%

\* 1998 data derived from Institute for Social Research Five-University Study

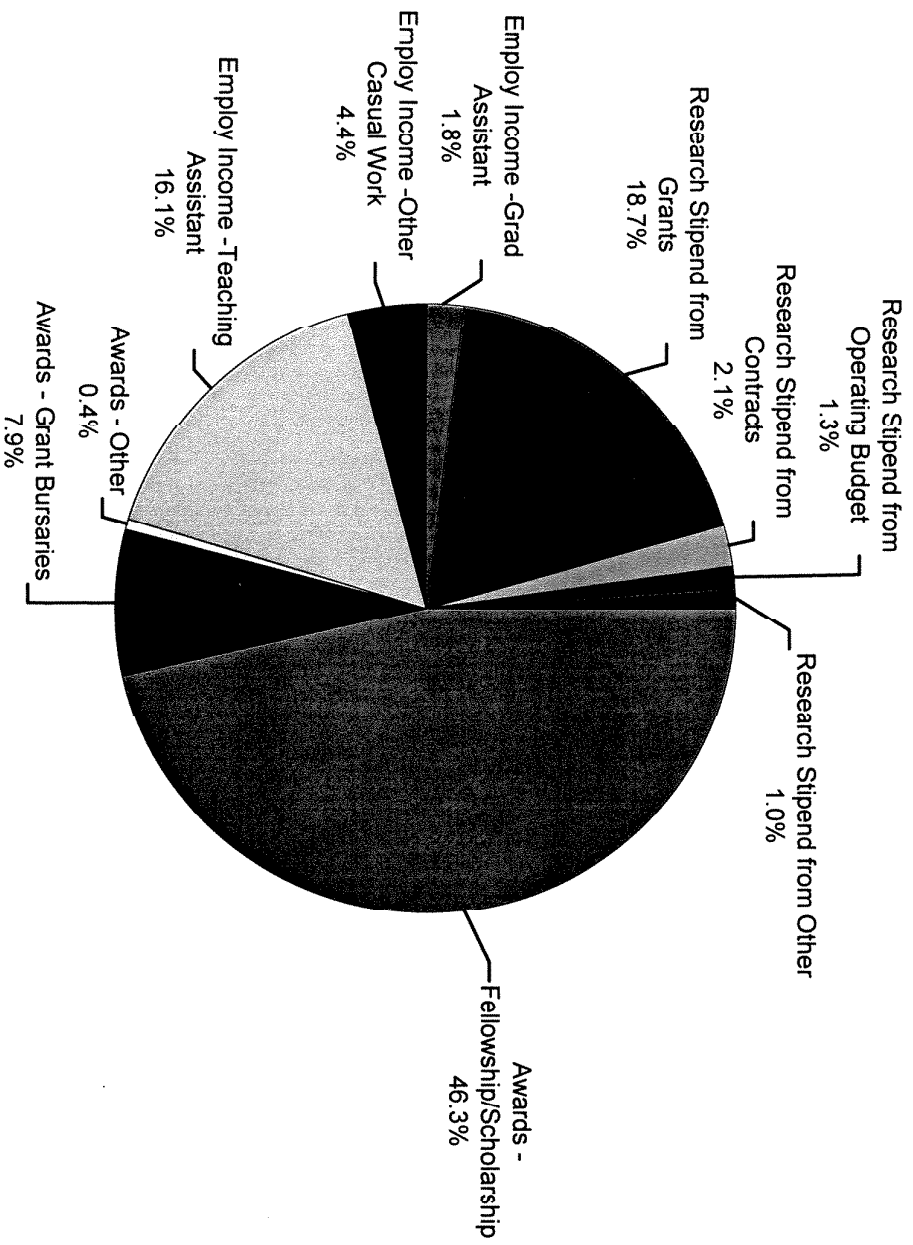
**TOTAL GRADUATE FUNDING BY SOURCE BY FACULTY 1999/2000 and 2000/2001**

1999/2000	1999/2000	1999/2000	1999/2000	1999/2000
	Total Award Income	Total Employment Income	Total Research Stipend Income	Total All Income
Applied Science & Engineering	\$ 6,616,024	\$ 1,948,205	\$ 5,498,301	\$ 14,062,530
Architecture, Landscape, and Design	215,346	90,636	-	305,982
Arts & Science	20,134,411	11,800,486	5,465,145	37,400,042
Dentistry	373,573	114,496	333,360	821,420
Forestry	658,762	120,172	203,181	982,115
Information Studies	528,681	417,161	121,303	1,067,145
Law	279,517	78,902	102,950	461,368
Management	1,014,693	362,234	8,589	1,385,515
Medicine	14,231,220	1,418,301	9,184,090	24,833,612
Music	469,412	125,079	-	594,491
Nursing	409,881	100,988	159,992	670,860
OISE/UT	3,325,438	3,652,274	223,503	7,201,215
Pharmacy	392,376	130,323	368,003	890,702
Physical Education and Health	-	-	-	-
Social Work	1,405,368	230,706	76,930	1,713,004
UTM - Mississauga	-	-	-	-
SGS Centres & Institutes:				
Criminology	320,505	133,258	34,027	487,789
Drama	563,913	218,534	2,093	784,540
Hist & Phil of Sci & Tech	275,108	128,997	34,083	438,188
Industrial Relations	326,285	54,289	-	380,574
Museum Studies	136,936	21,678	30,186	188,800
Russian & East European Studies	122,541	30,225	3,252	156,018
South Asian Studies	20,155	-	-	20,155
Total SGS Centres & Institutes	1,765,442	586,981	103,641	2,456,064
<b>All Programs by Faculty 1999/2000</b>	<b>\$ 51,820,145</b>	<b>\$ 21,176,942</b>	<b>\$ 21,848,988</b>	<b>\$ 94,846,074</b>

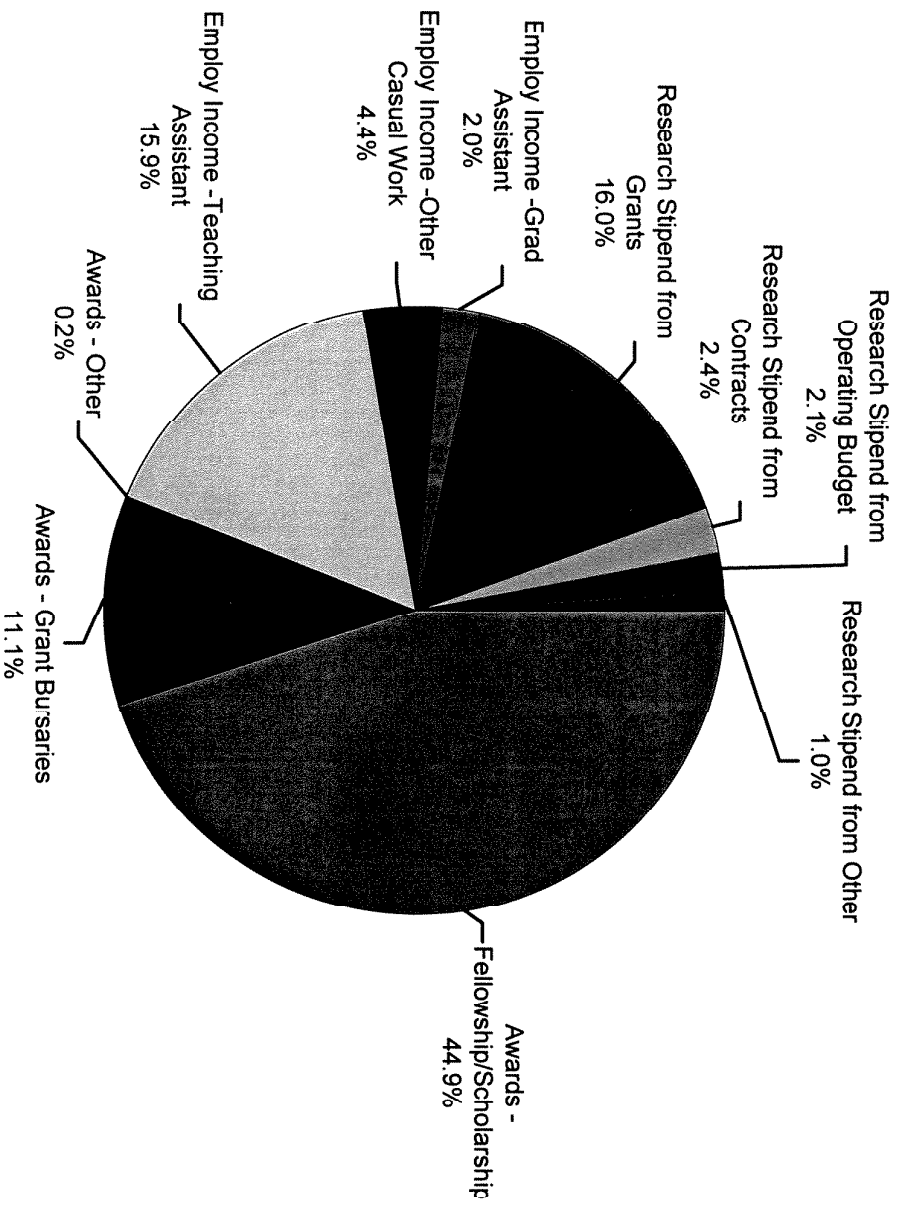
2000/2001	2000/2001	2000/2001	2000/2001	2000/2001
	Total Award Income	Total Employment Income	Total Research Stipend Income	Total All Income
Applied Science & Engineering	\$ 7,206,558	\$ 2,341,955	\$ 6,740,785	\$ 16,289,298
Architecture, Landscape, and Design	360,901	142,534	-	503,435
Arts & Science	22,213,269	12,064,834	6,926,894	41,204,998
Dentistry	471,749	201,214	300,297	973,260
Forestry	735,807	137,291	202,073	1,075,171
Information Studies	652,318	489,592	136,029	1,277,938
Law	795,989	106,389	158,350	1,060,728
Management	1,886,832	300,917	4,869	2,192,617
Medicine	13,823,157	1,316,946	6,234,158	21,374,261
Music	704,251	134,607	-	838,858
Nursing	531,689	145,110	278,559	955,358
OISE/UT	3,821,562	4,155,817	307,262	8,284,641
Pharmacy	470,135	124,392	388,862	983,389
Physical Education and Health	185,224	130,166	44,791	360,181
Social Work	1,457,420	233,135	80,006	1,770,561
UTM - Mississauga	5,000	576	-	5,576
SGS Centres & Institutes:				
Criminology	323,493	168,072	63,353	554,918
Drama	715,794	234,502	17,308	967,604
Hist & Phil of Sci & Tech	318,900	145,183	59,731	523,814
Industrial Relations	300,032	73,484	-	373,516
Museum Studies	152,009	43,760	52,034	247,803
Russian & East European Studies	142,158	59,505	-	201,663
South Asian Studies	28,237	3,490	-	31,727
Total SGS Centres & Institutes	1,980,623	727,997	192,426	2,901,046
<b>All Programs by Faculty 2000/2001</b>	<b>\$ 57,302,485</b>	<b>\$ 22,753,471</b>	<b>\$ 21,995,362</b>	<b>\$ 102,051,318</b>

\* does not include updated information on research stipends from affiliated teaching hospitals

**Graduate Funding By Source 1999-2000**  
**Total \$94,846,074**



**Graduate Funding By Source 2000-2001**  
**Total \$102,051,318\***



\* Does not include updated information on research stipends from affiliated teaching hospitals.