

REPORT OF THE VICE-PROVOST, STUDENTS

STUDENT FINANCIAL SUPPORT

January, 2007

I EXECUTIVE SUMMARY

The Policy on Student Financial Support 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 is called for in Section 7 of the Policy, Annual Reporting. It includes information on need-based aid by academic division, OSAP debtload for students graduating from undergraduate first-entry programs, funding for graduate students in doctoral-stream programs, and the results of a survey conducted among students in the fall of 2006.

We believe the data on the student aid provided by the University, together with the survey results, provide reassurance that the University continues to be accessible to students from minority and less-advantaged socioeconomic backgrounds as measured by parents' level of education and income.

II STUDENT ACCESS GUARANTEE

In March, 2006, the Ontario Ministry of Colleges and Universities announced the *Student Access Guarantee for Working Families*, committing the government to work with colleges and universities to ensure that students in need will have access to the resources required for tuition, books and mandatory fees. For 2006-07, all Ontario universities have been required to sign multi-year accountability agreements with the provincial government, which set out the institutions' commitments to quality, access and affordability, and include the Student Access Guarantee. Although the guarantee took effect only as of the 2006-07 academic year, the University of Toronto would have been in full compliance with its requirements had it been in place as early as 1998-99 – the terms of the guarantee have been closely modelled on our own Student Financial Support Policy.

III NEED-BASED STUDENT AID (Appendix 1, Tables 1 and 2)

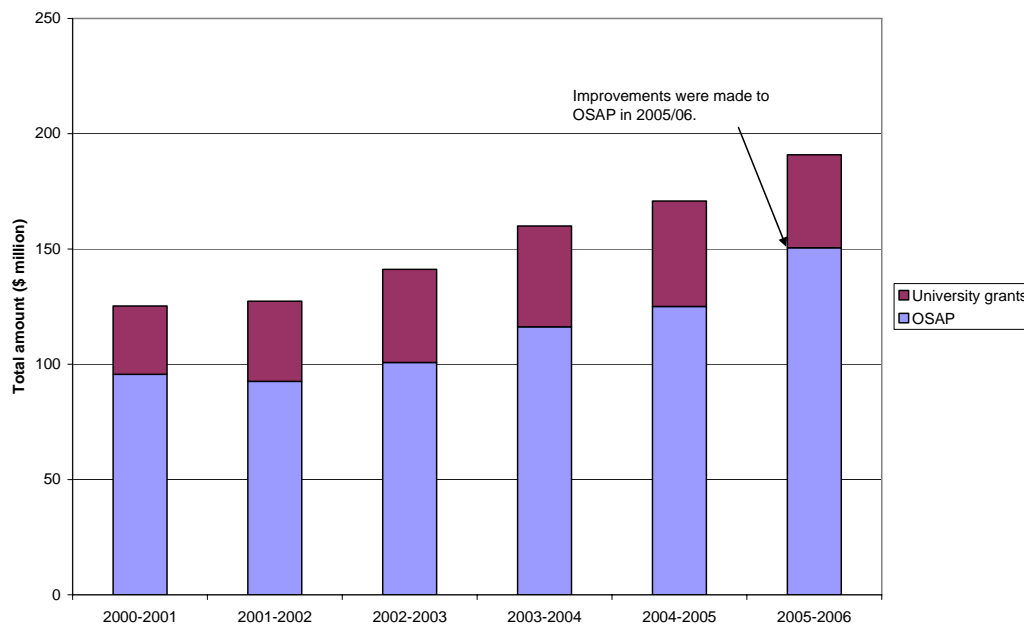
The University provides need-based aid in two forms. UTAPS (University of Toronto Advance Planning for Students) grants are awarded by Admissions and Awards to students who have reached the maximum for government aid from Ontario (OSAP) or other Canadian provinces, or aboriginal band funding, who have assessed need beyond that maximum. In addition, many students who may or may not have qualified for government aid and UTAPS do qualify for grants awarded through the academic divisions on the basis of assessments of their individual circumstances. Divisions that lack sufficient resources of their own to meet need draw on central student aid resources managed by Admissions and Awards.

For 2005-06:

- UTAPS grants \$14,800,199 (2004-05 \$18,535,567)
- individual grants \$25,454,389 (2004-05 \$27,240,337)

The decrease in University expenditure on need-based aid from 2004-05 is a direct outcome of significant improvements to OSAP by the provincial government in 2005-06, notably the expansion of a grant program initially introduced in 2004 for low-income undergraduate students in their first two years of study, and improvements in the assessment of need, including a reduction in the amount parents are expected to contribute. The OSAP funding received by our students in 2005-06 was about 20 per cent higher than in 2004-05 (Appendix 1, Table 2), while the corresponding decrease in funding from the University was about 14 per cent.

Total OSAP and University grants

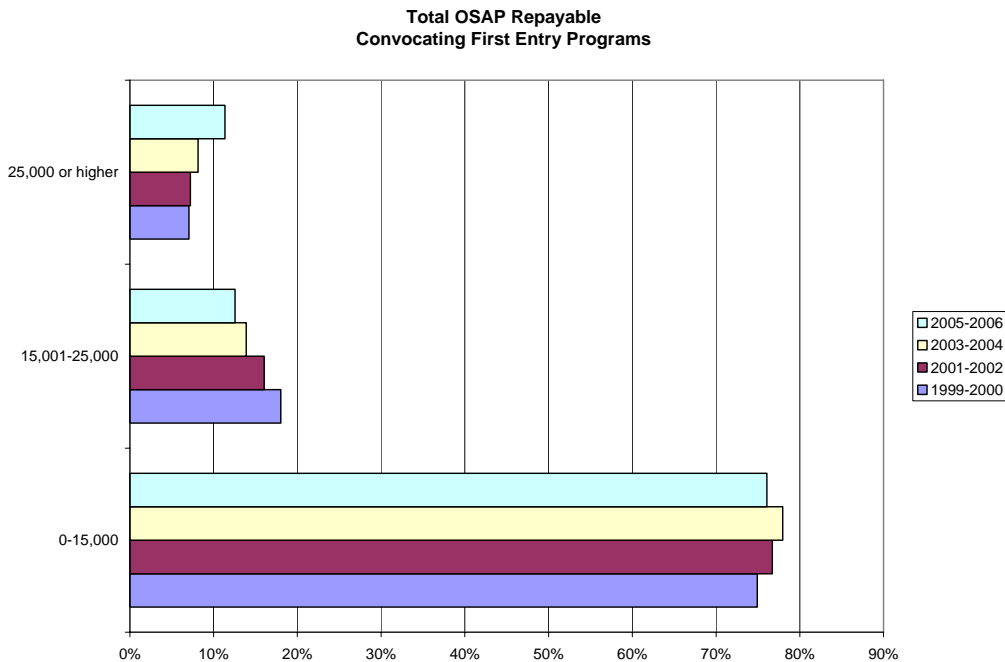


Appendix 1 provides a complete analysis of the distribution of student aid. Appendix 1, Table 1, demonstrates that need-based student aid from the University increased from about \$1.5 million in 1992-93 to about \$40.3 million in 2005-06. This is a direct outcome of the implementation of the Policy on Student Financial Support in 1998, and of the increased resources made available from the OSOTF program and tuition reinvestment.

IV DEBTLOAD (Appendix 1, Figure 1)

The Policy specifies that the annual report should include information about the debt levels carried by students upon graduation from first-entry undergraduate programs. Monitoring the total debt and repayment patterns of graduating students is an essential element in assessing the ongoing efficacy of the University’s Student Financial Support Policy.

The average debt of students graduating from first-entry programs in 2006 who had borrowed from OSAP (41 per cent of all graduates) was about \$18,000. This compares favourably with the average in 1999, the first year in which debt was tracked, when the average was about \$16,000. Over the eight year interval, the proportions of students graduating with debts of \$15,000 or less (including zero) have remained relatively constant. The increase in the average debt can be attributed to a small shift in the proportions of students with debts between \$15,000 and \$25,000 to the higher range above \$25,000. The Ontario government provides loan forgiveness to reduce loans to a maximum of \$7,000 per year of study, and thus the increased average debt may to some extent be due to the much larger proportion of Arts & Science students completing 20-credit degrees.



It is particularly important to consider debt levels for students in the second-entry, deregulated-fee programs: Dentistry, Law, Medicine and Pharmacy. The survey (Section IX) performed of a sample of these students in 2006 showed that about 63 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. It is noteworthy that both the OSAP default rates calculated by the government for graduates of these programs are well below the U of T average for 2005, and the U of T average rate is considerably lower than the average for all Ontario post-secondary institutions¹. For those who may encounter problems with repayment, both Canada and Ontario Student Loans have interest-relief provisions. For bank loans, the University implemented its own income-sensitive loan remission program 1999, and provides written notification of its existence to all graduates of the relevant programs.

V STUDENT EMPLOYMENT

Post-secondary students engage in paid employment for a variety of reasons: to gain experience; for additional funds to help meet their educational expenses, to increase their disposable income, and/or to assist their families; because they are following a pattern already established during their secondary school years; and/or because they simply enjoy it. All of these are valid reasons, but concern is sometimes expressed that rising educational costs, including tuition and other fees, force students to work excessively during their periods of enrolment and therefore become a barrier to academic success.

In a study published in 2004, the Educational Policy Institute (EPI) provided data on student income patterns between 1965 and 2002. The study demonstrated that, while earned income as a per cent of total income had remained remarkably constant at 36 per cent, the balance of when the income was earned had shifted significantly from summer employment/savings to work during the school year. In 1965, 23 per cent of students worked for pay while in school, but in 2002, that proportion had risen to 52 per cent.² Student in-school employment should, therefore, be a subject of examination in the overall context of student aid and access.

U of T student data on in-school employment, or the expectation of 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 twice, in 2004 and again in 2006. 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. The 2006

¹ 2005 OSAP default rates (Government of Ontario, Ministry of Training, Colleges and Universities)
Overall U of T: 9.2%; Dentistry: 7.0%; Law: 5.6%; Medicine: 1.1%; Pharmacy: 2.4%
Overall provincial, all post-secondary institutions: 16.6%

² Amy Cervenak & Alex Usher, *The More Things Change ... Undergraduate Student Living Standards After 40 years of the Canada Student Loan Program*, Canadian Higher Education Report Series, Educational Policy Institute, March 2004, 11-13.

responses to a question about number of hours per week (7 days) devoted to working for pay indicated that 4 per cent worked on-campus, and 27 per cent off-campus. (The total, 31 per cent, is markedly lower than the 52 per cent cited in the EPI study.) The NSSE survey also asks students to identify the biggest obstacle to their academic progress. Of the 2006 U of T respondents, 20 per cent of the first-year, and 23 per cent of the senior year, students cited “financial pressures or work obligations”. The comparable figures for all Ontario universities are 27 per cent of first year, and 31 per cent of senior year students.

The second, and more factual, 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.) An examination of the OSAP records for U of T students, to which the University has access, shows that in 2005-06, 68 per cent of OSAP applicants, and 67 per cent of OSAP recipients, reported zero study-period earnings. Of the remaining students who did anticipate earning income during the school year (32 per cent of applicants; 33 per cent of recipients), 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.³

It is, of course, arguable that the employment rates of the approximately 40 per cent of students who apply for OSAP are not representative of those of the student body more generally, that the data may be skewed by numbers of students who either apply for government aid because they do not wish to work, and/or by those who avoid applying for aid, and thereby incurring debt, by working excessively. Although both groups undoubtedly exist and have some influence on the data, the magnitude of that influence can reasonably be expected to be mitigated by two things: students who receive OSAP have been assessed as having genuine need, and are not simply seeking aid to avoid work; and, students’ willingness to apply for aid has increased with the availability, for the past two years, of grant assistance as well as loans. The 2006 survey data (Section IX) show an increase in undergraduate respondents who applied for OSAP (2005: 38 per cent; 2006: 44 per cent), as do the data on the actual amount of aid received (Appendix 1, Table 2.)⁴

Concern about the necessity of part-time work, especially to the degree to which it may jeopardise student success, should not be dismissed and the subject should continue to be investigated. At present, however, it does not appear to present a significant barrier to academic success.

³ Income range less than \$4,000 but greater than 0: 76% of applicants; 79% of recipients

⁴ Total OSAP grant and loan awarded to 1st entry students: 2003-04: \$89 M; 2004-05: \$96M; 2005-06: \$119M

VI PART-TIME STUDENTS

Students enrolled in a courseload of 60 per cent or more (40 per cent for students with a permanent disability) are defined, by both the University and the federal and provincial governments as fulltime, and hence are eligible for to be considered for OSAP.

Consistent with the Policy on Student Financial Support and in consultation with the Association of Part-time Undergraduate Students, the University developed a unique assessment methodology to provide need-based aid to part-time students under the Noah Meltz Program. The program covers tuition, books, transportation and childcare for one course per session. In 2005-2006, approximately \$500,000 was awarded.

VII INTERNATIONAL STUDENTS

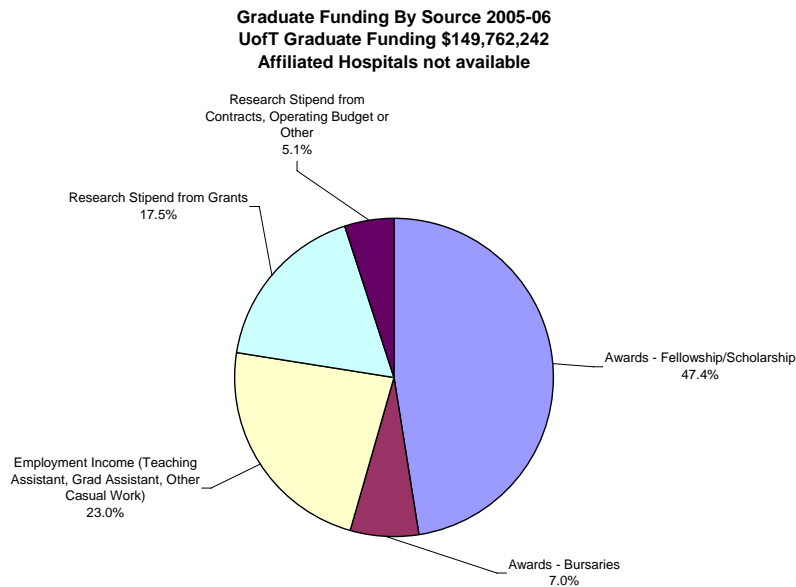
In 2005, the Governing Council approved a Statement of Commitment Regarding International Students. With respect to financial support, the Statement said:

- (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 both exceptional academic merit and financial need.

In 2005-2006, exclusive of graduate fellowships, the University provided approximately \$1 million to international students in the form of need-based grants and admission scholarships. A new scholarship program, based on both need and merit, has been created to recognize a small number of exceptional international first-entry applicants. The program, which will provide 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 with which we have ongoing contact.

VIII GRADUATE STUDENT SUPPORT (Appendix 1, Table 5)

In 2000, the Task Force on Graduate Student Financial Support, set a goal of establishing guaranteed minimum packages of funding for the first 5 years of doctoral-stream graduate studies. Significant progress has been made; the data for 2005-06 show that a total of \$149.8 million was awarded to students (exclusive of funding from affiliated teaching hospitals.) It should be noted that these data refer to all graduate students, including international students, and not only those in the funded cohort.⁵



IX FINANCIAL SUPPORT SURVEY (Appendix 2)

The Policy on Student Financial Support calls for regular surveys directed at assessing the accessibility of the University's programs. Working with the University Registrar, the Hitachi Research Centre at the University of Toronto at Mississauga has conducted annual surveys of undergraduate, professional faculty and doctoral-stream graduate students for the past eight years.

The Student Finance Survey 2006 was fielded by the Hitachi Research Centre at UTM between November and December, 2006. Student Information Services provided

⁵ It should be noted that the data for graduate students who qualified for purely need-based aid on the basis of the terms specified in the Policy on Student Financial Support are included in Section I and in Appendix 1, Tables 1 and 2. That funding is distinct from the figures shown above.

program and contact information for all fulltime students⁶ registered in first-entry undergraduate, doctoral-stream graduate and professional deregulated-fee programs. From each list, a simple random sample was drawn.

While the survey instrument has been kept consistent from year to year to support comparisons over time, the survey method has changed. For the first six years, the survey was by telephone interview. In 2005, a combination of internet and telephone methods was used. Each student selected to participate was given an opportunity to take the questionnaire on the internet. Students who did not respond by this means were then moved to the telephone interview phase. Based on the response rates and on a comparison of responses for one key question⁷, the 2005 pilot was judged a success, and in 2006, the survey was administered exclusively online.

Online surveys that rely on an email invitation to participate typically elicit lower response rates than direct methods like the telephone.⁸ This disadvantage is greatly outweighed by the fact that it is economically feasible to invite a much larger sample to participate and thus to obtain a higher absolute number of responses. This can readily be seen by comparing the first-entry undergraduate response numbers for 2005 (3,401) and 2006 (4,829.) The overall response rate for the 2006 survey was 62.0 per cent.

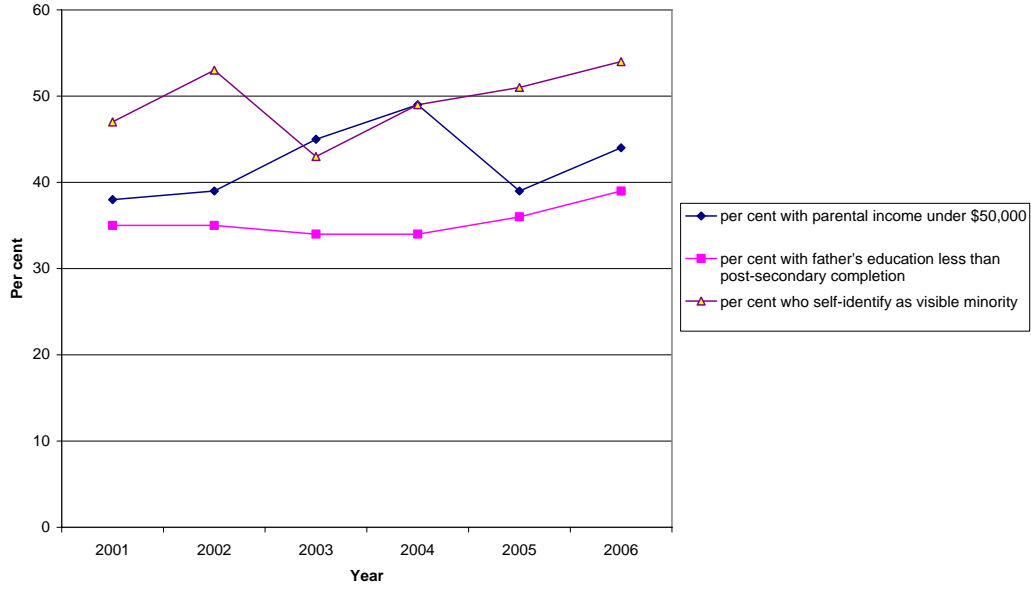
It is worth noting that, while most results have remained very stable over the years of the survey, parental income data has fluctuated. We believe this is because students' knowledge of their family income is uncertain. For students who have applied for OSAP, we have direct access to the government records, but for those who have not, there are no reliable and consistent means of collecting this information other than through a survey.

⁶ Because they are ineligible for Canadian government student aid, international students are excluded.

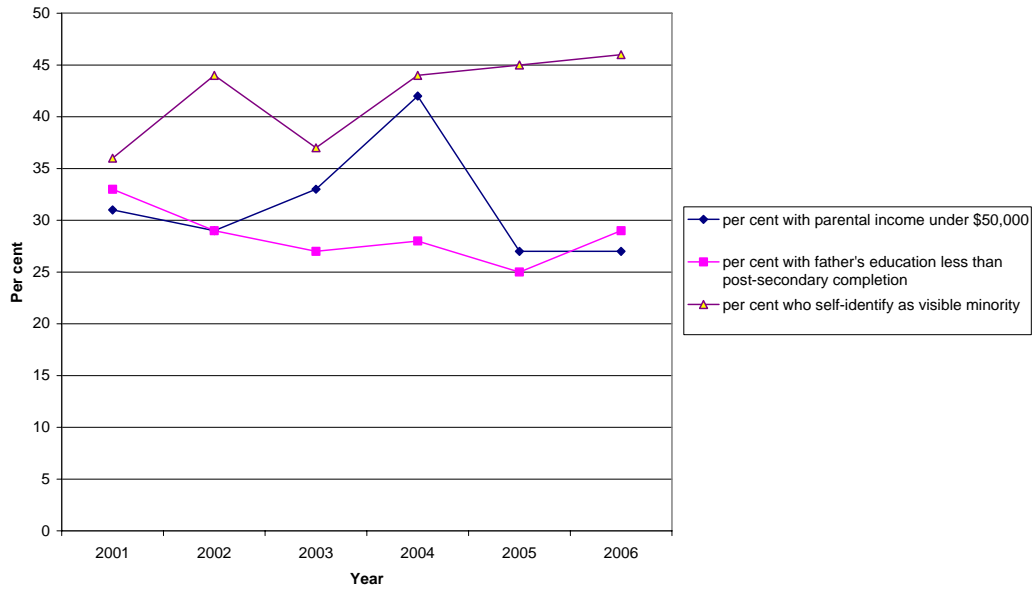
⁷ Hitachi analyzed the responses to the question concerning parental income to determine whether there were significant differences between those who responded via the internet or through telephone interviews. There was not; although the telephone method produced higher reporting rates, there was no pattern that could be attributed to method effects on the reporting of income level.

⁸ The response rate for the 2005 internet survey was 53.5 per cent. The response rate for the subsequent telephone survey was 74 per cent.

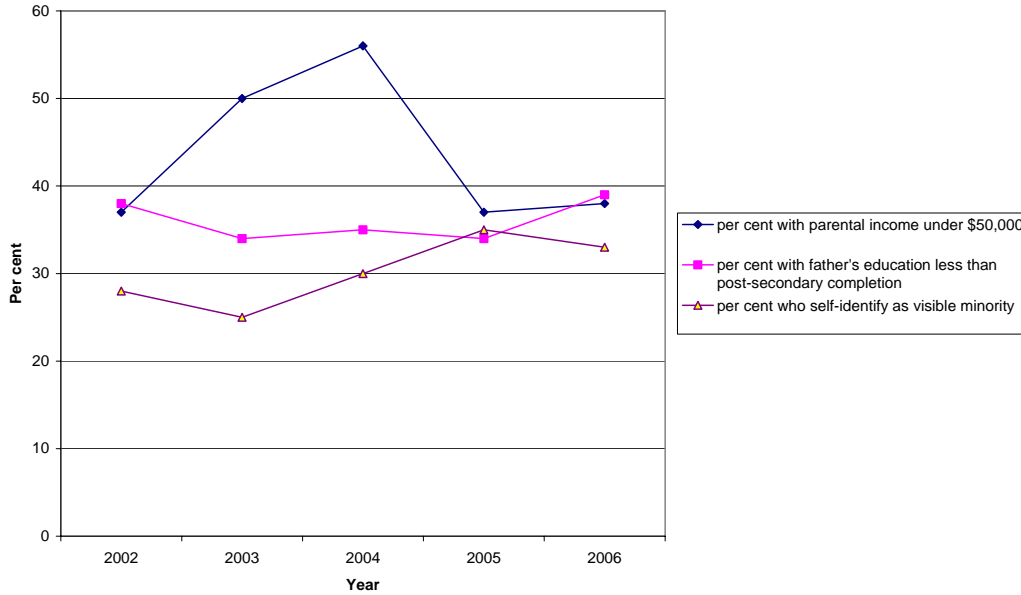
**Responses to Selected Survey Questions
First-Entry Undergraduate**



**Responses to Selected Survey Questions
Dentistry, Law, Medicine, Pharmacy**



Responses to Selected Survey Questions
Doctoral-Stream Graduate



X FACULTY OF LAW (Appendix 3)

In 2002, the Governing Council committed the University and the Faculty of Law to undertake a study to ensure that accessibility for students from low-income backgrounds had been maintained. The results of that study have been updated by the Faculty for 2005-06 and are included as Appendix 3. Students with more financial need receive proportionately more bursary assistance. The data presented in the report demonstrate that as tuition levels for the entering class have increased from \$10,000 in 2000 to \$16,640 today, the student body has become stronger, as measured by GPA and LSAT scores. The student body has also become more diverse, with more than 30 per cent of students in 2005-06 belonging to a visible minority group. The effect of the bursary assistance provided by the Faculty of Law is to lower the net tuition that the student bears. The result is that on average, approximately 40 to 50 per cent of tuition fees of students who received financial assistance was supported by bursaries made available by the Faculty's Financial Aid Program. The average bursary amount in 2005-06 was \$7,848. The highest bursary was \$17,000. At present, approximately 7 per cent of Law students receive full coverage for tuition costs, and a large number receive bursaries that have the effect of substantially lowering their tuition.

**Need based awards by year
undergraduate and graduate divisions
(including OSOTF)**

APPENDIX 1
Table 1

award year	Grants awarded under UTAPS		Other grants from General University funds		Other grants from faculty/college funds		Total grants	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
1990-1991	0	0	1,456	884,388	781	579,446	2,237	1,463,834
1991-1992	0	0	1,445	843,084	1,036	728,925	2,481	1,572,008
1992-1993	0	0	1,433	824,929	971	709,863	2,404	1,534,793
1993-1994	0	0	1,641	975,608	961	794,692	2,602	1,770,300
1994-1995	0	0	1,805	1,103,230	1,028	906,879	2,833	2,010,109
1995-1996	0	0	1,822	1,177,398	1,044	1,010,008	2,866	2,187,406
1996-1997	1,872	1,758,589	1,605	1,210,681	1,014	1,006,181	4,491	3,975,452
1997-1998	2,441	2,814,424	2,017	1,492,113	925	1,154,565	5,383	5,461,103
1998-1999	3,013	4,929,533	3,071	4,003,958	2,016	3,260,397	8,100	12,193,888
1999-2000	5,497	9,675,426	3,984	6,045,392	3,843	7,138,011	13,324	22,858,828
2000-2001	5,454	10,715,830	3,691	6,891,486	7,085	11,964,604	16,230	29,571,920
2001-2002	4,832	11,375,219	3,875	8,382,608	6,603	14,973,550	15,310	34,731,378
2002-2003	5,689	14,411,167	4,144	9,341,761	7,595	16,607,078	17,428	40,360,006
2003-2004	6,796	19,196,432	4,663	9,617,409	6,222	14,882,609	17,681	43,696,450
2004-2005	6,910	18,535,567	4,256	8,986,405	6,364	18,253,932	17,530	45,775,904
2005-2006	5,582	14,800,199	3,769	7,679,898	6,626	17,774,491	15,977	40,254,588

**Amount of OSAP and UTAPS
(2004-2005 and 2005-2006)**

APPENDIX 1
Table 2

Faculty/College/Program	2004-2005		2005-2006	
	Total OSAP loans and grants	Total grants awarded under UTAPS (Note 1)	Total OSAP loans and grants	Total grants awarded under UTAPS (Note 1)
A&S St. George	46,740,650	5,001,323	58,434,529	2,623,187
UTM	15,526,651	1,691,100	20,191,005	1,481,132
UTSC	22,222,207	2,197,275	28,061,536	2,110,809
TOTAL A&S	84,489,508	8,889,698	106,687,070	6,215,128
APSC	9,707,105	3,755,807	10,492,168	4,416,186
ED	3,604,987	611,100	3,653,444	218,100
FPEH	766,932	65,150	1,248,831	14,400
MUSIC	737,254	108,639	926,794	45,500
NURS	1,740,676	338,500	1,935,363	212,500
RAD	1,814,725	251,120	2,185,161	47,709
TOTAL above prof fac	18,371,679	5,130,316	20,441,761	4,954,395
DENT	1,844,658	649,186	1,670,505	692,582
LAW	1,918,330	See Note 2	1,713,700	See Note 2
MED	4,963,165	See Note 2	4,827,057	See Note 2
PHM	2,575,449	853,956	2,419,554	966,877
TOTAL Dent, Law, Med, Phm	11,301,602	1,503,142	10,630,816	1,659,459
MGT	964,190	See Note 2	1,194,725	See Note 2
SGS	8,161,867	2,392,011	9,462,855	1,553,717
TOTAL MGT SGS	9,126,057	2,392,011	10,657,580	1,553,717
OISUT	1,755,380	620,400	2,151,040	417,501
TOTAL OISE/UT	1,755,380	620,400	2,151,040	417,501
OVERALL TOTAL	125,044,226	18,535,567	150,568,267	14,800,199

Notes:

1. Including UTAPS awarded to non-Ontario students and aboriginal students with band funding.
2. UTAPS at Law, Medicine and Management is distributed as part of each faculty's bursary allocation.

Notes re abbreviations:

ED = OISE/UT Initial Teaching Education Programs
 OISUT = OISE/UT graduate programs
 RAD = Radiation Sciences
 SGS = All graduate programs except Management and OISE/UT

**2005-2006 Non-UTAPS grants
(including OSOTF)**

APPENDIX 1
Table 3

Fund Source Faculty/College/Program	General University		Arts and Science		Medicine		Other faculties/colleges		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
A&S St. George	2,033	3,857,473	205	279,602	0	0	1,155	1,440,748	3,393	5,577,823
UTM	375	591,709	6	9,035	0	0	97	99,405	478	700,149
UTSC	546	794,671	11	12,912	0	0	144	198,117	701	1,005,700
TOTAL A&S	2,954	5,243,853	222	301,550	0	0	1,396	1,738,270	4,572	7,283,672
APSC	88	201,841	0	0	0	0	392	837,745	480	1,039,586
ED	232	600,792	0	0	0	0	11	46,681	243	647,473
FPEH	59	66,705	0	0	0	0	19	14,136	78	80,841
MUSIC	38	48,644	0	0	0	0	133	231,717	171	280,361
NURS	64	121,319	0	0	0	0	45	64,004	109	185,323
RAD	68	67,600	0	0	10	11,520	1	1,000	79	80,120
TOTAL above prof fac	549	1,106,900	0	0	10	11,520	601	1,195,284	1,160	2,313,704
DENT	2	7,500	0	0	0	0	46	28,840	48	36,340
LAW	5	10,396	0	0	0	0	495	2,202,661	500	2,213,057
MED	5	9,207	0	0	837	3,563,757	4	3,582	846	3,576,546
PHM	4	15,525	0	0	0	0	403	401,765	407	417,290
TOTAL Dent, Law, Med, Phm	16	42,628	0	0	837	3,563,757	948	2,636,847	1,801	6,243,232
MGT	3	3,002	0	0	0	0	222	962,717	225	965,719
SGS	148	895,248	324	910,131	519	2,267,059	1,267	3,561,555	2,258	7,633,993
TOTAL MGT SGS	151	898,250	324	910,131	519	2,267,059	1,489	4,524,272	2,483	8,599,712
OISUT	99	388,268	1	1,000	8	42,063	271	582,739	379	1,014,070
TOTAL OISE/UT	99	388,268	1	1,000	8	42,063	271	582,739	379	1,014,070
OVERALL TOTAL	3,769	7,679,898	547	1,212,681	1,374	5,884,399	4,705	10,677,412	10,395	25,454,389

University of Toronto Work Study Program

APPENDIX 1
Table 4

Faculty/College/Program	2004-2005		2005-2006	
	Number of students	Total expenses	Number of students	Total expenses
A&S St. George	729	1,210,563	751	1,227,007
UTM	201	330,130	210	328,199
UTSC	249	364,089	264	373,654
TOTAL A&S	1,179	1,904,782	1,225	1,928,861
APSC	42	58,755	67	94,470
ED	20	30,646	14	21,663
FPEH	45	74,748	44	69,823
MUSIC	22	37,244	19	32,922
NURS	8	13,778	7	10,883
RAD	4	13,186	3	5,090
TOTAL above prof fac	141	228,357	154	234,852
LAW	9	12,070	11	13,697
PHM	9	15,242	9	14,274
TOTAL Dent, Law, Med, Phm	18	27,312	20	27,971
SGS	217	351,440	176	291,904
TOTAL SGS	216	349,961	176	291,904
OISUT	32	54,992	23	39,339
TOTAL OISE/UT	32	54,992	23	39,339
OVERALL TOTAL	1,586	2,566,883	1,598	2,522,927

Note:

This program is jointly funded by the University and the Ministry of Training, Colleges and Universities.

**Grants awarded to international students
2005-06**

APPENDIX 1
Table 5

Faculty/College/Program	2005-2006	
	Number	Amount
A&S St. George	242	774,105
UTM	34	108,063
UTSC	22	91,600
TOTAL A&S	298	973,769
APSC	28	83,699
ED	1	2,900
MUSIC	2	1,828
NURS	1	1,000
RAD	2	6,400
TOTAL above prof fac	34	95,827
LAW	1	2,912
TOTAL Dent, Law, Med, Phm	1	2,912
SGS	26	166,122
TOTAL SGS	26	166,122
OISUT	6	32,629
TOTAL OISE/UT	6	32,629
OVERALL TOTAL	365	1,271,259

TOTAL GRAD FUNDING BY SOURCE BY FACULTY 2004/2005 and 2005/2006

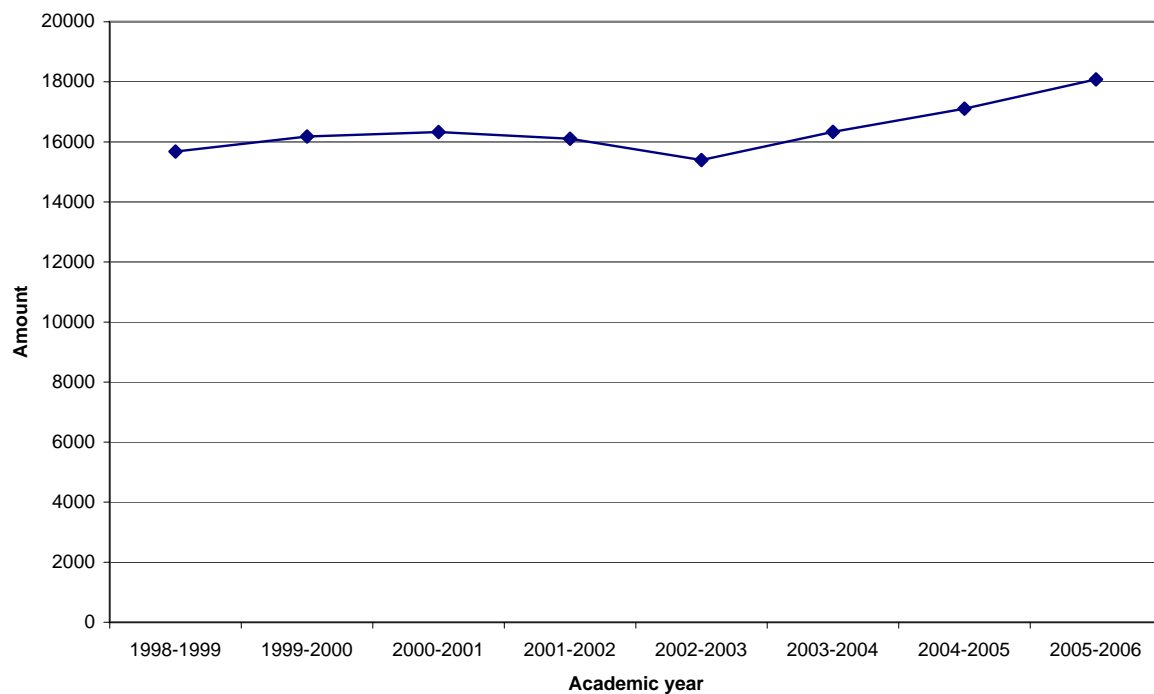
APPENDIX 1
Table 6

All Programs by Faculty	2004/2005				2005/2006			
	Award Income	Employment Income	Research Stipend	All Income	Award Income	Employment Income	Research Stipend	All Income
Applied Science & Engineering	10,717,453	2,848,084	11,643,785	25,209,322	10,646,252	3,054,588	10,933,742	24,634,582
Architecture, Landscape, and Design	861,730	307,715	2,496	1,171,941	678,602	283,726	0	962,328
Arts & Science (includes UTM)	31,230,363	17,756,659	9,904,612	58,891,634	33,629,135	19,521,812	10,475,904	63,626,852
Dentistry	541,257	208,225	472,670	1,222,151	562,126	183,374	556,257	1,301,757
Forestry	615,303	152,446	361,987	1,129,736	668,113	183,396	364,596	1,216,105
Information Studies	1,114,279	835,933	74,765	2,024,977	961,451	1,035,741	57,268	2,054,459
Law	1,344,518	166,345	42,000	1,552,863	1,337,230	181,110	19,330	1,537,670
Management	3,291,690	732,443	185,917	4,210,050	3,936,496	778,605	202,792	4,917,893
Medicine *	14,948,095	1,720,873	7,966,445	24,635,413	15,421,639	1,950,379	8,927,805	26,299,822
Music	845,593	169,236	1,693	1,016,523	1,051,046	220,624	0	1,271,669
Nursing	439,907	284,579	488,952	1,213,438	469,721	391,971	588,438	1,450,129
OISE/UT	8,012,890	5,105,877	507,330	13,626,097	7,724,341	5,061,657	436,923	13,222,921
Pharmacy	812,234	331,622	938,101	2,081,958	767,220	432,965	1,011,304	2,211,489
Physical Education and Health	353,640	156,817	24,888	535,344	356,028	187,263	12,337	555,628
Social Work	1,628,621	194,766	218,647	2,042,034	1,681,317	195,887	202,205	2,079,408
SGS Centres & Institutes **	1,364,387	696,272	40,543	2,101,201	1,561,506	779,971	78,050	2,419,528
Total	78,121,959	31,667,892	32,874,832	142,664,683	81,452,221	34,443,068	33,866,952	149,762,242

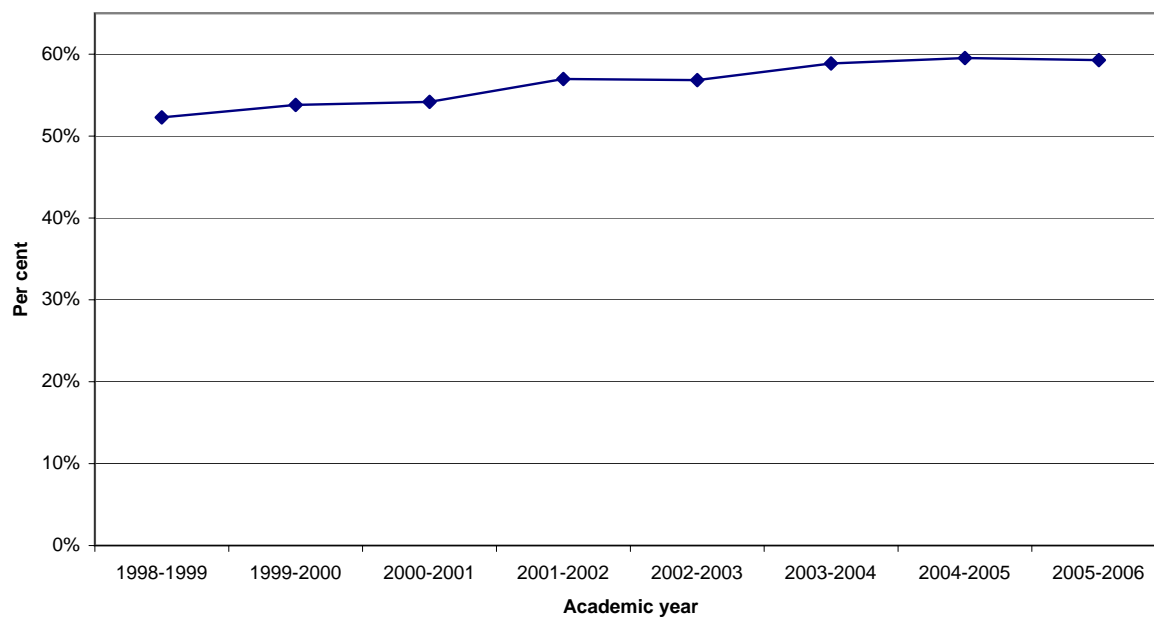
* does not include graduate student funding data from affiliated teaching hospitals

** SGS Centres & Institutes includes Criminology, Drama and Industrial Relations only. In 2005-06 Museum Studies and Russian & East European Studies were moved to Information Studies and Arts & Science respectively. For comparative purposes 2004-05 has been adjusted similarly.

**Average OSAP debt (for students with debts)
Convocating First Entry Programs**



**Proportion of students with zero debt
Convocating First Entry Programs**



SURVEY RESULTS: UNDERGRADUATE STUDENTS					
	2002	2003	2004	2005	2006
STUDENT CHARACTERISTICS					
Born outside Canada	43%	44%	44%	43%	47%
Visible minority	53%	43%	49%	51%	54%
Female	57%	57%	57%	58%	59%
PARENTS' CHARACTERISTICS					
Father's education less than post-secondary completion	35%	34%	34%	36%	39%
Mother's education less than post-secondary completion	43%	43%	42%	43%	44%
Parental income less than \$50,000	39%	45%	49%	39%	44%
STUDENT FINANCING					
Applied for OSAP	38%	37%	34%	38%	44%
Anticipated debt at graduation less than \$30,000	90%	89%	89%	85%	79%

SURVEY RESULTS: STUDENTS IN DENTISTRY, LAW, MEDICINE, PHARMACY					
	2002	2003	2004	2005	2006
STUDENT CHARACTERISTICS					
Born outside Canada	29%	30%	33%	30%	30%
Visible minority	44%	37%	44%	45%	46%
Female	59%	60%	63%	59%	60%
PARENTS' CHARACTERISTICS					
Father's education less than post-secondary completion	29%	27%	28%	25%	29%
Mother's education less than post-secondary completion	33%	36%	42%	32%	35%
Parental income less than \$50,000	29%	33%	42%	27%	27%
STUDENT FINANCING					
Applied for OSAP	69%	61%	60%	64%	68%
Anticipated debt at graduation less than \$70,000	75%	71%	73%	68%	63%

SURVEY RESULTS: DOCTORAL-STREAM GRADUATE STUDENTS					
	2002	2003	2004	2005	2006
STUDENT CHARACTERISTICS					
Born outside Canada	33%	37%	37%	38%	37%
Visible minority	28%	25%	30%	35%	33%
Female	57%	56%	56%	55%	57%
PARENTS' CHARACTERISTICS					
Father's education less than post-secondary completion	38%	34%	35%	34%	39%
Mother's education less than post-secondary completion	44%	42%	41%	40%	46%
Parental income less than \$50,000	37%	50%	56%	37%	38%
STUDENT FINANCING					
1 st to 4 th year in program	80%	82%	78%	85%	80%
receiving fellowship support	67%	72%	68%	73%	71%
applied for OSAP	21%	15%	15%	15%	16%
anticipated debt at graduation less than \$30,000	80%	78%	78%	70%	79%

Admissions, Financial Aid & Accessibility at the Faculty of Law 2005-2006
Prepared for: Vice-Provost, Students, Dave Farrar & University Registrar, Karel Swift
Prepared by: Bonnie Goldberg, Assistant Dean Students, Faculty of Law
Cc: Dean Mayo Moran
Date: February 1, 2007

I. Introduction

Further to your request, I am pleased to provide to you this document which presents updated 2005-2006 statistics to the information contained in the 2005 Student Financial Support Report [posted at <http://www.provost.utoronto.ca/English/Student-Access-Report.html>.]

The law school is proud to offer an outstanding legal education to the most promising students. Maintaining and enhancing the accessibility of our program to all students, regardless of financial background, is crucial to our education mission. Tuition levels for the entering class have increased over the last decade. Even as they have done so, the student body has become stronger, as measured by GPA and LSAT scores. It has also become more diverse. We attribute this success to the outstanding faculty and academic program at the U of T Faculty of Law. The Faculty is committed to the belief that financial need should not factor into any student's decision to apply to the Faculty, to accept an offer of admission, or to participate in any aspect of the academic program. To facilitate this goal, we adhere to the principle that merit drives admissions; need drives financial aid. Academic excellence is the foundation of both our recruitment strategy and our admissions program. Our financial aid resources, by contrast are deployed exclusively to respond to student need.

I.i. Provostial Review

Several years ago, the Provost's Office, at the direction of the University's Governing Council, took responsibility for reviewing our financial aid program and monitoring the impact of tuition deregulation in all of the University of Toronto's professional programs. The *Provost's Study on Accessibility and Career Choice at the Faculty Law*, presented to Governing Council in 2003, concluded as follows:

- that there had been no decline in the proportion of students at the Faculty from lower-income backgrounds as tuition fees have increased;
- that there had been no decline in the proportion of female or visible minority students as tuition fees have increased, and the numbers of students from these backgrounds had increased;
- and that the University's share of the pool of Canadian students applying to law school had not decreased.

These conclusions were supported by the 2004 annual independent survey of professional students enrolled in the "deregulated" programs commissioned by the Provost's Office. This report provided evidence that accessibility to ethnically, culturally and socio-

economically diverse students in first-entry, professional, deregulated-fee and doctoral stream graduate programs has been maintained.

Last year, we provided updated statistics to the Provost's Office for inclusion in the Provost's 2005 Student Financial Report. The 2005 report concluded that "the data on the student aid provided by the University, and the survey results, provide reassurance that the University continues to be accessible to students from minority and less-advantaged socioeconomic backgrounds, as measured by parents' level of education and income."

This year's statistics provide further support for these conclusions. They demonstrate that access to the Faculty of Law is maintained and continues to be carefully monitored.

I.ii. Government's Tuition Policies for Professional Faculties

In April 2004 the Ontario government put in place a two-year tuition freeze. In March 2006, the Ontario government lifted the freeze on tuition and announced a new regulated framework for professional faculties in the province. This framework involved an 8% increase for incoming students, and a 4% increase for in- program students. The time period covered by this report relates to the final year of the two-year tuition freeze.

II. Admissions

In the Provost's 2005 Student Financial Report, we summarized our admissions policies as follows:

The goal of our Admissions policy is to identify and select a student body of diverse interests and backgrounds joined by a commitment to academic excellence and intellectual rigour and demonstrating unusual promise for distinguished performance at the law school, and, subsequently, in the legal profession and community. To do this, the Faculty (through its Admissions Office team and the Admissions Committee) looks to a number of factors, including academic achievement; LSAT score; nonacademic achievement; the response to disadvantage due to adverse personal or socio-economic circumstances or to barriers faced by cultural (including racial or ethnic) or linguistic minorities; motivation and involvement in academic and non-academic activities; and the impact of temporary or permanent physical disabilities. While the Admissions Committee gives greatest weight to an applicant's cumulative undergraduate academic record and LSAT score, the Committee may also give weight to work experience, graduate study, outstanding accomplishment in a non-academic activity, and other special circumstances brought to its attention.

What follows are admission statistics from the Faculty of Law over a ten year period. We also present a table with information containing the tuition for the incoming class in each year in relation to the median GPA and LSAT scores of the entering class.

II.i. Admissions Statistics

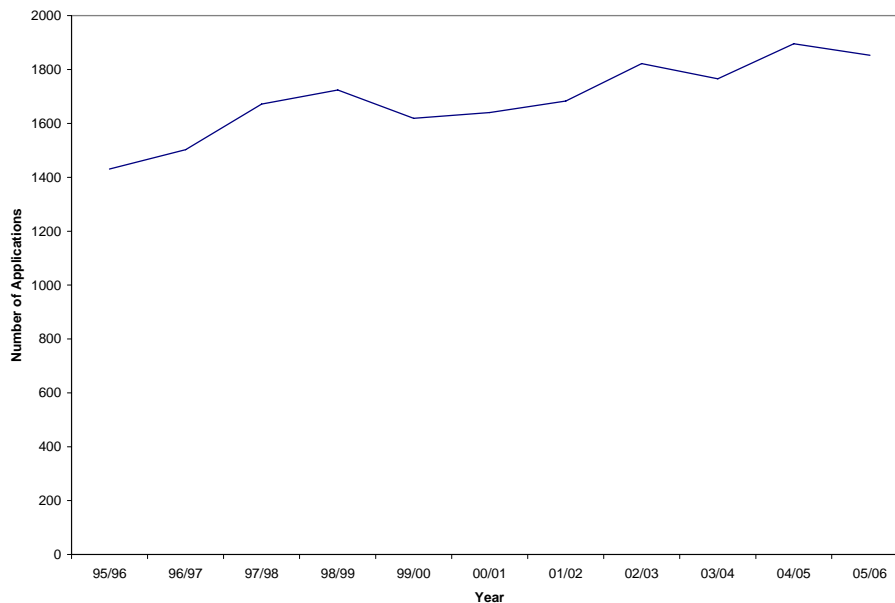
Table 1

Admissions Statistics 1995-1996, 2000-2001, 2005-2006

Year	Number of Applications			Number of Offers Made	Number of Deferrals	Number of Registrations			Yield Rates (incl. Deferrals)	Yield Rates (excl. Deferrals)
	Female	Male	Total			Female	Male	Total		
95/96	703	728	1,431	304	n/a	85	101	186	0.61	0.61
00/01	937	703	1,640	278	30	94	79	173	0.62	0.70
05/06	978	875	1,853	313	21	93	97	190	0.61	0.65

Figure 1

Total Applications, 1995/96 to 2005/06



These tables demonstrate that the total number of applications per year to the JD program continue to rise. The last decade has seen a reduction in the number of offers the Faculty has made, resulting in an increased ratio of registrations to offers.

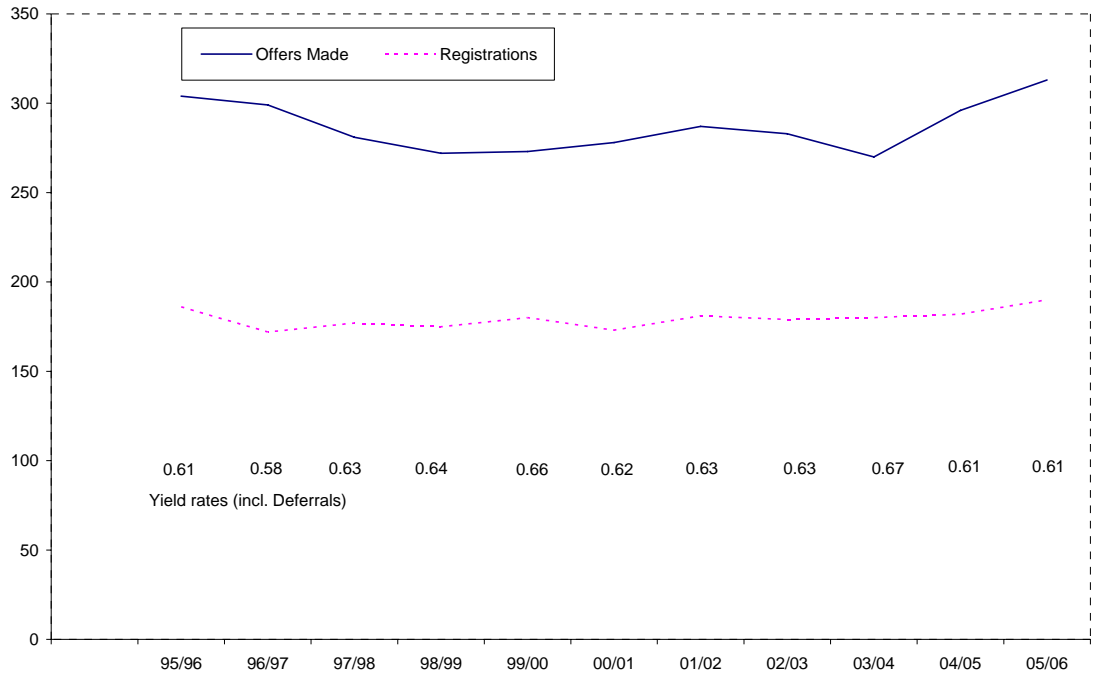
Using academic measures as an indicator of our ability to attract the very best applicants, Table 2 (below) demonstrates that the entering class grade-point average (GPA) and median LSAT score has increased even as tuition rose. As noted last year, there was yet another increase for the class of 2004-2005, with median LSAT and GPA scores of 166 and 84.5% respectively. There was another slight increase to the median GPA in 2005, and the median LSAT remained stable.

Table 2
Tuition Fees 1995-1996, 2000-2001, 2005-2006

Year	Tuition Fees Domestic Students			Median LSAT entering class	Median GPA entering class
	Year 1	Year 2	Year 3		
95/96	2,451	2,451	2,451	164	83.5%
00/01	10,000	8,400	8,000	165	84.1%
05/06	16,000	16,000	16,000	166	85.0%

The Faculty of Law also tracks its “yield rate” which is the number of accepted students divided by the number the offers. This is shown in both Table 1 above, and in Figure 2 below, which both demonstrate that this rate has remained relatively stable over the last decade. However, it is important to note that our yield rate is influenced by the following: as our median GPA and LSAT increase, so does the competition for these students from top-tier American law schools.

Figure 2
Registrations vs. Offers Made, 1995/96 to 2005/06



II.ii. Diversity Measures & Outreach Efforts

The law school is committed to recruiting a diverse student body. We expect to fill our entering class each year with students from a wide array of ethnic, racial, cultural and socio-economic backgrounds, from different geographic regions, as well as from a range of academic disciplines, careers, and community and extracurricular experiences.

To realize our commitment, the Faculty undertakes a number of outreach initiatives designed to enhance our minority recruitment. For example, for the last several years, we have worked with the Law School Admission Council and the Dean's Office to encourage applications from Canadian students of Black or Aboriginal descent. We also undertake considerable outreach to minority high school students. We organize and host an annual High School Outreach Day to reach out to racial, ethnocultural and socio-economically diverse students from Toronto high schools. For more than a decade, the law school has hosted an annual summer mentorship program for 20 minority high school students. Last year, we secured additional funding to double the cohort of participating students and we introduced an alumni reception, inviting ten years' worth of participating students to return to the Faculty and reconnect with their friends and our faculty. Three alumni of this program have since come to this law school.

In 2005, the Faculty of Law partnered with the Toronto District School Board to develop and deliver an innovative, law-focused high school program. Law in Action Within Schools (LAWS) is aimed at inner-city high school students--many of whom face barriers to achieving their full potential. LAWS engages students in their studies and the world around them by offering interactive classroom and extra-curricular activities that provide unique exposure to legal issues, the legal system, and the legal profession. The goal is to use legal education as a tool to assist students to succeed in school, meaningfully consider post-secondary education, and become engaged and active citizens.

The LAWS Program operates at two high schools: Central Technical School (CTS) and Harbord Collegiate Institute (HCI). These schools were chosen for their close proximity to the Faculty of Law, and because they have significant numbers of students who may face barriers to achieving their full potential. At CTS, the program invites a selected group of students to participate in a three-year program that is integrated throughout the main course curricula. At HCI, all grade 10 students participate in a program that adapts the grade 10 Civics curriculum using law and justice themes.

LAWS is a multi-faceted program that offers:

- A high school curriculum that focuses on law.
- Assistance to participating teachers to identify and explore legal issues with their students in the classroom.
- Interactive workshops on legal issues facilitated by U of T Faculty of Law students, professors, alumni and other legal professionals.
- An after-school tutoring/mentoring program.

- Academic support and mentorship to high school students provided by U of T Faculty of Law students.
- Opportunities to interact with legal professionals.
- Job shadowing programs and paid summer placements with legal professionals to allow participating high school students observe the law in action and spend time with positive role models.
- Exposure to post-secondary education opportunities.
- Attendance by participating high school students to events at the U of T Faculty of Law, and other local college and university campuses.

The program has been extremely successful and the Faculty of Law is currently considering ways to ensure its longevity and disseminate its success to other law schools and high schools.

Figure 3
Applications and Registrations
Percentage of Women, 1995/06 to 2005/06

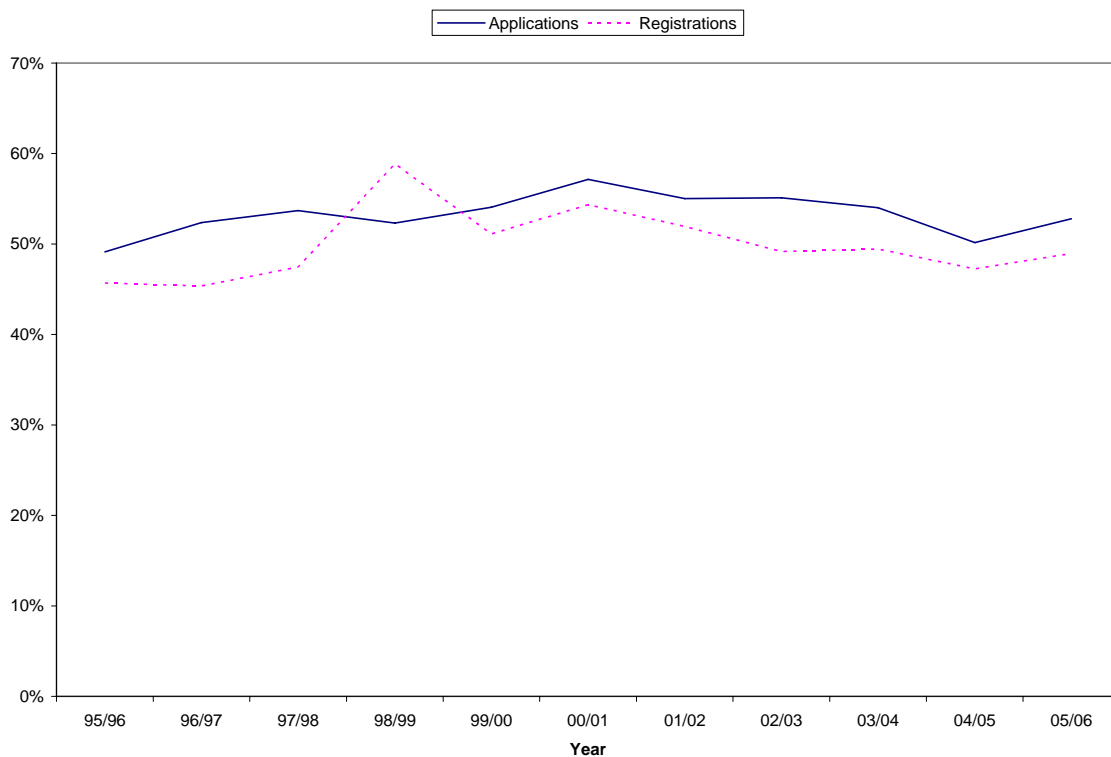


Figure 3 offers a ten-year perspective regarding the number of women applicants and registrants. This Figure shows that on average the percentage of women applicants and registrants has increased. Last year we noted that there was a slight decrease; however, this did not continue in 2005-2006.

Figure 4
Offers and Registrations
Percentage of Black Students, 1999-2006

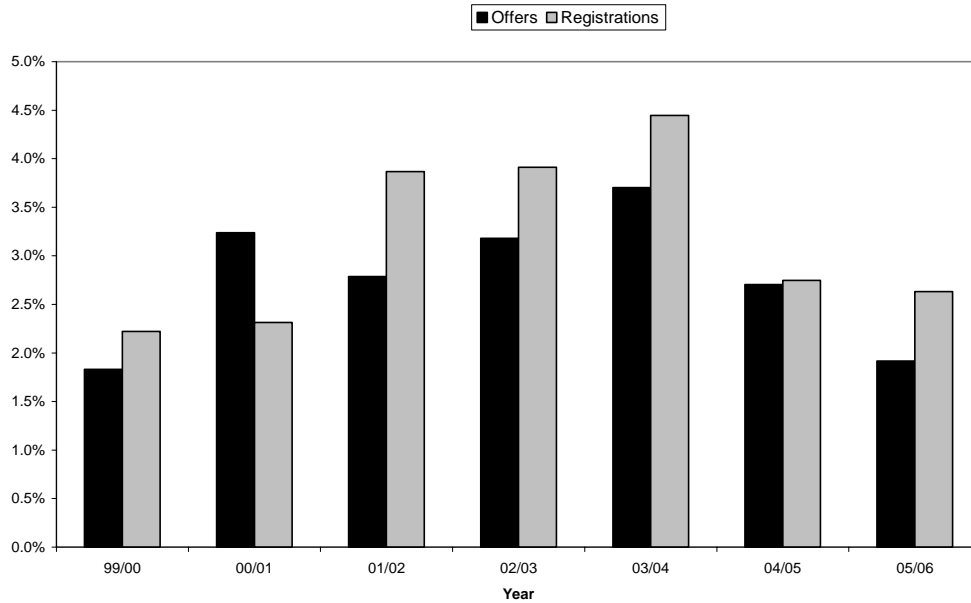


Figure 4 shows the percentage of offers made to applicants who self-reported as Black, as well as the percentage of Black first-year students (note that not all applicants reported their ethnicity on their admission applications). [Note: This information is only available from 1999.] While the proportion of offers and registrations was almost equal in 2004/05, the percentage of offers went down by more than half a percent in 2005/06. The percentage of Black first-year students remained constant from 2004/05 to 2005/06.

The last two years does show a decline in the proportion of offers, and a similar decrease but some stability in the number of registrants. However, this decline correlates to similar experiences in Canada and throughout US Law Schools. For example, the Law School Admissions Council (LSAC) reports that African-American first-year law school enrollment in law school has fallen below 3,000 for the first time since 1990. Further, only 2,980 African-Americans matriculated at ABA-approved law schools in the fall of 2005, the lowest number in 15 years. These statistics are disheartening and suggest that even greater attention must be paid across North America to increasing the number of Black applicants to all law schools, and that outreach efforts must intensify to high schools and community groups. The law school has stepped up its efforts to participate in recruitment events for prospective Black law students, and to increase our community outreach efforts, including doubling the number of high school students in our summer mentorship program, introducing the LAWS program and acting on suggestions from our current black law students to recruit this group of students more proactively and meaningfully.

Figure 5
Offers and Registrations
Percentage of Aboriginal Students, 1995-2006

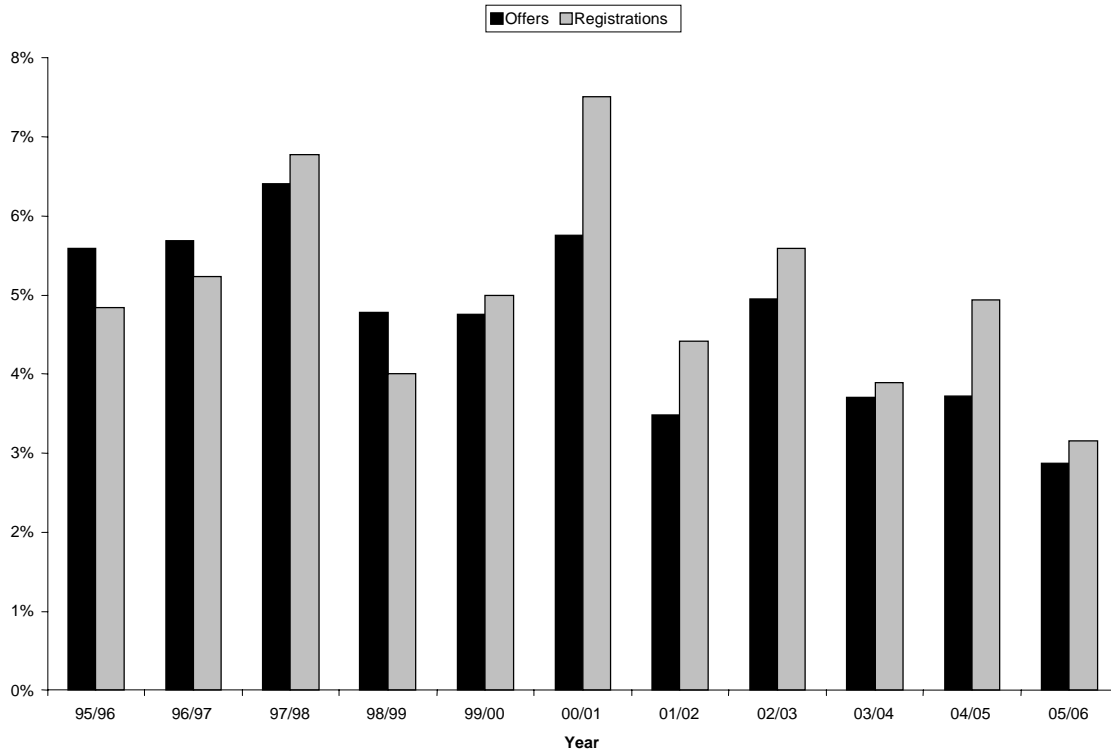


Figure 5 shows the percentage of offers made to applicants who self-reported as Aboriginal, as well as the percentage of Aboriginal first-year students. Both offers and registrations went down in 2005/06, with a slightly bigger decrease in the percentage of Aboriginal first-year registrations. Of this information, we often note that the numbers are small and that historically, there has been considerable fluctuation from year to year. However, the Faculty of Law has traditionally had a high percentage of acceptances from aboriginal students to whom we make an offer. Further the Faculty of Law's percentage of applicant and registered Aboriginal students is generally above the national Canadian average, and we are well-situated in this regard among the Eastern Canada law schools.

Figure 6
Percentage of Visible Minorities Registered, 1995/06 to 2005/06

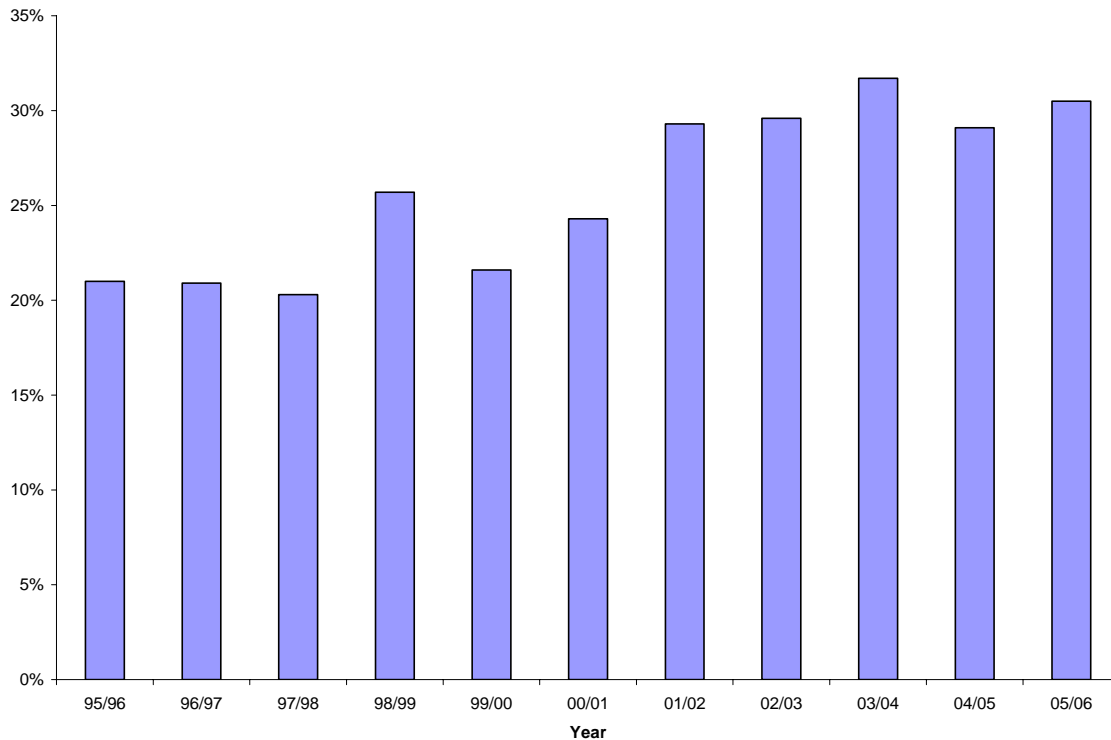


Figure 6 offers information regarding the diversity of the student body at the Faculty of Law. Currently more than 30% of the student body belonging to a visible minority group. This reflects an increase from 22% in 1995-1996 to 30% in 2005-2006.

III. The Financial Aid Program

Last year's report summarized the Faculty of Law's Financial Aid Program as follows:

The Faculty's financial aid program consists of three main elements: (1) means-tested bursaries (for entering and continuing students); (2) subsidized loans (generally with full interest subsidies while students are enrolled in law school); and (3) our Back-End Debt Relief Program for graduates. This comprehensive approach is unique among Canadian law schools. The Faculty provides substantial financial aid to individual students in the form of bursaries and interest free loans. Financial need is calculated by assessing basic expenses (tuition and fees, books and supplies, room and board, and personal expenses) with adjustment for marital status, number of dependents and parental support, moving expenses for first year students, uninsured medical expenses and a one-time computer equipment allowance. Allowance is made for non-routine requests for special

needs. A student's total need is assessed against all sources of income and assistance. Interest-free loans are provided to cover the unmet financial need, with bursary assistance provided on top. Students with more financial need receive proportionately more bursary assistance. The effect of this bursary assistance is to lower the net tuition that the student bears. The result is that on average, approximately 40% to 50% of tuition fees of students who received financial assistance was supported by bursaries made available by the Faculty's Financial Aid Program.

The Faculty's admissions program is needs-blind, meaning that financial considerations are not a factor in the decisions of the Admissions Committee. Admission decisions are made on the basis of academic excellence and a consideration of an applicant's pre-law life and extra-curricular experience, but regardless of means. Once offers of admission are made, our Financial Aid Office provides students with information about our comprehensive financial aid program. Students are informed about the financial aid program in their offers of admission, and in personal phone calls from the Assistant Dean, Students or the Director of Financial Aid and Admissions. Students are also directed to our website which contains specific information for prospective students. The Admissions and Financial Aid Office commits to providing students with an individual provisional monetary award within weeks of receiving their financial aid application, and in advance of the date by which they are asked to accept offers of admission to Ontario law schools.

It is worth noting that the Financial Aid Program at our law school has grown considerably over the last decade. The Faculty allocates more than \$2 million annually in financial assistance to J.D. students and alumni. In 2005-2006, the average bursary awarded was \$7,848. The highest bursary was nearly \$17,000, reflecting our commitment that 40 students annually receive a bursary that covers the entire cost of their tuition each year. This means that approximately 7% of the student body come to law school tuition-free, 12% of all those who receive financial aid receive full-tuition bursaries, and a large number receive bursary assistance which substantially lowers the net cost of their annual tuition. Of the students who applied for financial assistance last year, only 55 did not receive assistance. The average parental income of the students who applied for but who did not receive assistance last year was more than \$200,000.

Last year's report also highlighted one of the most notable features of our program, the Back-End Debt Relief Program:

A distinctive feature of our program is the Back-End Debt Relief Program, which is designed to counterbalance pressure on graduates to seek more lucrative employment in order to repay student loans, and to assist students in taking advantage of the broadest range of career choices available to them. The Faculty established the program in 1999. It is one of the first loan forgiveness programs of its kind in Canada, and one of the most generous and flexible programs available. The program is open to all Faculty of Law J.D. graduates from the Class of 1999

onwards, and eligible graduates may join the program at any time within ten years of graduation. The purpose of the program is to assist graduates in low-income employment with the repayment of their law school student loans.

Since 1999, over 70 graduates have participated in the BDRP, which has distributed over \$300,000 in benefits. Unlike some American programs, graduates are eligible for benefits regardless of the career paths they choose; there is no public interest career requirement in order to be eligible for assistance. For example, graduates participating in the BDRP work for private law firms, government departments, Legal Aid Ontario, public interest organizations and legal clinics, and as law clerks for Canadian courts. One of the program's key strengths is in assisting graduates during periods of career transition.

When the program was introduced, only 10 students participated. In 2005-06, 26 former students took advantage of the program, receiving an average benefit of \$4,486. Fifty per cent of the applicants last year were new participants. The highest BDRP benefit provided for 2006 was \$10,014 and the lowest was \$1,294. The average participant salary last year was \$35,000 and the highest participant salary was \$55,000.

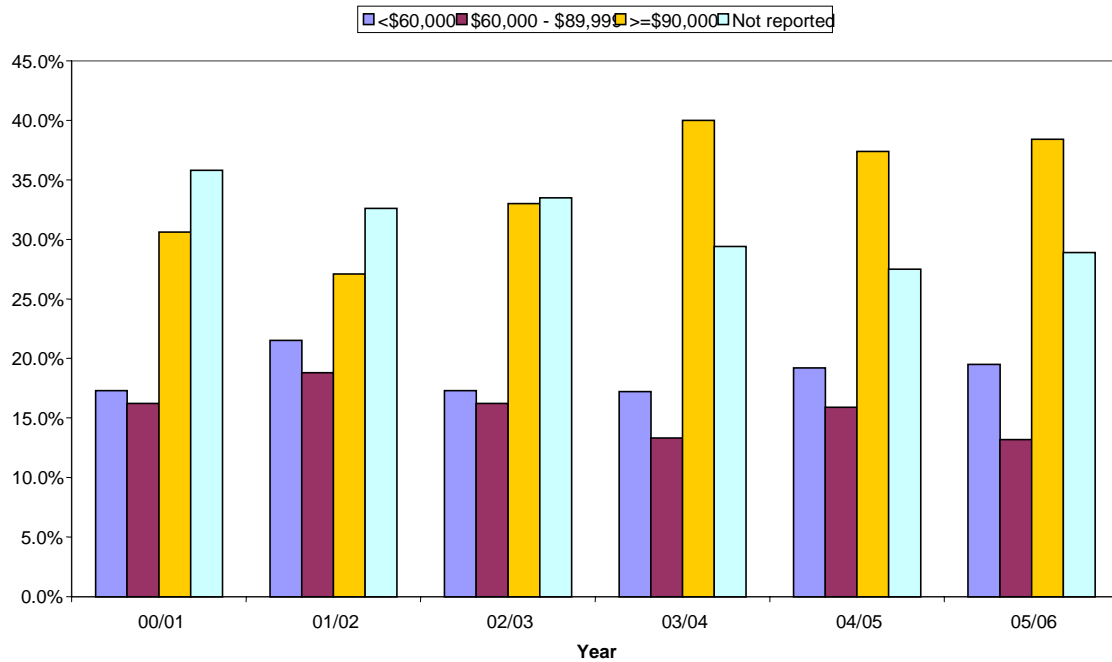
Recently, the University of Toronto took a leadership role in applying to the Law Foundation of Ontario (LFO) for funding to create another innovative debt-relief program. The purpose of this new program would be to provide law students from the six Ontario law schools with enhanced access to public interest law careers through a debt repayment assistance program funded by the LFO. The students selected to receive debt repayment assistance would each receive biannual payments of \$5,000 for three years following graduation from law school, for a total of \$30,000 during his or her participation in the program.

This program, scheduled to commence in 2007, should have the effect of increasing the accessibility of the public service to students by ameliorating the need for career choices driven by debt-loads, and will complement our existing income-contingent back-end debt relief program.

III.i. Parental Income

With respect to parental income, this information is available for registrants who were required to report this from 1999 onwards. Prior to 2003/04, the Faculty of Law financial aid policy only required parental income data for applicants who were seven years or less out of high school. Those applicants who were more than seven years out of high school were not required to report parental income. In 2003/04, the Faculty of Law financial aid policy was changed to require *all* students to report parental income to be eligible for consideration for financial aid assistance from the Faculty. Further, unlike other statistics presented for your review, these statistics only reflect the parental income of students who applied for aid. It is very important to note that these values are not inflation-adjusted, and that household incomes have increased during the period measured.

Figure 7
Parental Income for First Year Class, 2000-2001 to 2005-06



There were slight increases in the percentage of students who reported parental incomes below \$60K and above \$90K, and a small decrease in the percentage of students who reported parental incomes in the \$60K to \$89.9K range. The percentage of students who did not report parental incomes also increased slightly but remained in the 30% range, which the Faculty had expected in last year's report.

Table 2 (below) presents this data in the same \$10,000 increments as was requested by the Provost in 2002. This data represents just the raw dollar amounts and is not income-adjusted. Since parental income reporting became a mandatory requirement, students who do not report their parents' income have represented one-third of students.

Table 2
Parental Income Data
First Year Class 2000-2005

(in thousands of dollars)	2000-2001		2001-2002		2002-2003		2003-2004		2004-2005		2005-2006	
	N	%	N	%	N	%	N	%	N	%	N	%
0 - 9,999	3	1.7%	1	0.6%	3	1.7%	4	2.2%	3	1.6%	6	3.2%
10,000 - 19,999	2	1.2%	2	1.1%	3	1.7%	4	2.2%	5	2.7%	3	1.6%
20,000 - 29,999	5	2.9%	9	5.0%	6	3.4%	3	1.7%	4	2.2%	7	3.7%
30,000 - 39,999	5	2.9%	7	3.9%	8	4.5%	6	3.3%	5	2.7%	7	3.7%
40,000 - 49,999	8	4.6%	11	6.1%	4	2.2%	11	6.1%	10	5.5%	8	4.2%
50,000 - 59,999	7	4.0%	9	5.0%	7	3.9%	3	1.7%	8	4.4%	6	3.2%
60,000 - 69,999	7	4.0%	12	6.6%	14	7.8%	8	4.4%	9	4.9%	7	3.7%
70,000 - 79,999	13	7.5%	11	6.1%	8	4.5%	7	3.9%	8	4.4%	7	3.7%
80,000 - 89,999	8	4.6%	11	6.1%	7	3.9%	9	5.0%	12	6.6%	11	5.8%
90,000 - 99,999	4	2.3%	6	3.3%	6	3.4%	6	3.3%	10	5.5%	4	2.1%
100,000 - 109,999	9	5.2%	7	3.9%	13	7.3%	10	5.6%	3	1.6%	6	3.2%
110,000 - 119,999	5	2.9%	4	2.2%	6	3.4%	4	2.2%	3	1.6%	11	5.8%
120,000 - 129,999	7	4.0%	3	1.7%	4	2.2%	9	5.0%	4	2.2%	5	2.6%
130,000 - 139,999	3	1.7%	5	2.8%	4	2.2%	4	2.2%	2	1.1%	13	6.8%
140,000 - 149,999	7	4.0%	2	1.1%	3	1.7%	4	2.2%	4	2.2%	5	2.6%
150,000 - 159,999	1	0.6%	4	2.2%	4	2.2%	8	4.4%	6	3.3%	3	1.6%
160,000 - 169,999	1	0.6%	2	1.1%	4	2.2%	4	2.2%	6	3.3%	2	1.1%
170,000 - 179,999	0	0.0%	0	0.0%	1	0.6%	4	2.2%	4	2.2%	0	0.0%
180,000 - 189,999	2	1.2%	0	0.0%	0	0.0%	2	1.1%	3	1.6%	3	1.6%
190,000 - 199,999	2	1.2%	2	1.1%	0	0.0%	2	1.1%	2	1.1%	3	1.6%
200,000 - 209,999	0	0.0%	3	1.7%	1	0.6%	2	1.1%	3	1.6%	0	0.0%
210,000 - 219,999	1	0.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	3	1.6%
220,000 - 229,999	0	0.0%	5	2.8%	3	1.7%	0	0.0%	2	1.1%	2	1.1%
230,000 - 239,999	0	0.0%	0	0.0%	0	0.0%	1	0.6%	1	0.5%	0	0.0%
240,000 - 249,999	2	1.2%	3	1.7%	1	0.6%	0	0.0%	2	1.1%	2	1.1%
>=250,000	9	5.2%	3	1.7%	9	5.0%	12	6.7%	13	7.1%	11	5.8%
Not reported	62	35.8%	59	32.6%	60	33.5%	53	29.4%	50	27.5%	55	28.9%
Total	173		181		179		180		182		190	

III.ii. General Provision of Financial Aid

Figures 8a through 8d provide information about the proportion of students to whom the Faculty is able to provide assistance. As shown in Figure 8a, approximately 50% of those who applied for aid over the last three years secured some type of funding. The percentage of students who received 100% funding (and thus were tuition-free) remained constant at 7%. The percentage of students funded in the 50% to 90% range has increased incrementally over the past three years, while the percentage of students who were funded at lower than 50% has decreased incrementally as well.

Figures 8b to 8d show how financial aid was distributed on a per-year level basis. Funding to first-year and third-year students increased from 2004/2005 to 2005/06, but decreased for second-year students. The percentage of students who were funded at 100% remained constant for all three year levels, but there were fluctuations in the 50% to 90% range and <50%.

Figure 8a
Proportion of Students Provided Aid, All Years from 2003/04 to 2005/06

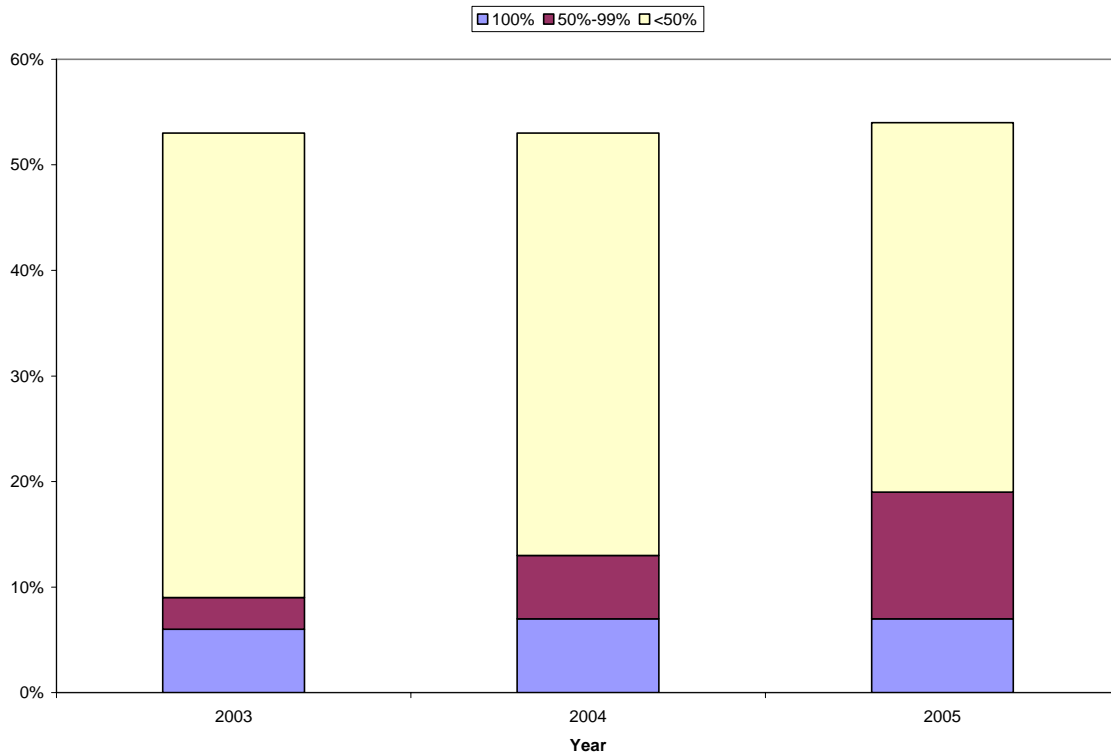


Figure 8b
Proportion of Students Provided Aid, 1st Year Students from 2003/04 to 2005/06

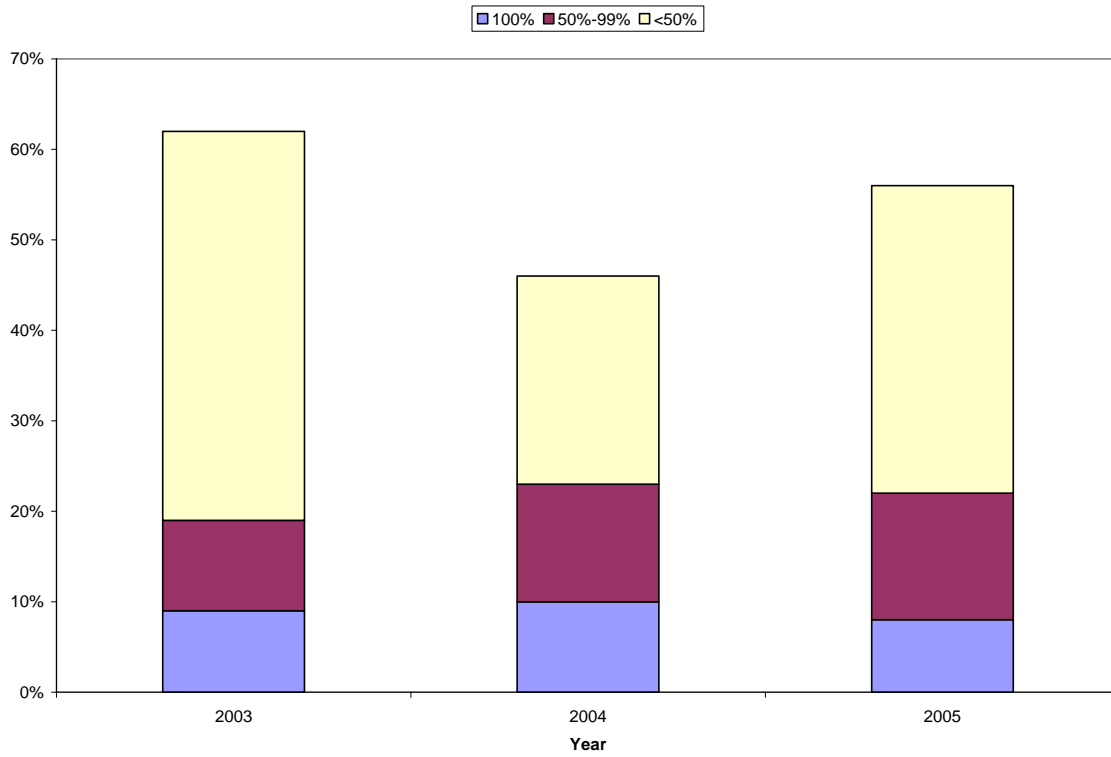


Figure 8c
Proportion of Students Provided Aid, 2nd Year Students from 2003/04 to 2005/06

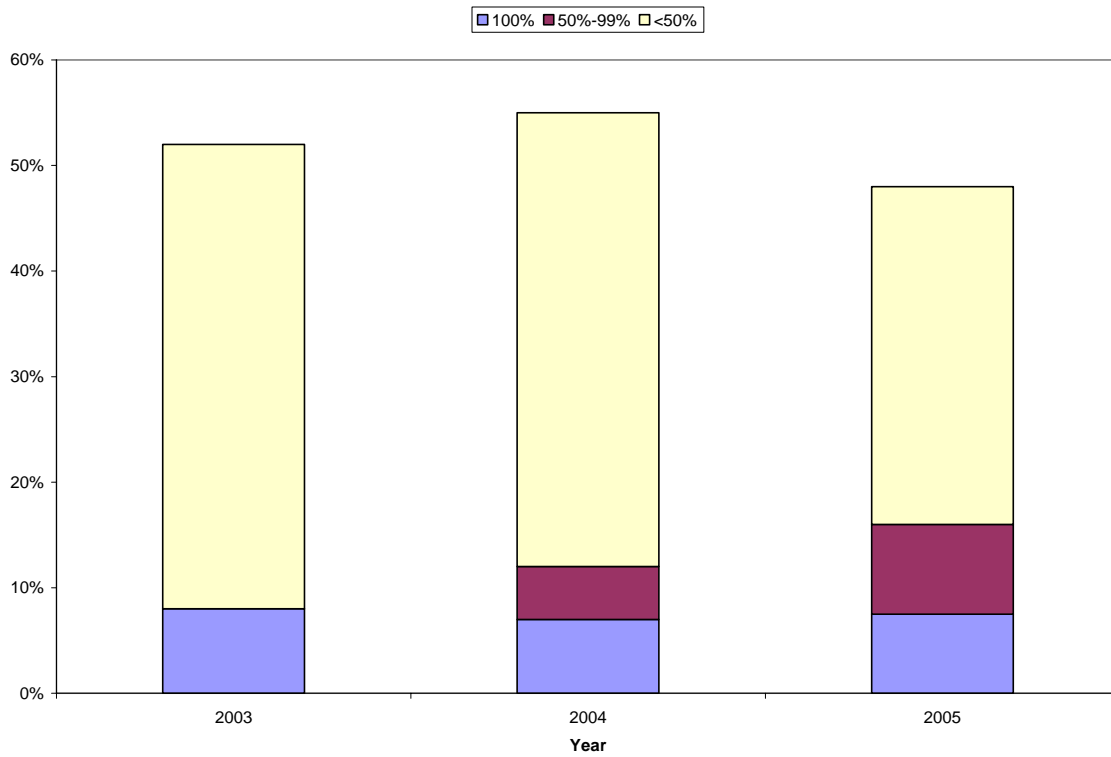
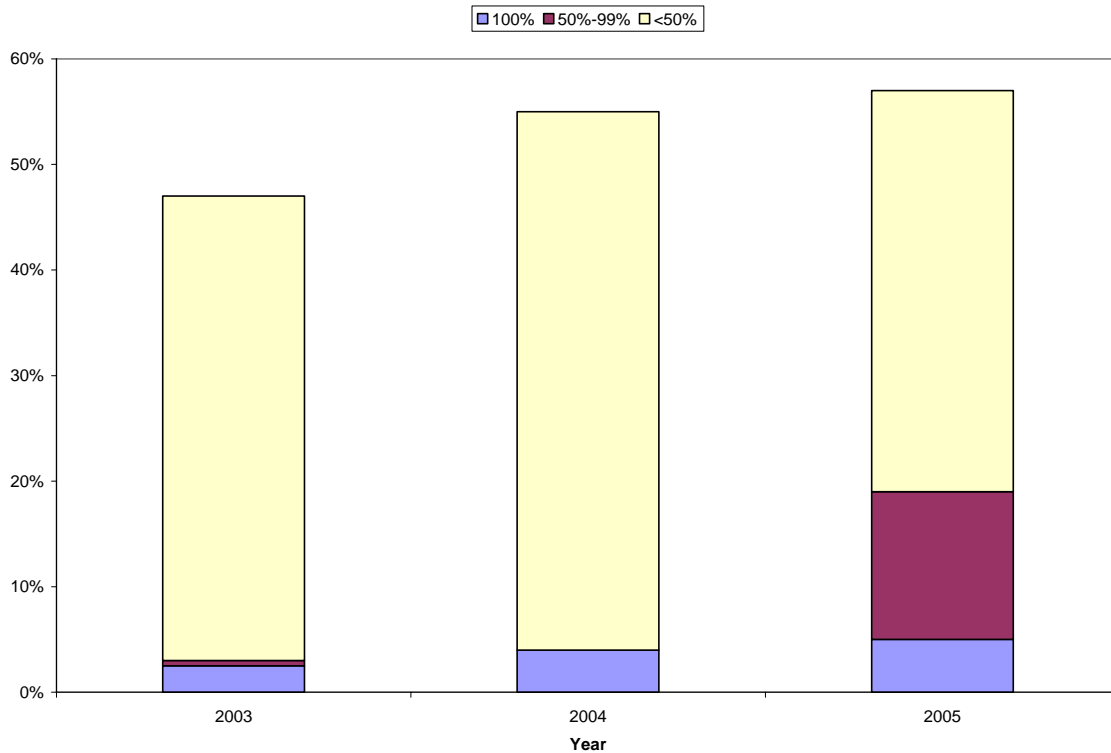


Figure 8d
Proportion of Students Provided Aid, 3rd Year Students from 2003/04 to 2005/06



CONCLUSION

The Faculty is committed to accessibility, and to that end, monitors our accessibility to all students, including our financial accessibility. Our financial aid program is a critical tool to allow us to continue to recruit the strongest and most diverse class possible. We have the most far-reaching and needs-sensitive financial aid programs of any Canadian law school. As noted, this past year, the Faculty disbursed nearly \$2 million in financial assistance to J.D. students. Of the students who received bursary assistance, 40 students received assistance to completely cover tuition (or more). As discussed above, our commitment to student accessibility and diversity means that we engage in a number of innovative student recruitment activities designed to enhance our minority recruitment and to encourage applicants regardless of financial means. Further, the Faculty has active and engaged Accessibility, Diversity and Admissions Committees, all made up of students, staff and faculty, which report regularly to the Dean and Faculty Council on activities and achievements related to student accessibility and the diversity of the student body. Over the past decade, tuition levels have increased. However, the strength of our reputation, recruitment efforts, and our comprehensive financial aid program, have also enabled us to achieve a student body that is academically stronger and more diverse than ever.