# REPORT OF THE DEPUTY PROVOST 

STUDENT FINANCIAL SUPPORT<br>January, 2008

## I EXECUTIVE SUMMARY

The Policy on Student Financial Support, approved by the Governing Council in April, 1998, calls for an annual report to include need-based aid by academic division, OSAP debtload for students graduating from undergraduate first-entry programs, and funding for graduate students in doctoral-stream programs.

The data on the student aid provided by the University provide reassurance that the University continues to meet its commitment under the Policy ${ }^{1}$, and to be accessible. The results demonstrate that we are in full compliance with the requirements of the Student Access Guarantee for Working Families, implemented by the Ontario Ministry of Training, Colleges and Universities effective 2006-07.

## II 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 draw on central student aid resources managed by Admissions and Awards.

For 2006-07:

| - | UTAPS grants | $\$ 17,799,751$ | $(2005-06 \$ 14,800,199)$ |
| :--- | :--- | :--- | :--- |
| $\cdot$ | individual grants | $\$ 27,652,334$ | $(2005-06 \$ 25,454,389)$ |
| Total | $\$ 45,452,085$ | $(2005-06 \$ 40,254,588)$ |  |

The increase in expenditure in 2007-07 compared with the previous year can mainly be attributed to an increase in the number of eligible students. In 2006-07, 6,100 students qualified for UTAPS, up 9 per cent over 2005-06. Appendix 1 provides a complete analysis of the distribution of student aid. Appendix 1, Table 1, demonstrates that needbased student aid from the University increased from about $\$ 1.5$ million in 1992-93 to about $\$ 45.5$ million in 2006-07. This is a direct outcome of the implementation of the

[^0]Policy on Student Financial Support in 1998, and of the increased resources made available from the OSOTF program and tuition reinvestment.

## III 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 2007 who had borrowed from OSAP ( 41 per cent of all graduates) was about $\$ 19,000$. 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 20credit degrees.


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 2006-2007, approximately $\$ 450,000$ was awarded.

## V 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 2006-2007, exclusive of graduate fellowships, the University provided approximately $\$ 2.8$ million to international students in the form of grants (both merit- and need-based). 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 provides full financial support to the scholarship recipients throughout their undergraduate studies, is highly selective and based on nomination from the top schools around the world with which we have ongoing contact.

## VI 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 doctoralstream graduate studies. Significant progress has been made; the data for 2006-07 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. ${ }^{2}$


[^1]
## VII ACCESSIBILITY

Monitoring access to our programs is an important component of our commitment to student support. Working with the University Registrar, the Hitachi Research Centre at the University of Toronto at Mississauga conducted annual surveys of undergraduate, professional faculty and doctoral-stream graduate students for a number of years from 1998 to 2006. Appendix 2 provides the result of those surveys. The University is investigating alternative, more reliable means to monitor accessibility. Although the surveys provided statistically reliable data, the response rates fluctuated from year to year, as did students' reports of their parents' income levels. The income levels were not adjusted for inflation. In addition, the Hitachi Research centre is no longer in operation.

We participate in several surveys shared by consortia of universities (the National Survey of Student Engagement, or NSSE; the Graduate Graduate and Professional Student Survey, or GPSS.) The U of T results compare very favourably with those of other universities. Notably, the proportions of $U$ of $T$ respondents who identified themselves as visible minority in 2006 NSSE survey were 59 per cent of first year undergraduates, and 52 per cent of senior year. The comparable benchmark figures for Ontario universities were 28 per cent and 26 per cent respectively.

The reporting criteria for the Provincial Government's Student Access Guarantee are under being developed in consultation with the Council of Ontario Universities. We will also need to take those criteria into consideration in determining the most effective and reliable ways to continue to ensure that student accessibility is maintained.
APPENDIX 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 |
| 2006-2007 | 6,100 | 17,799,751 | 3,780 | 8,534,806 | 6,876 | 19,117,528 | 16,756 | 45,452,085 |

Amount of OSAP and UTAPS (2005-2006 and 2006-2007)

| Faculty/College/Program | 2005-2006 |  | 2006-2007 |  |
| :---: | :---: | :---: | :---: | :---: |
|  | loans and grants and Millennium Bursaries | Total grants awarded under UTAPS (Note 1) | Total OSAP loans and grants and Millennium Bursaries | Total grants awarded under UTAPS (Note 1) |
| A\&S St. George | 62,248,674 | 2,623,187 | 63,177,596 | 3,015,263 |
| UTM | 20,997,141 | 1,481,132 | 24,360,557 | 1,787,200 |
| UTSC | 28,876,647 | 2,110,809 | 32,482,564 | 2,548,402 |
| TOTAL A\&S | 112,122,462 | 6,215,128 | 120,020,717 | 7,350,865 |
| APSC | 11,036,492 | 4,416,186 | 12,053,373 | 5,382,596 |
| FPEH | 1,305,192 | 14,400 | 1,365,808 | 18,350 |
| MUSIC | 986,218 | 45,500 | 1,009,105 | 61,100 |
| NURS | 2,268,363 | 212,500 | 2,038,123 | 222,550 |
| OISE BEd | 4,156,840 | 218,100 | 4,473,650 | 312,100 |
| RAD | 2,518,161 | 47,709 | 2,568,641 | 52,000 |
| TOTAL above prof fac | 22,271,266 | 4,954,395 | 23,508,700 | 6,048,696 |
| DENT | 2,043,561 | 692,582 | 2,320,544 | 822,341 |
| LAW | 2,057,264 | See Note 2 | 2,438,191 | See Note 2 |
| MED | 5,815,572 | See Note 2 | 6,537,051 | See Note 2 |
| PHM | 2,745,922 | 966,877 | 3,641,510 | 1,098,918 |
| TOTAL Dent, Law, Med, Phm | 12,662,319 | 1,659,459 | 14,937,296 | 1,921,259 |
| MGT | 1,194,725 | See Note 2 | 1,148,697 | See Note 2 |
| SGS | 9,462,855 | 1,553,717 | 9,635,190 | 1,978,181 |
| TOTAL MGT SGS | 10,657,580 | 1,553,717 | 10,783,887 | 1,978,181 |
| OISE grad | 2,151,040 | 417,501 | 1,968,563 | 500,750 |
| TOTAL OISE/UT | 2,151,040 | 417,501 | 1,968,563 | 500,750 |
| OVERALL TOTAL | 159,864,667 | 14,800,199 | 171,219,163 | 17,799,751 |

[^2]Notes:

1. Inclu
. 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.
APPENDIX 1
Table 3

| Faculty/College/Program $\quad$ Fund Source | General University |  | Arts and Science |  | Medicine |  | Other faculties/colleges |  | Total |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Number | Amount | Number | Amount | Number | Amount | Number | Amount | Number | Amount |
| A\&S St. George | 2,062 | 3,871,649 | 254 | 340,000 | 0 | 0 | 1,088 | 1,650,370 | 3,404 | 5,862,019 |
| UTM | 338 | 501,068 | 3 | 7,000 | 0 | 0 | 90 | 76,553 | 431 | 584,621 |
| UTSC | 453 | 746,313 | 3 | 6,159 | 0 | 0 | 198 | 219,588 | 654 | 972,060 |
| TOTAL A\&S | 2,853 | 5,119,030 | 260 | 353,159 | 0 | 0 | 1,376 | 1,946,511 | 4,489 | 7,418,700 |
| APSC | 108 | 231,531 | 1 | 3,104 | 0 | 0 | 421 | 780,331 | 530 | 1,014,966 |
| FPEH | 49 | 53,515 | 0 | 0 | 0 | 0 | 25 | 14,933 | 74 | 68,448 |
| MUSIC | 31 | 45,422 | , | 1,000 | 0 | 0 | 142 | 212,147 | 174 | 258,569 |
| NURS | 61 | 120,531 | 0 | 0 | 0 | 0 | 37 | 50,533 | 98 | 171,065 |
| OISE BEd | 248 | 579,530 | 0 | 0 | 0 | 0 | 45 | 114,411 | 293 | 693,941 |
| RAD | 74 | 74,805 | 0 | 0 | 3 | 1,900 | 0 | 0 | 77 | 76,705 |
| TOTAL above prof fac | 571 | 1,105,335 | 2 | 4,104 | 3 | 1,900 | 670 | 1,172,356 | 1,246 | 2,283,694 |
| DENT | 6 | 18,070 | 0 | 0 | 0 | 0 | 47 | 32,377 | 53 | 50,447 |
| LAW | 15 | 43,162 | 0 | 0 | 0 | 0 | 481 | 2,110,225 | 496 | 2,153,387 |
| MED | 0 |  | 0 | 0 | 952 | 3,786,781 | 1 | 5,000 | 953 | 3,791,781 |
| PHM | 14 | 29,439 | 0 | 0 | 0 | 0 | 426 | 486,803 | 440 | 516,242 |
| TOTAL Dent, Law, Med, Phm | 35 | 90,671 | 0 | 0 | 952 | 3,786,781 | 955 | 2,634,405 | 1,942 | 6,511,857 |
| MGT | 1 | 3,400 | 0 | 0 | 0 | 0 | 270 | 1,122,574 | 271 | 1,125,974 |
| SGS | 204 | 1,815,993 | 304 | 909,134 | 535 | 2,673,504 | 1,273 | 3,870,322 | 2,316 | 9,268,953 |
| TOTAL SGS | 205 | 1,819,393 | 304 | 909,134 | 535 | 2,673,504 | 1,543 | 4,992,896 | 2,587 | 10,394,927 |
| OISE grad | 116 | 400,378 | 0 | 0 | 2 | 18,382 | 274 | 624,396 | 392 | 1,043,156 |
| TOTAL OISE/UT | 116 | 400,378 | 0 | 0 | 2 | 18,382 | 274 | 624,396 | 392 | 1,043,156 |
| OVERALL TOTAL | 3,780 | 8,534,806 | 566 | 1,266,397 | 1,492 | 6,480,567 | 4,818 | 11,370,564 | 10,656 | 27,652,334 |

APPENDIX 1
Table 4
University of Toronto Work Study Program

| Faculty/College/Program | 2005-2006 |  | 2006-2007 |  |
| :---: | :---: | :---: | :---: | :---: |
|  | Number of students | Total expenses | Number of students | Total expenses |
| A\&S St. George | 751 | 1,227,007 | 784 | 1,278,540 |
| UTM | 210 | 328,199 | 230 | 351,717 |
| UTSC | 264 | 373,654 | 295 | 422,775 |
| TOTAL A\&S | 1,225 | 1,928,861 | 1,309 | 2,053,033 |
| APSC | 67 | 94,470 | 50 | 66,872 |
| FPEH | 44 | 69,823 | 53 | 81,686 |
| MUSIC | 19 | 32,922 | 22 | 35,124 |
| NURS | 7 | 10,883 | 2 | 2,550 |
| OISE BEd | 14 | 21,663 | 20 | 28,021 |
| RAD | 3 | 5,090 | 3 | 5,931 |
| TOTAL above prof fac | 154 | 234,852 | 150 | 220,183 |
| LAW | 11 | 13,697 | 10 | 11,776 |
| MED |  |  | 1 | 1976.86 |
| PHM | 9 | 14,274 | 14 | 22,290 |
| TOTAL Dent, Law, Med, Phm | 20 | 27,971 | 25 | 36,043 |
| SGS | 176 | 291,904 | 173 | 281,144 |
| TOTAL SGS | 176 | 291,904 | 173 | 281,144 |
| OISE grad | 23 | 39,339 | 24 | 43,676 |
| TOTAL OISE/UT | 23 | 39,339 | 24 | 43,676 |
| OVERALL TOTAL | 1,598 | 2,522,927 | 1,681 | 2,634,080 |

Awards to international students
（exclusive of graduate fellowships）

| Faculty／College／Program | 2005－2006 |  | 2006－2007 |  |
| :---: | :---: | :---: | :---: | :---: |
|  | number | amount | number | amount |
| A\＆S St．George | 478 | 1，168，777 | 443 | 1，162，863 |
| UTM | 40 | 113，827 | 49 | 122，098 |
| UTSC | 90 | 234，550 | 82 | 234，174 |
| TOTAL A\＆S | 608 | 1，517，154 | 574 | 1，519，135 |
| APSC | 79 | 229，458 | 64 | 182，318 |
| MUSIC | 6 | 6，936 | 12 | 50，145 |
| NURS | 2 | 1，617 | 0 | 0 |
| OISE BEd | 1 | 2，900 | 2 | 3，234 |
| RAD | 2 | 6，400 | 1 | 3，000 |
| TOTAL above prof fac | 90 | 247，311 | 79 | 238，697 |
| DENT | 1 | 490 | 0 | 0 |
| LAW | 1 | 2，912 | 2 | 4，045 |
| TOTAL Dent，Law，Med，Phm | 2 | 3，402 | 2 | 4，045 |
| MGT | 19 | 105，878 | 41 | 102，227 |
| SGS | 265 | 961，567 | 246 | 919，229 |
| TOTAL MGT SGS | 284 | 1，067，445 | 287 | 1，021，456 |
| OISE grad | 18 | 56，692 | 20 | 61，232 |
| TOTAL OISE／UT | 18 | 56，692 | 20 | 61，232 |
| OVERALL TOTAL | 1002 | 2，892，004 | 962 | 2，844，565 |


| All Programs by Faculty | 2005／2006 |  |  |  | 2006／2007 |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Award Income | Employment Income | Research Stipend | All Income | Award Income | Employment Income | Research Stipend | All Income |
| Applied Science \＆Engineering | 10，646，252 | 3，054，588 | 10，933，742 | 24，634，582 | 11，194，875 | 3，330，405 | 11，519，059 | 26，044，340 |
| Architecture，Landscape，and Design | 678，602 | 283，726 | 0 | 962，328 | 663，580 | 300，932 | 0 | 964，512 |
| Arts \＆Science（includes UTM） | 33，629，135 | 19，521，812 | 10，475，904 | 63，626，852 | 38，761，454 | 20，959，193 | 11，796，625 | 71，517，272 |
| Dentistry | 562，126 | 183，374 | 556，257 | 1，301，757 | 668，015 | 244，118 | 474，671 | 1，386，803 |
| Forestry | 668，113 | 183，396 | 364，596 | 1，216，105 | 884，858 | 163，368 | 350，904 | 1，399，130 |
| Information Studies | 961，451 | 1，035，741 | 57，268 | 2，054，459 | 1，175，821 | 1，225，596 | 55，811 | 2，457，228 |
| Law | 1，337，230 | 181，110 | 19，330 | 1，537，670 | 1，315，866 | 197，011 | 12，500 | 1，525，377 |
| Management | 3，936，496 | 778，605 | 202，792 | 4，917，893 | 4，649，754 | 803，859 | 199，093 | 5，652，707 |
| Medicine＊ | 15，421，639 | 1，950，379 | 8，927，805 | 26，299，822 | 16，062，567 | 2，248，714 | 9，652，897 | 27，964，178 |
| Music | 1，051，046 | 220，624 | 0 | 1，271，669 | 1，231，666 | 318，626 | 1，500 | 1，551，792 |
| Nursing | 469，721 | 391，971 | 588，438 | 1，450，129 | 548，444 | 456，924 | 573，115 | 1，578，483 |
| OISE／UT | 7，724，341 | 5，061，657 | 436，923 | 13，222，921 | 8，329，746 | 4，502，343 | 1，190，773 | 14，022，861 |
| Pharmacy | 767，220 | 432，965 | 1，011，304 | 2，211，489 | 1，023，789 | 461，895 | 929，610 | 2，415，294 |
| Physical Education and Health | 356，028 | 187，263 | 12，337 | 555，628 | 437，900 | 229，603 | 67，342 | 734，845 |
| Social Work | 1，681，317 | 195，887 | 202，205 | 2，079，408 | 1，735，360 | 285，219 | 139，518 | 2，160，097 |
| SGS Centres \＆Institutes | 1，561，506 | 779，971 | 78，050 | 2，419，528 | 1，537，215 | 862，965 | 65，381 | 2，465，561 |
| Total | 81，452，221 | 34，443，068 | 33，866，952 | 149，762，242 | 90，220，911 | 36，590，769 | 37，028，800 | 163，840，479 |

## 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 |  |  |  |  |  |
| $1^{\text {st }}$ to $4^{\text {th }}$ 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\% |


[^0]:    ${ }^{1}$ No student offered admission to a program at the University of Toronto should be unable to enter or complete the program due to lack of financial means.

[^1]:    ${ }^{2}$ 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.

[^2]:    Notes re abbreviations:
    OISE BEd = OISE/UT Initial Teaching Education Programs
    OISE grad = OISE/UT graduate programs
    RAD = Radiation Sciences
    

