



**FOR INFORMATION**

**PUBLIC**

**OPEN SESSION**

**TO:** Business Board

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**DATE:** February 13, 2014 for March 3, 2014

**AGENDA ITEM:** 1 (c.)

**ITEM IDENTIFICATION:**

*Vice-Provost, Students & First-Entry Divisions: Annual Report on Student Financial Support, 2012-13*

**JURISDICTIONAL INFORMATION:**

Governance responsibility for student financial support resides with the Committee on Academic Policy and Programs, which will consider this *Report* on February 25, 2014.

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

**GOVERNANCE PATH:**

1. Committee on Academic Policy and Programs (February 25, 2014)
2. **Business Board (March 3, 2014)**
3. Executive Committee (March 27, 2014)
4. Governing Council (April 8, 2014)

**PREVIOUS ACTION TAKEN:**

The 2012-13 *Report* was considered by governance in Cycle 5 of 2012-13.

**HIGHLIGHTS:**

The *Policy on Student Financial Support* calls for an annual report to be submitted for information to the Committee on Academic Programs and Policies.

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

**FINANCIAL IMPLICATIONS:**

In 2012-13 the University spent \$164.5M in total student assistance. The largest portion of this (\$65M) is allocated to needs-based student aid. Tuition revenue is an important source of operating revenue for the University; the robust student aid program ensures that the University remains accessible to students with financial need. Net tuition is the amount that students actually pay after taking into account the contribution of both the Province, through OSAP grants, and the University, through its various non-repayable grant and scholarship programs. The University recently updated its net tuition analysis for the full-time 2012-13 undergraduate population. On average, OSAP recipients paid 48% of their total tuition and fees.

**RECOMMENDATION:**

For information.

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**DOCUMENTATION PROVIDED:**

*Annual Report on Student Financial Support, 2012-13*



**Annual Report on Student  
Financial Support  
2012-13**

**Office of the Vice-Provost, Students  
&  
1<sup>st</sup>-Entry Divisions**

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## 1. BACKGROUND

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

Undergraduate students at the University of Toronto may be eligible for a wide range of financial supports through the University. These supports come in various forms. Some involve an assessment of financial need (typically called need-based awards) often based on OSAP criteria. Others are associated with academic achievement (traditionally described as merit awards). There are also forms of support that mix the two categories. It is important to keep in mind that even though some forms of support do not require an assessment of a student’s financial need, they still make an important contribution to financing post-secondary education costs; many of the recipients of these awards would otherwise incur debt. Student awards are funded by a mix of university operating dollars and donated funds; the latter may be used only in accordance with the terms of the donation.

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

As required by the Governing Council policy, this annual report includes detailed information on financial support by academic division, OSAP debt-load for students graduating from undergraduate direct-entry programs, and funding for doctoral-stream students. In addition, the report attempts to provide a wider view of financial support and related issues relevant to the University of Toronto.

## 2. OVERVIEW OF STUDENT ASSISTANCE

The University of Toronto’s Policy on Student Financial Support sets out the principle that students should have access to the resources that will enable them to meet their financial needs, as determined through the same methodology used by the Ontario Student Assistance Program (OSAP). In practice, this means that U of T provides institutional student aid to qualified students whose financial need is greater than what OSAP provides. This aid is provided as non-repayable grants.

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

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

## Types of Financial Supports

Some types of student financial support provided to students by the University or Government require explicit demonstration of financial need, in some cases through the assessment methodology used by OSAP. Other forms of support may be based on academic merit while still others, such as graduate funding packages, may be allocated in other ways. The array of funding assistance provided by the University of Toronto helps support students in a variety of situations.

### Assistance Based on OSAP Assessments

#### UTAPS

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

Based on OSAP needs assessment methodology, UTAPS provides a consistent means of evaluating and meeting financial need. Students with financial need in excess of the maximum assistance provided by OSAP (for tuition and compulsory fees, books, equipment, supplies and living expenses) have that need met by the University. Students receiving funding from another province, territory or First Nations band may also be eligible for the program.

UTAPS funds may come from a variety of sources and more than one award or grant may be packaged together (along with operating funds) to meet a student's financial need.

#### Meeting their needs: "Jonathan"

*Profiles of University of Toronto students receiving financial aid*

#### UTAPS Assistance for Regulated Tuition Fees

Jonathan is a first-year Arts & Science student who lives away from home during his studies. He is one of two children from a single-parent family with income of about \$47,000. Jonathan's tuition and incidental fees total \$7,152. He qualified for \$14,328 in OSAP -- \$10,712 in loans and \$3,616 in grants, including \$1,680 in an Ontario Tuition Grant. As OSAP did not fully meet Jonathan's financial needs, the University of Toronto provided him with an \$800 UTAPS grant.

While he was in school, the interest that accrued on his loans was paid by government. At the end of 2012-13, the provincial government reduced Jonathan's OSAP loans by \$3,412 through the Ontario Student Opportunity Grant (OSOG).

Net Tuition: Jonathan's tuition and fee expense was effectively reduced to \$2,736, or 38% of the published fee.

OSOG is not reflected in the net tuition paid by Jonathan because OSOG was not paid directly to him. It was paid on his behalf by the province to the National Student Loans Service Centre to reduce his outstanding OSAP loan.

**Meeting their needs: “Ben”**

*Profiles of University of Toronto students receiving financial aid*

**UTAPS Assistance for Deregulated Tuition Fees**

Enrolled in his first year of civil engineering studies, Ben has tuition and incidental fees of \$13,342. He lives with his parents, who have annual income of about \$65,000. Ben qualified for \$7,426 in OSAP -- \$4,978 in loans and \$2,448 in grants, including \$1,680 in Ontario Tuition Grant. As OSAP did not fully fund Ben’s financial need, the University of Toronto provided him with \$6,900 in a UTAPS grant.

While he was in school, the interest that accrued on Ben’s loans was paid by government. At the end of his 2012-13 study period, Ben’s OSAP loan was not reduced by the province’s Ontario Student Opportunity Grant (OSOG) because his loan was less than the \$7,300 OSOG threshold.

Net Tuition: Ben’s tuition and fee expense was effectively reduced to \$3,994, or 30% of the published fee.

## Other Student Financial Supports

### Funding from Divisions

Many students who may or may not have qualified for government aid and UTAPS *do* qualify for grants through the academic divisions; these grants are awarded on the basis of divisional assessments of student’s individual circumstances. Divisions lacking sufficient resources of their own to offer grants may draw on additional student aid resources managed by Enrolment Services.

### Merit-Based Aid

Academic awards or prizes, funded by operating dollars and donations, are primarily aimed at recognizing the academic achievements of students. Candidates applying or being considered for an award must meet the award criteria. While many awards are provided automatically, some are provided once a final selection is made by student award committees. Though many academic awards do not have a financial need component, they may help reduce financial need for the recipients. Major university-wide undergraduate merit

awards include the National and Arbor Scholarships, the University of Toronto Scholarships, the President’s Entrance Scholarships, and the President’s Scholars of Excellence Program. Divisions also offer a variety of merit-based awards based on their recruiting priorities and on the terms of donated funds.

### Work Study

In its 2012 Budget, the province of Ontario eliminated funding for the Work Study program as of 2012-13. The province’s Work Study funding was redirected to help offset costs associated with the Ontario Tuition Grant.

Prior to 2012, provincial funding to the University for Work Study was \$2.5M, offsetting more than 50% of the University’s total program expenditures. However, Work Study opportunities were restricted to full-time, OSAP-eligible students.

Despite the province’s decision, the University remains committed to providing students with meaningful work experiences. The Work Study program continues at the University of Toronto and is

fully funded by the University. Details about the University of Toronto's Work Study program are provided in Section 3 – Other Student Financial Supports.

### *Doctoral-Stream Student Support*

The University of Toronto is committed to the financial support of domestic and international graduate students in doctoral-stream programs. While the duration of the commitment varies among the graduate units, one year of master's study and four years of PhD study are most common. Funding packages are arranged by faculties/graduate units and consist of an amount equal to academic tuition and incidental fees plus a minimum of \$15,000 for eligible students. In 2012-13, funding packages were in the range of \$15,000 to \$26,000, plus an additional \$7,160 in tuition and approximately \$1,200 in incidental fees. The funding package may consist of U of T Fellowships, faculty or departmental grants, scholarships or bursaries, teaching and research assistantships, external awards, or any combination of the above.

### *Loan Program for Students in Professional Faculties*

The Scotia Professional Plan for Students is a banking services package for students in certain professional programs. Students rely on this funding package because some programs have relatively high costs and the maximum amount of government-funded aid available (e.g., OSAP) offsets only a portion of these costs. Other programs, such as the Master of Mathematical Finance program and executive programs at the Rotman School of Management are not subsidized by the Province and the students, therefore, are not eligible to receive government-funded aid.

Qualifying students may access an interest-bearing line of credit at a preferred rate with no required payment until twelve months after graduation or completion of residency/articling. Students are also eligible for \$2,000 in UTAPS grant and an interest subsidy to help offset the interest that accrues on the line of credit while the student is in studies.

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

#### **Meeting their needs: "Fatima"**

*Profiles of University of Toronto students receiving financial aid*

#### **OSAP Loan and Grant Support**

Fatima is a fourth year Commerce student with tuition and incidental fees of \$13,768. She lives with her parents and two other siblings. Her parents have annual income of almost \$75,000. Fatima qualified for OSAP of \$10,227 -- \$7,779 in loans and \$2,448 in grants, including \$1,680 in Ontario Tuition Grant. As OSAP did not fully fund Fatima's financial need, the University of Toronto provided her with \$6,500 in a UTAPS grant.

While she was in school, the interest that accrued on Fatima's OSAP loans was paid by government. At the end of her 2012-13 study period, her OSAP loan amount was reduced by \$479 though the province's Ontario Student Opportunity Grant (OSOG) because her loan was more than the \$7,300 OSOG threshold.

Net Tuition: Fatima's tuition and fee expense was effectively reduced to \$4,820, or 35% of the published price.

OSOG is not reflected in the net tuition paid by Fatima because OSOG was not paid directly to her. It was paid on her behalf by the province to the National Student Loans Service Centre to reduce her outstanding loan.



- Dentistry
- Health Sciences (Graduate Studies)
- Law
- Management (Graduate Studies)
- Master of Biotechnology, Management of Innovation, Mathematical Finance
- Global Professional Master of Laws
- Medicine
- Pharmacy

### *Support for Part-Time Students*

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

### *Support for Students with Disabilities*

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

### *Support for International Students*

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

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

### **Meeting their needs: "Paul"**

*Profiles of University of Toronto students receiving financial aid*

#### **OSAP Loan and Grant Support**

Paul is a single parent with a dependent child. He is a second year Arts & Science student with tuition and incidental fees of \$5,519. Because of his family responsibilities, he is taking 80% of a full course load. He has no family income. He qualified for \$23,934 in OSAP --\$18,480 in loans and \$5,454 in grants. As OSAP did not fully meet his financial needs, the university provided Paul with \$1,500 in a UTAPS grant.

While he was in school, the interest that accrued on Paul's loans was paid by government. At the end of his 2012-13 study period, the provincial government reduced his loans by \$11,180 through the province's Ontario Student Opportunity Grant (OSOG) because his loan was more than the \$7,300 OSOG threshold.

Net Tuition: Paul's tuition and fees were effectively reduced to \$0.

OSOG is not reflected in the net tuition paid by Paul because OSOG was not paid directly to him. It was paid on his behalf by the province to the National Student Loans Service Centre to reduce his outstanding loan.

Details about the University of Toronto International Admissions Scholarship are provided in Section 3 –Support for International Students.

### *Words of Thanks from University of Toronto Students*

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

*“With the help of this award, it will bring me one step closer to achieving my goals...in the field of Biotechnology.” -- Nivedita*

*“This scholarship was completely an unexpected, pleasant surprise and the money will be extremely helpful in getting me through the school year.” -- Macheenzie*

*“I would like to thank the donors of this scholarship...aid in any form is very appreciated and necessary. (I) am sure your kindness will be reciprocated in some way in the future.” -- Piotr*

*“The financial aid I have received has helped me concentrate on my work.” -- Tanya*

*“ I hope that one day I will be able to provide a grant such as this to help students as you have assisted me” -- Cameron*

*“I travel an hour and a half to and from school every day, so this money will go a long way to supplement my travel costs. The grant is very much appreciated.” -- Christopher*

#### **Meeting their needs: “Madeline”**

*Profiles of University of Toronto students receiving financial aid*

#### **OSAP Loan and Grant Support**

Madeline is a second year engineering student with tuition and incidental fees of \$12,900. She lives at home during her studies. She has one parent and she and one of her siblings is also enrolled in postsecondary studies. Her parent’s income is \$91,618. Madeline qualified for \$9,103 in OSAP -- \$5,423 in loans and \$3,680 in grants, including \$1,680 in Ontario Tuition Grant. Because OSAP did not fully meet her needs, the university provided Madeline with \$900 in a UTAPS grant.

While she was in school, the interest that accrued on Madeline’s loans was paid by government. At the end of her 2012-13 study period, Madeline’s OSAP loan was not reduced by the province’s Ontario Student Opportunity Grant (OSOG) because her loan was less than the \$7,300 OSOG threshold.

Net Tuition: Madeline’s tuition and fee expense was effectively reduced to \$8,832, or 68% of the published price.

### 3. STUDENT FINANCIAL SUPPORT DATA 2012-2013

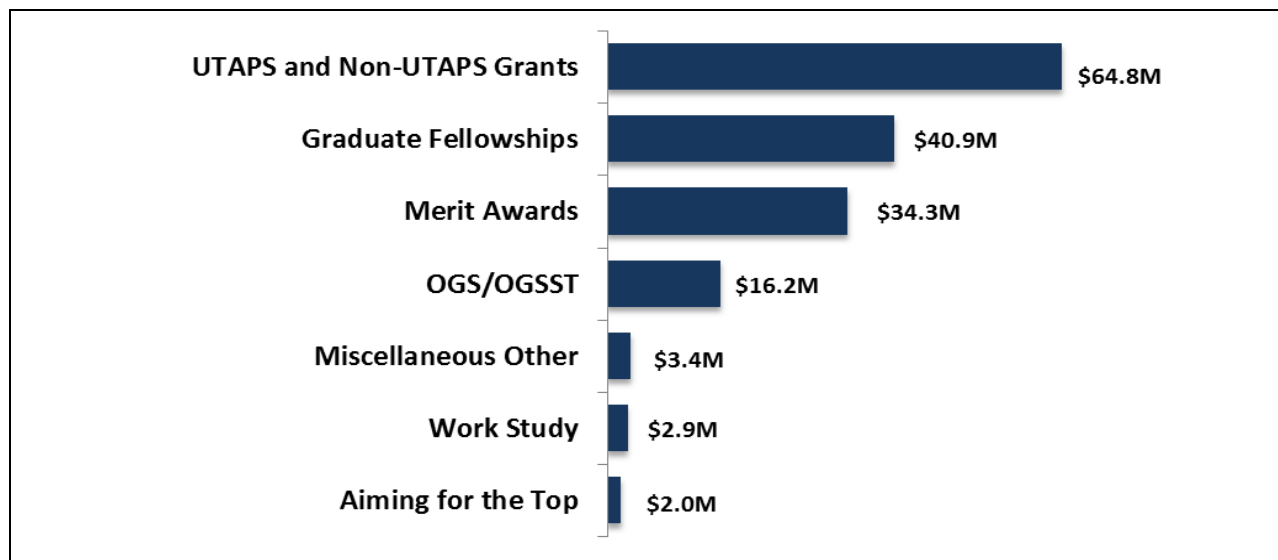
For the purposes of this report, direct-entry undergraduate programs are programs of study into which a student may be admitted directly from high school (e.g., Engineering, Computer Science, Music). Second-entry undergraduate programs are programs of study that require a student to have some university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

#### Total Support

In 2012-13, the University provided \$164.5M in student assistance, as defined for financial reporting purposes and reported in Schedule 4 of the University's 2012-13 financial statements. This is a 4.9% increase over 2011-12 levels (i.e. \$156.8M). The major components of this funding are provided in Figure 1.

**Figure 1: University of Toronto Student Assistance 2012-13**  
**Total = \$164.5M**

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



Notes:

1. Student Assistance figures do not include funds paid to Research Assistants (RA), Graduate Assistants (GA), and Teaching Assistants (TA). RA/GA/TA amounts are reported as compensation expenses and included in Figure 4.
2. The Ontario Graduate Scholarships and the Ontario Graduate Scholarships in Science and Technology (OGS/OGSST) are cost shared with the province of Ontario. The province contributes two thirds of the funding and the University of Toronto contributes the remaining one third. The amount presented in Figure 1 reflects total combined expenditures. Of the reported amount, the University of Toronto's expenditures were about \$5.4M.
3. Work Study salaries were \$2.9M in fiscal 2012. In addition, \$0.3M in benefits was paid to students and there was about \$0.8M in salary recovery from the hiring units for their share of wages.

- Aiming for the Top is a provincially-funded scholarship for graduating high school students who demonstrate academic merit. Students receive up to \$3,500/year, depending on financial need. The award is renewable for up to three years provided the student maintains at least an 80% average. In its 2012 Budget, the province announced that it would be discontinuing the program. No new scholarships were awarded starting in 2012-13 but renewal awards are honoured for qualifying students. 2015-16 will be the final year for this program. Provincial savings will be used to help offset costs associated with the Ontario Tuition Grant.

## Need-Based Aid

The University provided \$64.7M in need-based student aid (i.e., UTAPS and non-UTAPS grants) in 2012-13. This represented almost 40% of student assistance provided in 2012. It is important to remember that Work Study was reconfigured by the University of Toronto in 2012 so it is no longer a need-based program, though most participants are OSAP recipients.

Of the need-based aid provided, \$48M (about 75%) was provided to students in undergraduate programs. Graduate students shared about 25%.

About \$22M of the need-based aid was expended by divisions. Detail is provided in Appendix A.

**Figure 2: University of Toronto Funding by Academic Divisions**

The table shows funding (i.e., undergraduate and graduate) by academic division for the 2012-13 fiscal year.

	OSAP (A)	UTAPS Grants (B)	Non-UTAPS Grants (C)	Work Study (D)	Total University Funding (B+C+D)
Arts & Science St. George	\$85,745,889	\$6,965,352	\$9,291,685	\$1,430,497	\$17,687,534
Architecture, Landscape & Design	\$2,588,345	\$1,306,613	\$71,960	\$88,013	\$1,466,586
UTM	\$39,293,032	\$3,333,907	\$786,321	\$334,989	\$4,455,217
UTSC	\$43,072,194	\$3,695,054	\$1,151,509	\$615,276	\$5,461,839
Applied Science & Engineering	\$18,029,369	\$8,248,451	\$2,091,308	\$48,991	\$10,388,750
Kinesiology & Physical Education	\$3,092,153	\$49,600	\$173,700	\$49,269	\$272,569
Dentistry	\$3,047,692	\$726,212	\$106,555	\$0	\$832,767
Medicine	\$18,558,362	\$1,833,754	\$8,754,529	\$51,830	\$10,640,113
Pharmacy	\$7,560,633	\$1,771,671	\$834,819	\$8,515	\$2,615,005
Nursing	\$3,141,054	\$330,800	\$722,910	\$7,808	\$1,061,518
Music	\$2,554,986	\$325,300	\$690,260	\$74,397	\$1,089,957
OISE	\$7,991,528	\$2,246,900	\$1,464,747	\$107,075	\$3,818,722
Law	\$3,161,305	\$16,180	\$2,933,128	\$13,720	\$2,963,028
Management	\$1,118,267	\$0	\$2,171,333	\$1,983	\$2,173,316
Social Work	\$1,947,202	\$948,500	\$404,998	\$21,494	\$1,374,992
Information	\$1,864,497	\$1,076,811	\$93,029	\$70,938	\$1,240,778
Forestry	\$400,225	\$69,500	\$22,070	\$0	\$91,570
<b>Total</b>	<b>\$243,166,733</b>	<b>\$32,944,605</b>	<b>\$31,764,861</b>	<b>\$2,924,795</b>	<b>\$67,634,261</b>

Notes:

1. OSAP consists of federal and provincial repayable and non-repayable funding.
2. Law, Medicine, MBA, and the Master of Finance program administer their own UTAPS-like programs. For the purposes of this report, these expenditures are included in the table.
3. Non-UTAPS grants include undergraduate and graduate need-based and merit-based grants provided by the academic divisions.
4. Not included in the Work Study total is \$300,000 in benefits to Work Study students.

## Other Student Financial Supports

### *Merit-Based Aid*

In 2012-13, \$34.3M in merit-based awards was provided to University of Toronto students. This is an increase of almost 23% over 2011-12 amounts.

Undergraduate students received \$16.2M of the merit-based awards. Graduate students received the remaining \$18.1M. Undergraduate merit-based aid includes the National and Arbor Scholarships, the University of Toronto Scholarships, the President's Entrance Scholarships and the President's Scholars of Excellence Program. Divisions also offer a variety of merit-based awards.

### *Work Study*

In response to the Ontario government's decision to eliminate funding for the Work Study program starting in 2012-13, the University introduced a reconfigured program. This program included a hiring unit contribution to wages.

For Summer 2012, central funds were used for 60% of student wages and hiring units funded 40%, with the exception of 17 central service positions which were funded entirely using central funds. For Fall/Winter 2012-13, 80% of wages were funded using central funds and 20% by the hiring units, with the exception of 123 central service Work Study positions which were funded entirely using central funds. Central service Work Study positions included positions at Accessibility Services, Student Life, and the Career Centre.

The reconfigured program permits employers to use their Personal Expense Reimbursement Allowance (PERA) funds to cover the hiring unit contribution to student wages. Further, Work Study eligibility is no longer limited to OSAP-eligible students. Despite this, almost 58% of Work Study participants in fiscal 2012 were OSAP recipients.

The program is now open to undergraduate and graduate students; domestic, international, and out-of-province students; as well as students studying on a full-time or part-time basis (i.e., taking course loads of at least 2.0 credits over the fall/winter terms or at least 1.0 credit over the summer terms). Work Study has little, if any, impact on other financial aid provided by the University (e.g., UTAPS). For 2012-13, OSAP recipients were permitted to earn about \$3,600 during their studies without it affecting their OSAP. By comparison, maximum work study earnings are about \$2,111 for students working during the Fall/Winter.

**Figure 3: 2012-2013 Work Study Statistics**

The table summarizes Work Study statistics for the fiscal year 2012-13.

	Summer 2012	Fall/Winter 2012-13	Total
<b>Approved Work Study Jobs</b>	1,237	1,843	3,080
- <b>Cost Shared Jobs</b>	1,171	1,716	2,887
- <b>Centrally Funded Jobs</b>	66	127	193
<b>Applications Received</b>	464	1,661	2,125
<b>Students Hired</b>	445	1,635	2,080
- <b>Cost Shared Jobs</b>	428	1,512	1,940
- <b>Centrally Funded Jobs</b>	17	123	140

According to employers in the 2013 Work Study Employer Survey (see Appendix C), many jobs remained vacant during Summer 2012 because there are fewer students taking classes during the summer session and therefore fewer students to apply for the work study positions and fewer students who meet the required skills identified in the various job descriptions.

#### *Doctoral-Stream Student Support*

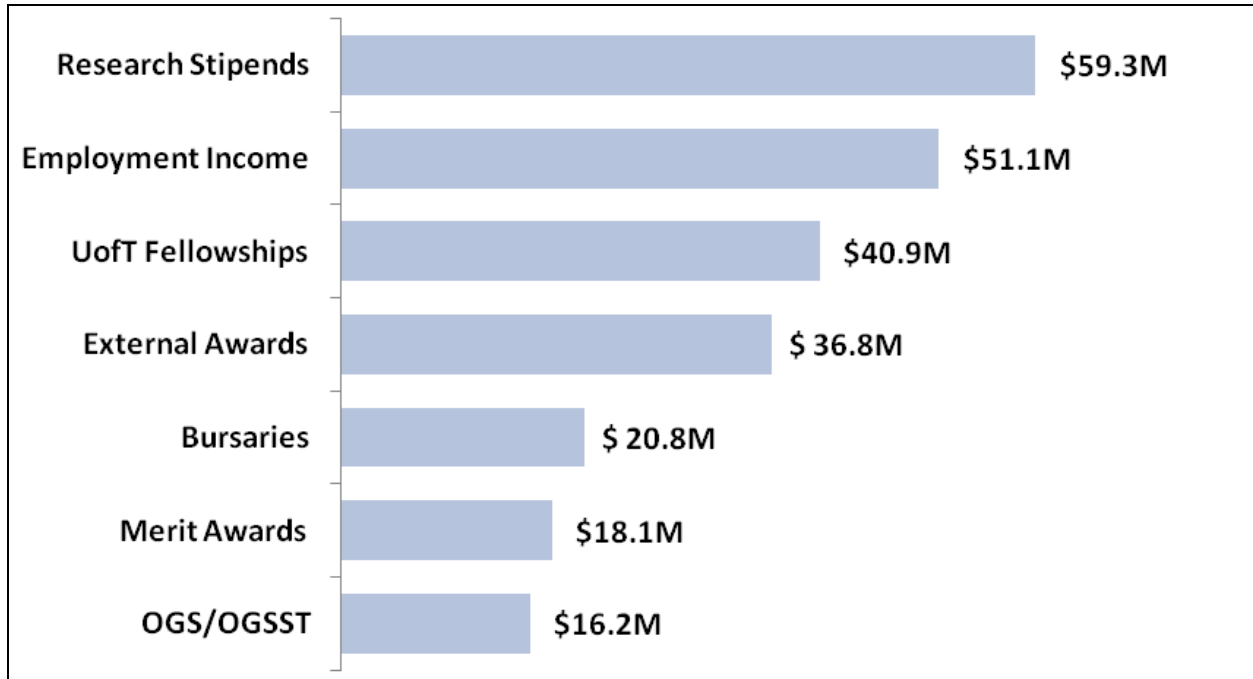
Though some assistance provided to students in doctoral-stream programs is included in Figure 2, there is a significant amount of funding provided beyond those amounts. Students in doctoral-stream programs receive funding provided as stipends from their supervisors' research grants. They also receive funding as Teaching Assistants, Graduate Assistants and Research Assistants. The employment income earned from these positions is usually included as part of the funding packages. Some students in doctoral-stream programs also receive funding from the federal government through SSHRC, CIHR and NSERC grants, as well as provincial, corporate, and foundation grants. The total amount of funding received by students in doctoral-stream programs in 2012-13 was \$243.2M, an increase of about 5.3% over 2011-12 levels. This includes \$19.8M in funding provided to University of Toronto students working in hospitals affiliated with the University.

The major components of the \$243.2M in doctoral-stream student funding are shown in Figure 4. Further details on doctoral-stream student support, including funding to students broken out by School of Graduate Studies (SGS) division and by academic division, are included in Appendix B.

To further enhance the funding available to graduate students, in 2011 the Provost's PhD Enhancement Fund was established as a special matching program to support divisional fundraising campaigns. A \$6M one-time-only pool of funding was created to match endowed donations on a 1:1 basis. Available funds were allocated to each division on the basis of the number of PhD students in a division. At April 30, 2013, endowed donations and matching through the Provost's PhD Enhancement Fund resulted in total endowments of \$7.35M.

**Figure 4: Sources of Financial Support for Graduate Students**

The chart identifies the sources of financial support for graduate students for fiscal 2012-13. Total financial support provided was \$243.2M, including support to graduate students at affiliated hospitals.



*Support for Students Studying on a Part-Time Basis*

***Noah Meltz Student Assistance Program for Part-Time Undergraduate Students***

Implemented in 1998, the Meltz Program provides non-repayable assistance to undergraduate students studying on a part-time basis. Qualifying students receive bursary funding to cover tuition and other fees for one course for each session, as well as books, transportation and childcare. In 2012-13, Meltz expenditures were \$441,664 to 238 students. In 2011-12, Meltz expenditures were \$515,000 to 290 students. The change in expenditures year-over-year is the result of changes in demand and not because of changes in funding. Increasingly, more part-time students are choosing to access funding through the Part-Time Canada Student Loan Program.

***Special Bursary***

In the 2012 Ontario Budget, provincial funding for the Ontario Special Bursary was eliminated to help offset costs associated with the Ontario Tuition Grant. However, starting in 2012-13, institutions were required by the province of Ontario to provide a Special Bursary or another similar program to financially needy students studying on a part-time basis. Institutions were expected to fund the Special Bursary with institutional savings created by the Ontario Tuition Grant (OTG). For students with financial need in excess of the funding maxima set by OSAP, the OTG reduces a portion of this unmet need. The University of Toronto addresses any remaining unmet need through the UTAPS program. Before

implementation of the OTG, the University of Toronto funded all unmet need. The province of Ontario set a 2012-13 Special Bursary expenditure target of \$75,109 for the University of Toronto.

Just as the University of Toronto has filled the gap left by the withdrawal of the provincial government from Work Study, the University of Toronto remains committed to ensuring access to funding for students previously funded through the Ontario Special Bursary. Depending on the student's circumstances, part-time funding is provided as Meltz Bursary or Special Bursary. Students with disabilities who receive a Special Bursary are also eligible to apply for up to \$2,000 through the Ontario Bursary for Students with Disabilities to help them with their disability-related support costs (e.g., note takers, specialized software).

In 2012-13, there were 109 University of Toronto students who received a Special Bursary. Bursary expenditures were \$224,080, well above the University's expenditure target. For comparison purposes, in 2011-12, there were 118 University of Toronto students who received the government-funded Ontario Special Bursary. Expenditures were about \$233,000.

### ***Canada Student Grants for Part-Time Students***

These federally-funded grants help students with their tuition fees, books and supplies, transportation costs, and child care expenses. Students must be taking less than 60% of a full course load to be considered part-time by the federal government.

- A student from a low-income family may receive a grant of \$1,200 per academic year. In 2012-13, about 800 University of Toronto students registered in part-time studies received this grant.
- A student with a permanent disability may receive a grant of up to \$2,000 per academic year. In 2012-13, about 200 University of Toronto part-time students received this grant.

### ***Part-Time Canada Student Loan***

This is a federally-funded interest-bearing loan program. The maximum outstanding principal of all negotiated Part-time Canada Student Loans cannot exceed \$10,000. The number of University of Toronto students accessing Part-time Canada Student Loan funding has increased from 39 students in 2008-09 to 295 students in 2012-13. Expenditures over the same period have increased from about \$85,000 to more than \$890,000.

### ***Support for International Students***

A key priority for the University of Toronto is to continue to attract high calibre international students. International students are students who are not Canadian citizens, permanent residents, or protected persons who are in Canada on a study permit. In 2012-13, the University provided approximately \$4.95M in merit and need-based grants (exclusive of University of Toronto fellowships) to about 1,600 international students.

In addition, to fulfil a commitment made in the Statement of Commitment Regarding International Students, in 2007 the University of Toronto International Admissions Scholarship was implemented. The award is based on merit and need, and recognizes a small number of exceptional international direct-



entry applicants. Recipients receive full financial support throughout their undergraduate studies. There are currently six such international scholars enrolled at the University.

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

**Figure 5: University of Toronto Financial Support for International Students by Academic Division**

The table shows total financial support (i.e., undergraduate and graduate) by academic division that was provided to international students in fiscal 2012-13.

	Number of Awards	Number of Recipients	Amount
Arts & Science St. George	754	626	\$2,746,119
UTM	62	51	\$225,772
UTSC	136	109	\$252,061
Applied Science & Engineering	242	209	\$878,100
Architecture, Landscape, and Design	5	5	\$11,700
Kinesiology & Physical Education	4	4	\$9,129
Dentistry	3	3	\$6,050
OISE	27	27	\$79,389
Medicine	40	37	\$142,576
Nursing	--	--	--
Music	4	3	\$23,633
Forestry	2	2	\$540
Law	6	6	\$48,200
Management	112	102	\$470,165
Information	2	1	\$3,000
Pharmacy	3	3	\$8,734
Social Work	3	3	\$17,119
<b>Total</b>	<b>1,862</b>	<b>1,606</b>	<b>\$4,950,475</b>

#### *Support for Students with Disabilities*

The University of Toronto's Alternate Grant, established in 2006, provides assistance for disability-related support costs in excess of the maximum disability-related funding available through a student's province or territory. For example, Ontario students with disabilities may require an Alternate Grant if their support costs exceed the maximum disability support funding available through OSAP (e.g., \$10,000). The grant is available to undergraduate and graduate students with the exception of students in Law, MBA, Medicine, Master of Finance, and Theology because these divisions/programs administer their own financial aid programs.

There are no Alternate Grant funding maximums. The amount a student may receive depends on their support costs and the disability-related funding they receive from their province or territory. In 2012-13, 24 students received an Alternate Grant. Expenditures were almost \$47,000.

## 4. ACCESS

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

### OSAP

#### *OSAP Recipients*

The number of University of Toronto students receiving OSAP continues to grow. There were 26,260 OSAP recipients at the university in 2012-13, 7.6% higher than in 2011-12. On average, these students received an OSAP funding package of \$9,260, almost 7% more than in 2011-12. OSAP funding consists of Canada-Ontario Integrated Student Loan as well as non-repayable grants.

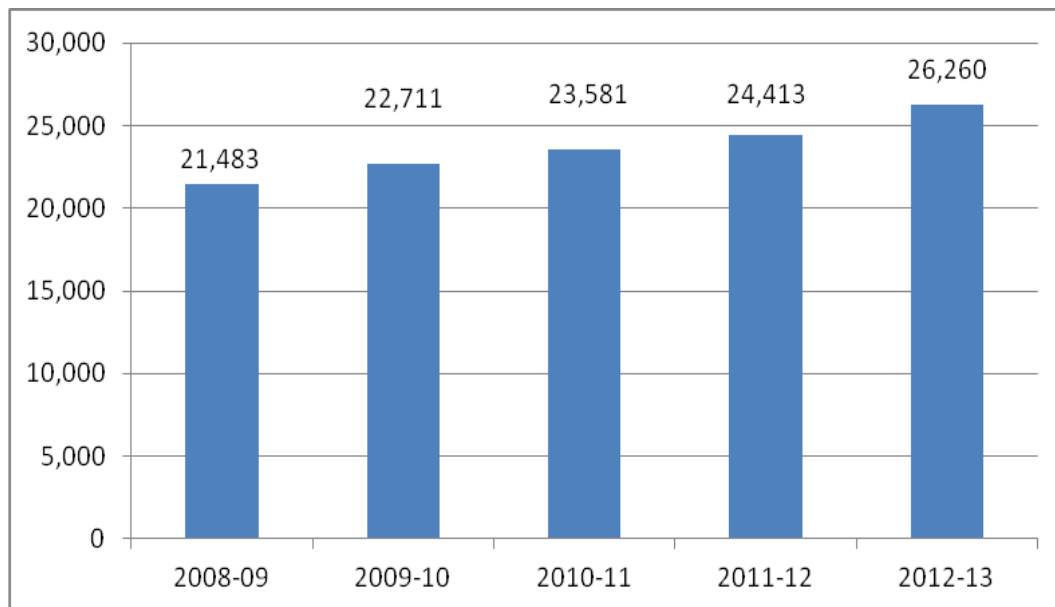
More than 91% of OSAP funding was provided to students in undergraduate programs. Students in graduate programs received the remaining 9%.

**Figure 6: OSAP Recipients**

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The figure shows the number of OSAP recipients at the University of Toronto from 2008-09 to 2012-13.

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## OSAP Participation Rates – Full-time, Domestic Headcount

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

- 26,260 students, or 44% of students across all divisions, received OSAP.
  - 24,185 OSAP recipients registered in undergraduate programs
  - 2,075 OSAP recipients registered in graduate programs

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

- 24,185 students, or 50.3% of all undergraduates, received OSAP in 2012-13.
  - 21,462 OSAP recipients registered in direct-entry undergraduate programs
  - 2,723 OSAP recipients registered in second-entry undergraduate programs

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

- 2,075 students, or 17.9% of all graduate students, received OSAP in 2012-13.

## Parental Income Information of OSAP Recipients

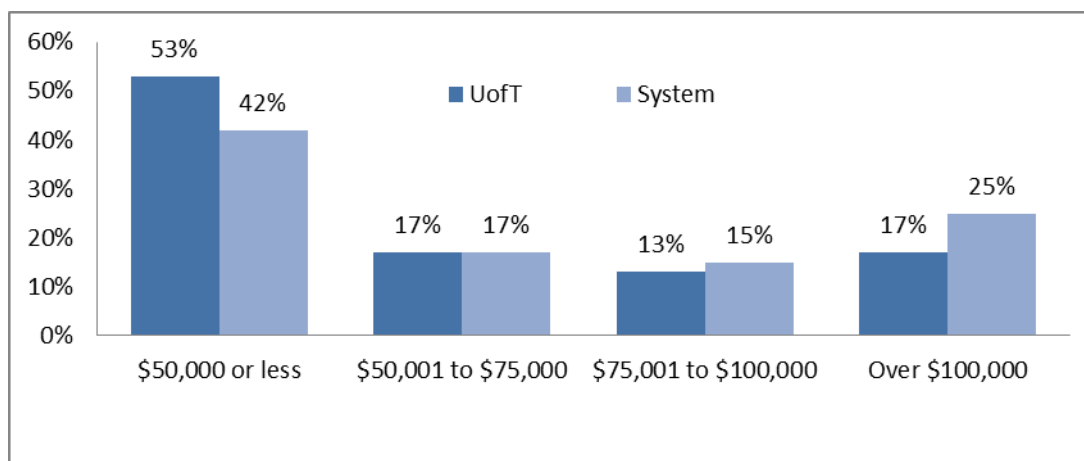
The University of Toronto enrolls and supports a higher proportion of students from lower income families than other universities in Ontario. Figure 7 shows that in 2012-13, 53% of first year University of Toronto OSAP recipients in direct-entry programs came from families with parental incomes of \$50,000 or less, compared to the Ontario average of 42%. Given that 49% of direct-entry students graduated with OSAP debt in 2012-13 (see Figure 8), it is estimated that at least a quarter of first-year undergraduate students at the University of Toronto are from families with income of \$50,000 or less.

**Figure 7: Parental Income of First-year OSAP Recipients in Direct-Entry Programs**

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The chart indicates the distribution of parental income of first-year University of Toronto students in direct-entry programs (2012-13) who received OSAP compared to first-year students at all other Ontario universities. Note: System numbers exclude the University of Toronto.

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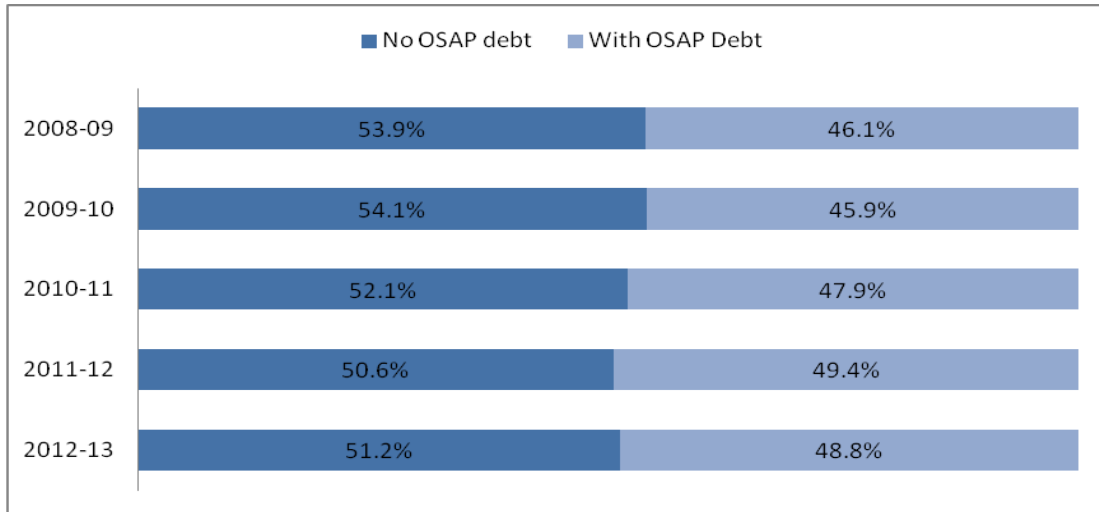
Source: Ministry of Training, Colleges and Universities

### OSAP Debt

In 2012-13, about half of all students who graduated from a direct-entry program did so with OSAP debt. The percentage of students graduating with OSAP debt has increased since 2006-07 when only about 40% graduated with OSAP debt.

**Figure 8: OSAP Debt vs. No OSAP Debt at Graduation from Direct-Entry Programs**

The chart shows the percentage of graduates from direct-entry program with OSAP debt versus those with no OSAP debt from 2008-09 to 2012-13.

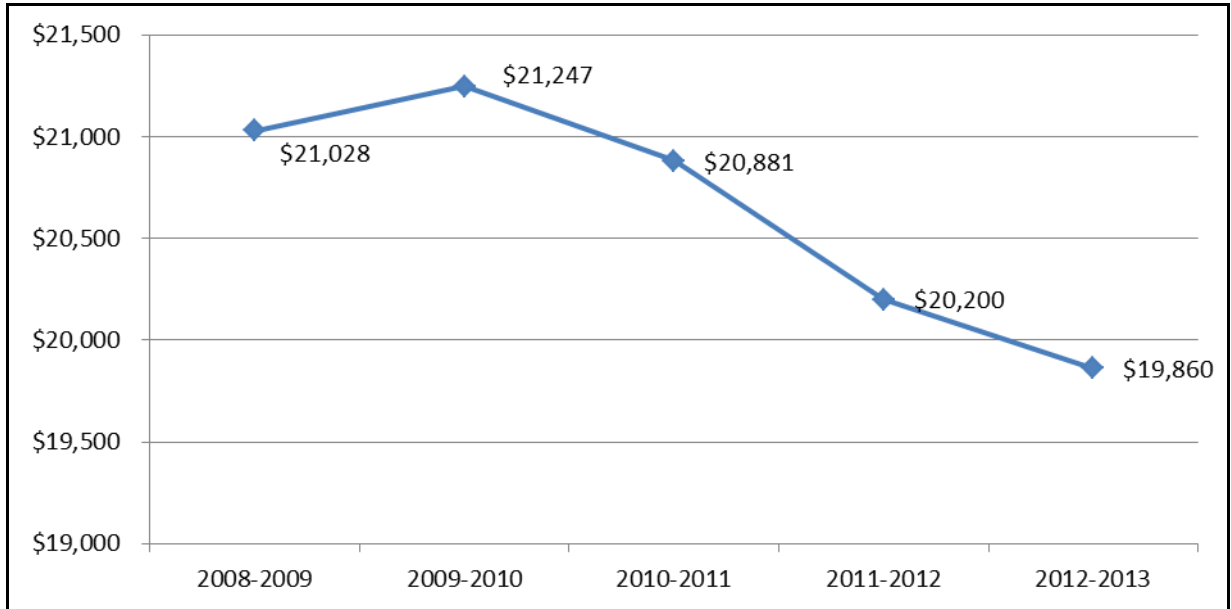


Despite the fact that there has been an almost 20% increase in the number of students with OSAP debt graduating from direct-entry programs since 2008-09, the average OSAP debt of these students continues to decrease. The average OSAP debt in 2012-13 was \$19,860, down about 1.7% since 2011-12 and down almost 6% compared to 2008-09 levels, when adjusted for inflation.

The province of Ontario's Ontario Student Opportunity Grant (OSOG), implemented in the late 1990s, helps control the amount of OSAP debt being incurred by students. OSOG limits an OSAP recipient's annual repayable debt to \$7,300 for two terms of study (e.g., September through April), and \$10,950 for three terms of study. OSAP recipients do not have to apply for OSOG. Students are considered automatically provided they successfully complete their period of study and the province of Ontario verifies their income with the Canada Revenue Agency. OSOG is not paid directly to the student. Instead, the grant is applied, on the student's behalf, against their OSAP debt for the year.

**Figure 9: Average Repayable OSAP Debt**

The chart shows the average repayable OSAP debt of graduates from direct-entry programs since 2008-09. Debt amounts are reported in 2012 dollars. It is important to note that about half of all graduates from direct-entry programs have no OSAP debt.



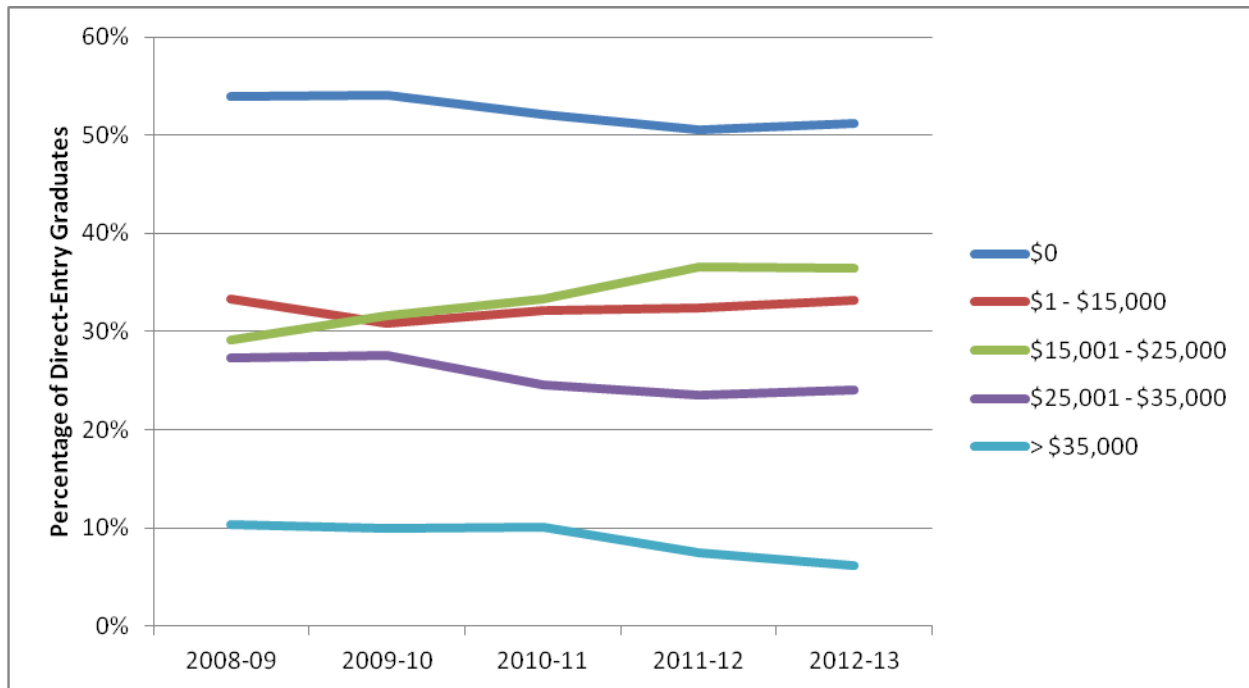
Notes:

1. Average repayable debt amounts do not reflect OSOG payments. The province of Ontario does not provide Ontario postsecondary institutions with this student-level data.

The distribution of student debt loads continues to shift away from the higher debt levels (i.e., >\$25,000). In 2008-09, 37.7% of students graduating from direct-entry programs had OSAP debt of more than \$25,000. In 2012-13, this percentage fell to 30.3%. (see Figure 10) This is happening because the Government of Canada and the province of Ontario have taken steps to improve the mix of loans and grants available to students. Targeted programs such as the Ontario Access Grant (a tuition grant for first and second year students), the Textbook and Technology Grant, Canada Student Grants, and the Ontario Tuition Grant, have been introduced in recent years. These grants are provided in lieu of loans.

**Figure 10: Distribution of OSAP Debt**

The chart shows the percentage of graduates from direct-entry programs who graduated with OSAP debt within various ranges from 2008-09 to 2012-13. About half of all students graduating from direct-entry programs graduated with no OSAP debt.



While OSAP debt loads are decreasing, the number of University of Toronto students accessing OSAP has increased. Significant improvements to OSAP made under the province's Reaching Higher Plan have improved accessibility to, and the adequacy of, OSAP. Changes to the definition of a dependent student from five to four years out of high school and a decrease in the amount of money parents are expected to contribute to their child's education have helped make accessing OSAP easier for many Ontario students and their families. Further, the amount of OSAP funding available to students has increased. For example, in the early 2000s, the maximum weekly amount of OSAP available to single students was \$275 per week of study, or \$9,075 for 33 weeks. In 2012-13, the maximum a single student can receive in OSAP funding is \$360 per week, or \$11,880 for 33 weeks. This is a 31% increase in the maximum amount of aid available.

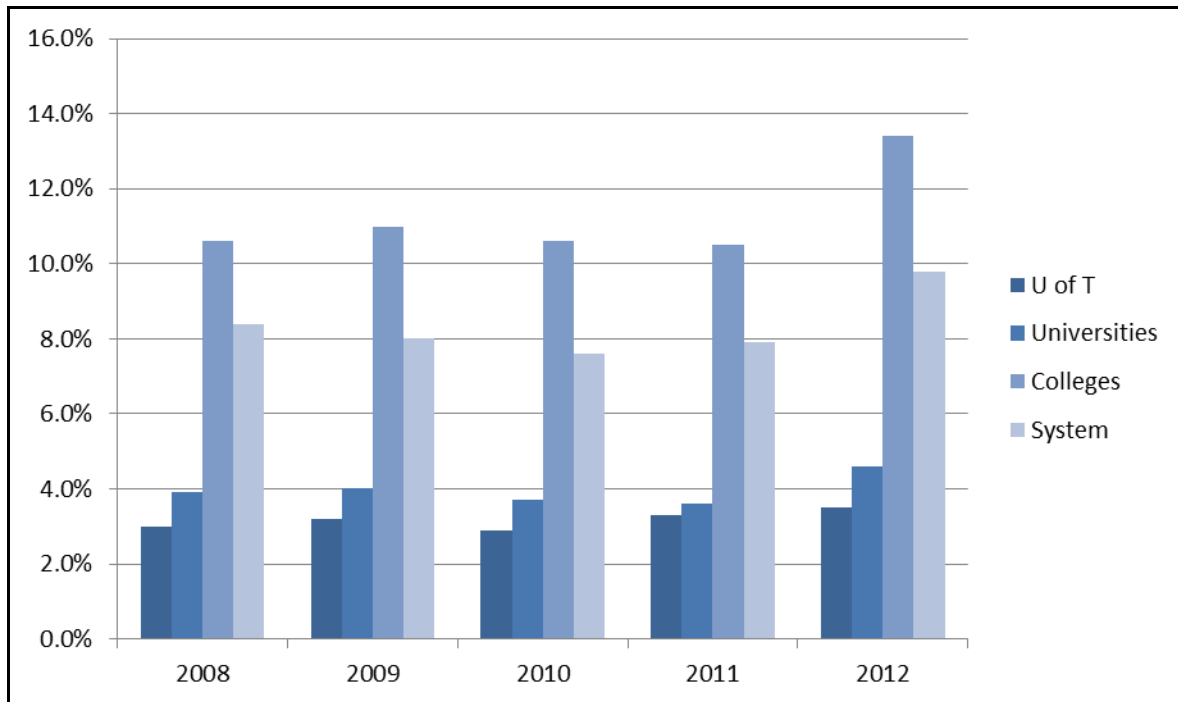
If, after finishing their studies, student loan borrowers need help repaying their loans, the province of Ontario and the Government of Canada have implemented a Repayment Assistance Plan (RAP) to provide assistance. RAP participants with income of less than about \$20,000 make no payments while on RAP.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

### OSAP Default Rates

The 2012 University of Toronto default rate was 3.5%, slightly higher than the 2011 rate of 3.3% but less than that of the university sector (4.6%) and Ontario's postsecondary sector (9.8%). Figure 11 shows the University of Toronto's default rate in relation to other sector rates since 2008.

**Figure 11: OSAP Default Rates**

The chart shows University of Toronto OSAP default rates versus the OSAP default rates of Ontario universities (including the University of Toronto), Ontario colleges of applied arts and technology, and the Ontario postsecondary system (i.e., Ontario universities, colleges, Private Career Colleges).



Source: Ministry of Training, Colleges and Universities

Notes:

1. Default rate measure the default rate on Ontario Student Loans two years earlier.
2. System includes Universities, Colleges, Private Career Colleges and other institutions.



## UTAPS Grants

UTAPS expenditures in 2012-13 were about \$33M. 95% was provided to OSAP recipients (i.e., Ontario residents). The remaining 5%, or about \$1.6M, was issued to students from other Canadian provinces and territories.

More than 70% of UTAPS funding, about \$23M, was provided to students in undergraduate programs. The remaining 30%, or almost \$10M, was issued to graduate students.

Almost 8,000 University of Toronto students received an average UTAPS grant of about \$4,100 to help with education costs not fully funded by OSAP (or another Canadian jurisdiction's student assistance program).

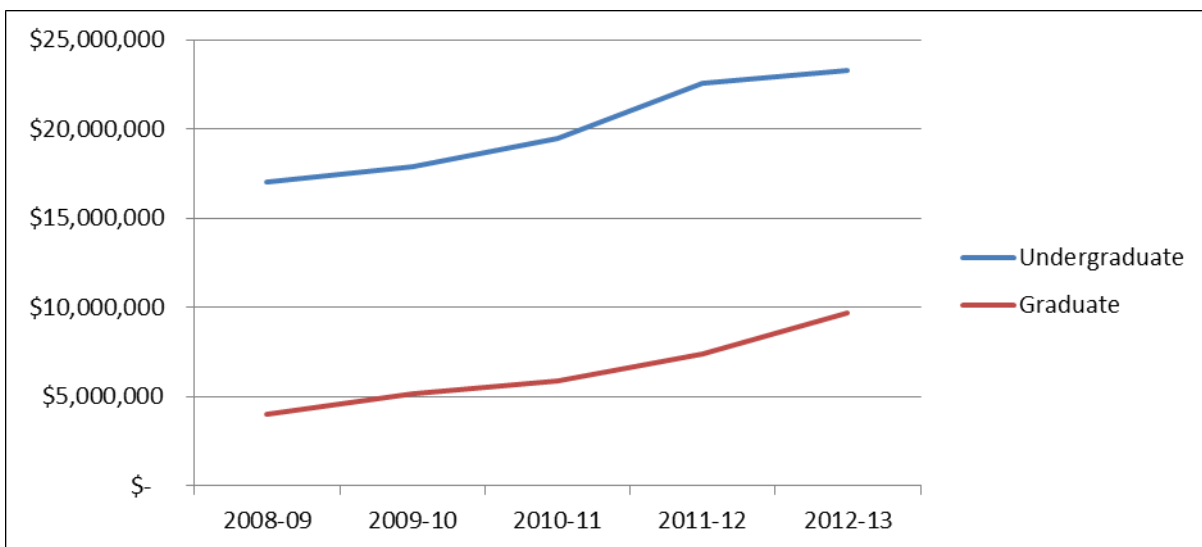
The number of UTAPS recipients has grown almost 30% over the past five years, from about 6,100 in 2008-09 to almost 8,000 in 2012-13. UTAPS expenditures have grown at a faster rate, 57% over the same five-year period. Most of the expenditure growth has been for students in graduate programs.

**Figure 12: UTAPS Expenditures**

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The chart shows undergraduate and graduate UTAPS expenditures from 2008-09 to 2012-13.

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### *Boundless Promise Program and UTAPS*

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

Since inception, BPP has created 80 awards. When fully realized, the \$3M endowment, along with the University of Toronto's matching (UTAPS), will produce approximately \$240,000 annually in support for undergraduate students.

### *Ontario Tuition Grant*

The Ontario Tuition Grant (OTG) was introduced by the province of Ontario in January 2012 to help offset the tuition paid by Ontario postsecondary students. In 2012-13, qualifying students pursuing a university degree could receive a grant of up to \$840 per term, to a maximum of two terms per academic year.

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

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

In 2012-13, 17,377 OSAP-eligible University of Toronto students and 3,791 students who did not receive OSAP shared about \$35M in OTG. About 81% of students in direct-entry programs received an OTG. It is not known how many non-OSAP students were eligible for the Ontario Tuition Grant but did not apply.

In 2011-12, 13,602 OSAP-eligible University of Toronto students and 4,551 students who did not receive OSAP received an OTG. In total, University of Toronto students were issued almost \$13.4M. The 2011-12 OTG statistics are significantly different than those reported for 2012-13. The 2011-12 OTG was implemented part way through the academic year, after other OSAP grants had been issued. To ensure students' OSAP funding packages were within the OSAP funding maxima, the province implemented a \$3,000 funding cap for the OTG and another provincial tuition grant. As a result, some students received only partial OTG, if any. In 2012-13, OTG program design was changed to maximize program expenditures. The OTG was paid first and other provincial grants were reduced accordingly.

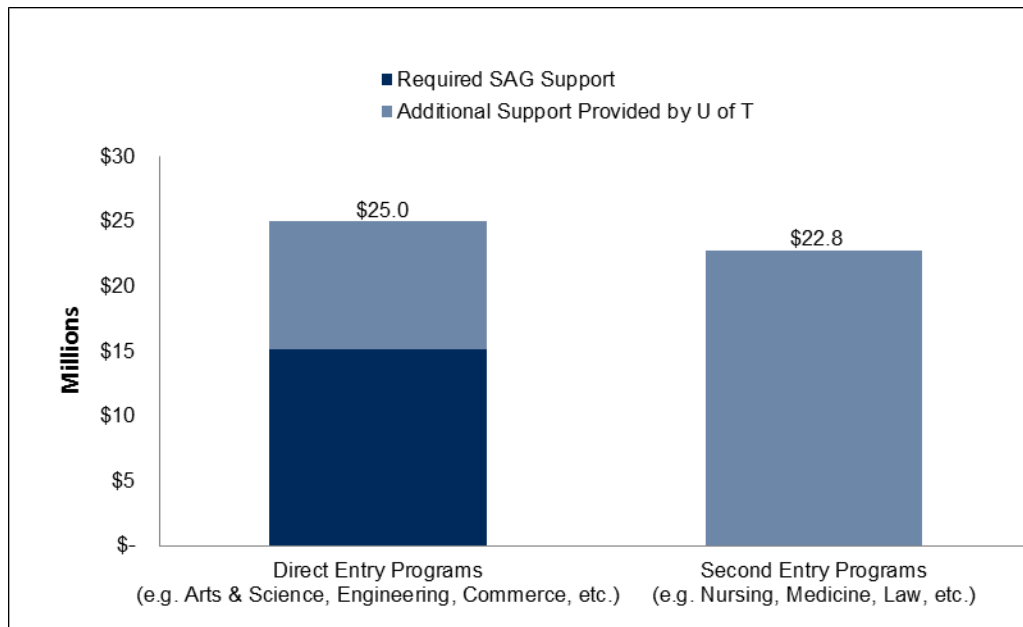
### **Student Access Guarantee**

Under the Tuition Framework that was in place in 2012-13, Ontario institutions were permitted to increase tuition by up to a maximum average of 5% per year if institutions participated in the Student Access Guarantee (SAG). SAG requires that institutions make up shortfalls in OSAP funding for tuition and compulsory fees, books, equipment and supplies for students in direct-entry programs. Offsetting shortfalls incurred by students in second-entry programs as well as shortfalls in other expenses is at the discretion of each institution.

The University of Toronto's SAG requirement is met through UTAPS. The University's commitment of financial support to its students goes above and beyond the requirements of the Government of Ontario. Unlike UTAPS, the SAG requirement does not include living expenses.

**Figure 13: 2012-13 University of Toronto SAG Expenditures**

The chart shows the University of Toronto's 2012-13 SAG expenditures. Expenditures totalled \$47.8M. Of that amount, \$15.1M was required to be paid as per SAG requirements – for tuition and books shortfalls for students in direct-entry programs. The remaining \$32.7M are discretionary expenditures. Discretionary SAG expenditures include tuition and book shortfalls for students in second-entry programs and expenditures for other expenses, including living cost shortfalls.

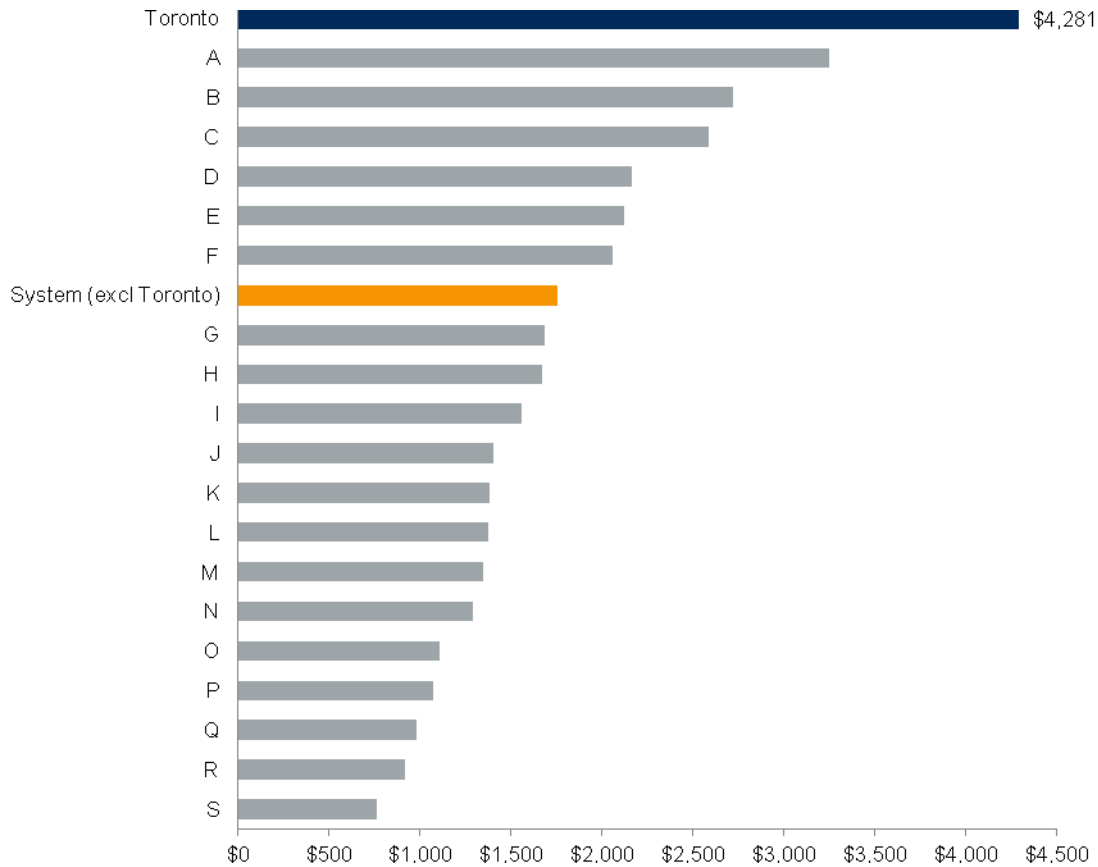


Source: Ministry of Training, Colleges and Universities

When compared to other Ontario universities, on a per recipient basis, the University of Toronto far exceeds SAG expenditures for the University system as a whole and expenditures at every other university.

**Figure 14: Average SAG Expenditure per SAG Recipient**

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



Source: Ministry of Training, Colleges and Universities

It should be noted that on March 28, 2013, the province of Ontario announced a new Tuition Framework for 2013-14 to 2016-17. The four-year Framework will allow for some program variability. However, Ontario institutions will be permitted to increase tuition by up to a maximum average of 3% per year, a reduction from the previous Framework which had a 5% overall cap. The new Framework continues to be accompanied by a Student Access Guarantee.

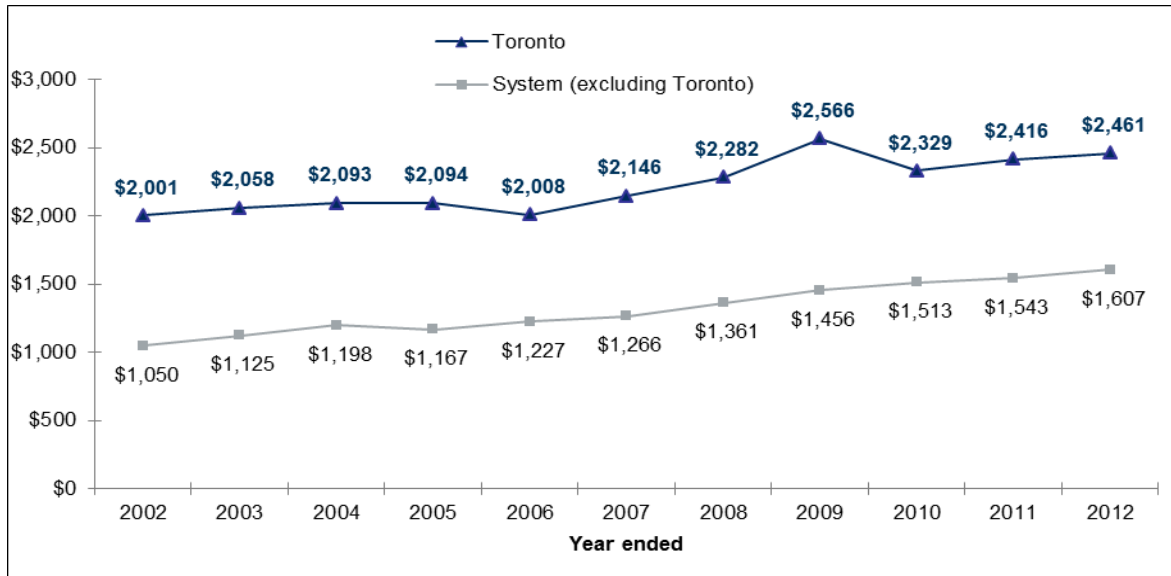
### Institutional Scholarships and Bursaries

Figure 14 shows Scholarships and Bursaries per Student FTE for the University of Toronto relative to other Ontario universities. The University's expenditures per student substantially exceed those of the system as a whole; more than 50% higher in 2011-12. While the economic downturn led to some constraints in expenditures on discretionary scholarship and bursary programs, it is important to note

that this has not in any way compromised the University's ability to meet student need as defined by the OSAP need calculation. After a drop in 2009-10, expenditures per student have increased 5.7%.

**Figure 15: Scholarships and Bursaries per Student FTE**

The chart indicates the scholarships and bursaries per student FTE compared to the other Ontario universities, from 2001-02 to 2011-12.



Source: Compendium of Statistical and Financial Information – Ontario Universities (for the years 1998-99 through 2011-12)

Notes:

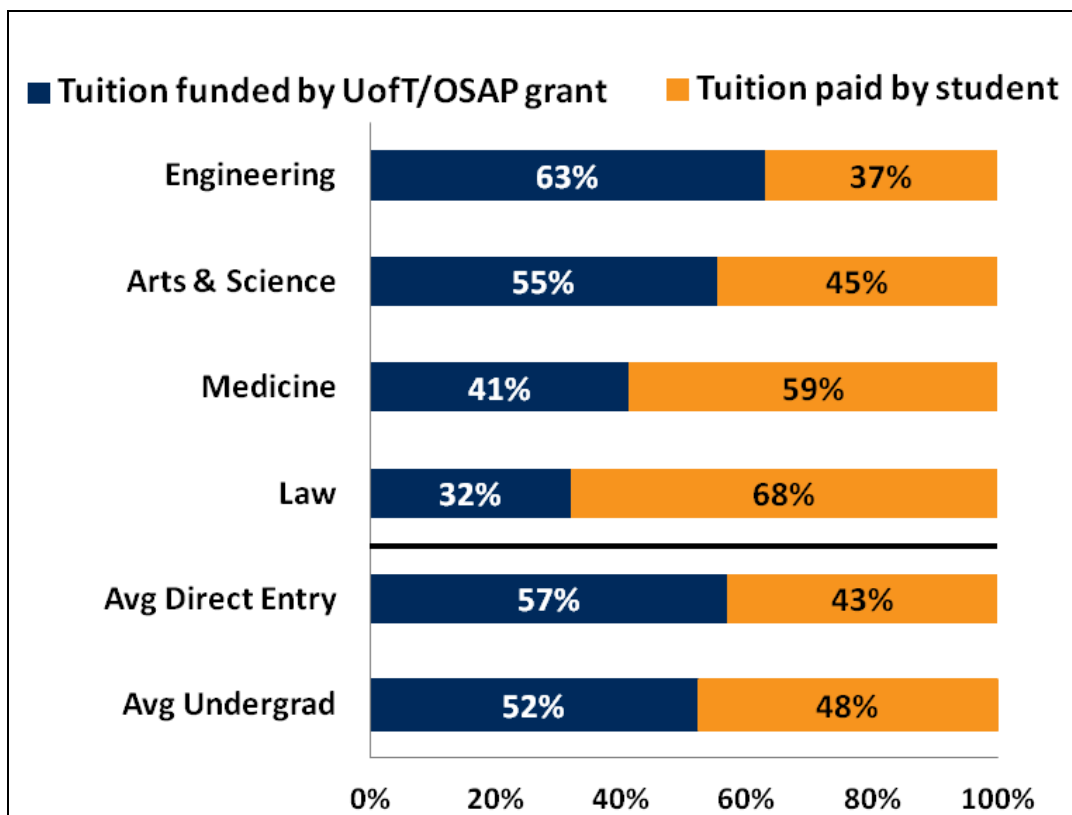
1. Scholarships and Bursaries include all payments to undergraduate and graduate students and from both internal and external sources. These payments include scholarships (OGS, OSOFT, OGSST, etc.), bursaries (UTAPS), granting council awards, prizes and awards.
2. Scholarships and Bursaries for the University of Toronto and the Ontario system include student aid funded by restricted funds.
3. The decrease in the gap in 2005-06 is a result of OSAP enhancements via the 2005 Ontario Budget as well as a reduction in the 2005-06 UTAPS grants of about \$6M (from \$24.9M in 2004-05 to \$18.9M in 2005-06).
4. System refers to all publicly-funded Ontario universities.

## Net Tuition

Net Tuition is the amount that students actually pay after taking into account the contribution of both the Province, through OSAP grants, and the University, through its various grants and scholarships. The University recently updated its net tuition analysis for the 2012-13 undergraduate cohort. Net tuition for OSAP recipients is 48% on average.

**Figure 16: Net Tuition: What do University of Toronto Students Pay?**

The chart below shows the average percentage of tuition and incidental fees paid by undergraduate domestic students receiving OSAP at the University of Toronto relative to the percentage funded by provincial and university grants in 2012-13. The Ontario Tuition Grant is reflected in the percentages.



## Part-Time Employment

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

Study-period income reported on an OSAP application is verified against Canada Revenue Agency tax records of OSAP recipients. According to the OSAP data for 2012-13, two-thirds of OSAP recipients reported no study-period earnings. Of those reporting earnings, a strong majority (more than 70%) reported earnings of less than \$4,000, approximately the upper threshold of working 10 hours per week at a job paying minimum wage.

## Appendix A: 2012-2013 Grant Funding from Divisions

Figure 17: Grant Funding from Undergraduate (i.e., Direct and Second-Entry) Divisions

	Operating Fund	Other Funds from Internal Sources	Total Grants
Arts & Science St. George	\$112,000	\$4,773,000	\$4,885,000
Architecture, Landscape, and Design	\$0	\$6,000	\$6,000
Appl. Sci. & Eng.	\$0	\$1,783,000	\$1,783,000
Dentistry	\$0	\$83,000	\$83,000
UTM	\$3,000	\$110,000	\$112,000
Kinesiology & Physical Ed.	\$0	\$118,000	\$118,000
Law	\$2,018,000	\$862,000	\$2,880,000
Medicine	\$4,863,000	\$3,502,000	\$8,365,000
Management	\$1,229,000	\$363,000	\$1,593,000
Music	\$0	\$479,000	\$479,000
Nursing	\$0	\$556,000	\$556,000
OISE	\$0	\$289,000	\$289,000
Pharmacy	\$57,000	\$714,000	\$771,000
UTSC	\$0	\$241,000	\$241,000
<b>Total</b>	<b>\$8,282,000</b>	<b>\$13,879,000</b>	<b>\$22,162,000</b>

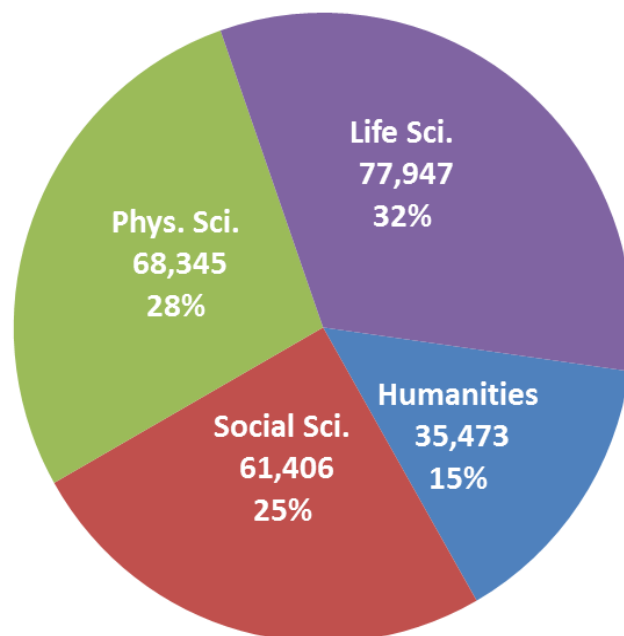


## Appendix B: Doctoral-Stream Student Support by SGS Division

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

**Figure 18: Graduate Student Support by SGS Division (2012-13)**

The chart below shows the breakdown of graduate student support by SGS Division for 2012-13. In total there was \$243.2M provided, including \$19.8M to graduate students at affiliated hospitals.



**Figure 19a: Graduate Student Support by SGS Division (\$000s) (2012-13)**

	<u>2011-2012</u>				<u>2012-2013</u>			
	<u>Award Income</u>	<u>Employment Income</u>	<u>Research Stipend</u>	<u>All Income</u>	<u>Award Income</u>	<u>Employment Income</u>	<u>Research Stipend</u>	<u>All Income</u>
Humanities	21,752	10,770	982	33,504	22,595	11,799	1,079	35,473
Social Sci	35,045	18,628	4,158	57,831	37,891	19,586	3,929	61,406
Phys. Sci	28,214	10,961	25,110	64,285	29,937	11,816	26,592	68,345
Life Sci	<u>38,832</u>	<u>8,033</u>	<u>28,418</u>	<u>75,283</u>	<u>41,894</u>	<u>8,360</u>	<u>27,693</u>	<u>77,947</u>
<b>Total</b>	<b>\$123,843</b>	<b>\$48,392</b>	<b>\$58,668</b>	<b>\$230,904</b>	<b>\$132,317</b>	<b>\$51,561</b>	<b>\$59,294</b>	<b>\$243,172</b>

**Figure 19b: Graduate Student Support by Academic Division (\$000s) (incl. affiliated hospitals)**

	<b>2011-2012</b>				<b>2012-2013</b>			
	<u>Award Income</u>	<u>Employ. Income</u>	<u>Research Stipend</u>	<u>All Income</u>	<u>Award Income</u>	<u>Employ. Income</u>	<u>Research Stipend</u>	<u>All Income</u>
A&S	52,378	28,639	13,628	94,645	<b>53,330</b>	<b>31,013</b>	<b>14,103</b>	<b>98,446</b>
APSE	14,637	4,872	17,323	36,833	<b>16,450</b>	<b>5,130</b>	<b>18,480</b>	<b>40,059</b>
KPE	905	315	58	1,278	<b>1,111</b>	<b>367</b>	<b>115</b>	<b>1,593</b>
DENT	571	313	698	1,582	<b>567</b>	<b>305</b>	<b>618</b>	<b>1,490</b>
MED	28,377	2,643	22,521	53,541	<b>31,103</b>	<b>2,684</b>	<b>21,970</b>	<b>55,756</b>
PHRM	1,013	473	1,476	2,961	<b>1,045</b>	<b>450</b>	<b>1,270</b>	<b>2,765</b>
NURS	850	534	324	1,708	<b>909</b>	<b>593</b>	<b>154</b>	<b>1,656</b>
MUS	1,988	856	6	2,850	<b>2,758</b>	<b>1,118</b>	<b>17</b>	<b>3,892</b>
OISE	10,323	6,289	1,478	18,090	<b>10,187</b>	<b>6,292</b>	<b>1,391</b>	<b>17,870</b>
LAW	1,159	106	35	1,300	<b>1,348</b>	<b>144</b>	<b>59</b>	<b>1,551</b>
MGT	4,631	967	78	5,676	<b>5,763</b>	<b>969</b>	<b>105</b>	<b>6,837</b>
SWK	2,633	392	337	3,362	<b>2,855</b>	<b>345</b>	<b>430</b>	<b>3,630</b>
FOR	651	145	353	1,149	<b>920</b>	<b>175</b>	<b>324</b>	<b>1,418</b>
ARCH	1,495	538	1	2,033	<b>1,645</b>	<b>538</b>	-	<b>2,184</b>
INFO	<u>2,233</u>	<u>1,311</u>	<u>351</u>	<u>3,895</u>	<u><b>2,325</b></u>	<u><b>1,439</b></u>	<u><b>260</b></u>	<u><b>4,023</b></u>
<b>Total</b>	<b>\$123,843</b>	<b>\$48,392</b>	<b>\$58,668</b>	<b>\$230,904</b>	<b>\$132,317</b>	<b>\$51,561</b>	<b>\$59,294</b>	<b>\$243,172</b>

**Figure 20: Arts & Science Graduate Student Support by SGS Division (\$000s)**

	<u>2011-2012</u>				<u>2012-2013</u>			
	<u>Award Income</u>	<u>Employ. Income</u>	<u>Research Stipend</u>	<u>All Income</u>	<u>Award Income</u>	<u>Employ. Income</u>	<u>Research Stipend</u>	<u>All Income</u>
Humanities	19,361	9,858	974	30,193	19,439	10,615	1,062	31,116
Social Sci.	12,974	9,082	1,880	23,937	14,165	9,927	1,685	25,777
Phys. Sci.	13,577	6,089	7,787	27,452	13,487	6,686	8,113	28,286
Life Sci.	<u>6,466</u>	<u>3,610</u>	<u>2,988</u>	<u>13,063</u>	<u>6,239</u>	<u>3,786</u>	<u>3,243</u>	<u>13,268</u>
<b>Total</b>	<b>\$52,378</b>	<b>\$28,639</b>	<b>\$13,628</b>	<b>\$94,645</b>	<b>\$53,330</b>	<b>\$31,013</b>	<b>\$14,103</b>	<b>\$98,446</b>

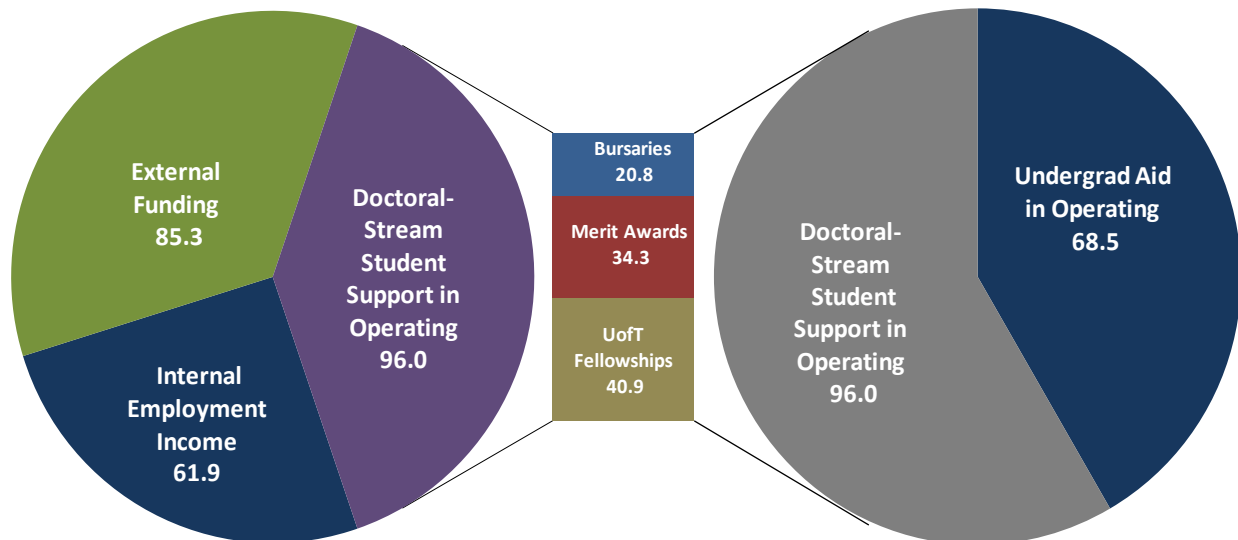
### *Student Assistance and Doctoral-Stream Student Support: Understanding the Relationship*

There are two broad categories of student financial support described in this report: the amount reported as student assistance in the financial statements and doctoral-stream student support. These amounts are neither additive, nor mutually exclusive. Rather, there is a partial overlap in the way these two figures are reported. As mentioned above, doctoral-stream students receive funding as TAs, GAs and RAs, however, for reporting purposes in the financial statements these funds are reported as salaries and benefits. Figures 21a and 21b below illustrate the relationship between the \$164.5M reported as student assistance and the \$243.2M in total funding received by doctoral-stream students.

Note: The University of Toronto is working on a snapshot of total financial support provided to graduate students. Currently, graduate financial support ranges from about \$15,000 to \$26,000, plus tuition and incidental fees per doctoral-stream student.

**Figure 21a: Graduate Student Support  
Total=\$243.2M**

**Figure 21b: Student Aid in Operating  
Total=\$164.5M**



## Appendix C: 2013 Work Study Survey Results

### Student Survey

In February-March 2013, work study students were surveyed about their experiences with the reconfigured, 2012-13 Work Study program. The survey was sent to 1,627 students. The response rate was 43.1%.

#### *Respondent Attributes*

- 73% of respondents were female;
- 65% were students 21 years of age or older;
- 84% were undergraduate students;
- 67% were enrolled at St. George campus; 16% at UTM; 17% at UTSC;
- 20% were the first in their family to attend university;
- 64% were OSAP recipients;
- 61% were hired into a work study position for the first time.

#### *Summary of Findings*

- 90% of respondents agreed that their work study position provided them with a meaningful work experience;
- More than 77% believe that because of their work study experience, they are better prepared for work opportunities after graduation;
- About 85% reported that they were able to balance their studies, their work study obligations and leisure time;
- 86% felt that there was a good match between the job description and the duties the student was expected to perform;
- 85% responded that they were provided with clear directions about performance expectations and responsibilities from their employer;
- Almost 82% of respondents reported that they felt involved and well-utilized in their work study position;
- Almost 90% felt the work study application and hiring process was straight forward and easy to understand;
- 88% of respondents reported that they would apply for a work study position in the future.

Respondents also provided general comments on the work study program. Overall, respondents were satisfied with their work study experience.

- “Very fortunate to have had this opportunity...”
- “Great Experience!”
- “I am very grateful for being able to do the work-study. It is very difficult to find employment where they understand the needs of a student.”
- “You get as much out of it as you put into it, and I feel it was a perfect testing grounds to develop some of the skills I hope to use when I graduate. Highly recommend students to take the opportunity, practical on-the-job experience is as valuable, if not more, than much of what I've learned in class.”

- “International students do not generally have access to many scholarships/grants, etc. and it is extremely difficult for non co-op international students to have work experience in Canada before graduation (which is very critical in getting work after graduation). Allowing us international students to officially participate in the work study position is one of the best things UofT has done in a while.”
- “I really grew and learned a lot. I think this opportunity was a huge turning point for me in terms of determining my direction in my studies and career plans.”
- “If I decided to come back and pursue a postsecondary degree at the University of Toronto I would definitely look into another work study position.”

Respondents also identified potential areas of improvement, including wages, the maximum hours of work permitted, and the pay structure.

- Several students commented about the inadequacy of the hourly rate of pay (i.e., \$11.73 – including 4% vacation pay);
  - Two-thirds of respondents reported that their work study position was their only part-time job and therefore they rely on these earnings to help support themselves during school;
  - Graduate students responded that they should be paid more;
  - Students who held the same work study job for a number of years reported that they would like a pay raise.
- In 2012-13, students are permitted to work up to 12 hours/wk to a maximum of 90 hours during the summer work study period and 180 hours during the fall/winter work study period;
  - Almost three quarters of respondents indicated that they would have worked more hours if given the opportunity.

How has the University addressed this issue? For 2013-14 Fall/Winter Work Study, Work Study students will be permitted to work more than 180 hours.

- There were several comments about the process and timing of submitting time sheets. Students are required to submit their time sheets in advance of their scheduled work hours so that the hiring unit meets the monthly payroll deadline.

How has the University addressed this issue? For 2013-14 Fall/Winter Work Study, Work Study students will be paid bi-weekly.

## Employer Survey

In April 2013, 2012-13 work study employers were surveyed to gauge their experience with the reconfigured program. The survey was sent to 504 employers and 180 responded (37% response rate).

### *Summary of Findings*

- 78.5% of the respondents had a work study position located on the St. George campus; 11.3% at UTM; and 11.2% at UTSC;
- 94% had employed a work study student in the past;
- While respondents indicated that they hired work study students for a variety of reasons, the largest percentage of respondents hired a work study student to provide them with “practical experience in a subject area”. Other reasons for hiring were also student focused:
  - “...peer-to-peer support for students...”
  - “...to provide leadership opportunities...”
  - “...to utilize student expertise in specific subjects...”
  - “...provide mentorship opportunities for grad students and post-docs...”
- When asked about the hiring criteria used, 28.85% reported that relevant and general work experience was most important. Also of importance was the work study applicant’s academic and general interests, their program of study, and their hours of availability. Several employers also indicated that the work study applicant’s passion for a subject area was important;
- Lack of information about the reconfigured program did not pose problems for the majority of employers;
- Compiling and submitting the job proposal did not pose any problems for almost 62% of respondents;
- 63% of employers reported that they had little to no difficulty matching student skills with the job description. Employers who did have difficulty attributed the difficulties to a smaller pool of available students during the summer term, and hiring students that for whatever reason did not work out;
- 65% of employers had little to no issues with the quality of work of work study students;
- 65% of employers had little to no issues with the student’s commitment to their work study job;
- Almost 72% of respondents agreed that the work study application and hiring process was straight-forward and easy to understand;
- 94.4% of employers agreed that the work study position provide the student(s) with a meaningful work experience;
- 95% of employers would apply to employ a work study student in the future;
- However, almost 50% of respondents reported that the budgetary impact of the new cost sharing arrangement created difficulties;
- Almost half of respondents indicated that completing the time sheets was difficult;
- Employers were also asked to recommend improvements to the program:

- 41% of employers would like to see increases to the hours students are permitted to work. And, almost 82% of employers would have employed their work study students for more hours if given the chance. (Compared to 74% of students, who also would have worked more hours);
- 28% would like to see improvements to the work study administrative processes (e.g., more timely information about deadlines, more streamlined payroll process);

Overall, employers were pleased with the program.

- “Excellent program. It is a good way for students to get experience...”
- “...worked better than in its past configuration...”
- “The work study program is an outstanding program which addresses many critical needs in the University: work experience for students, research assistance for faculty...”
- “I am very glad the work study program is continuing. It is a very good vehicle to train the next generation of the labour force.”