Report on Student Aid

Restructuring the University of Toronto Students' Union's Bursaries & Grants Program

Aidan Cole Currie, Chief Operations Assistant
Arjun Kaul, Vice-President, Operations

Table of Contents

Purpose

Now more than ever, undergraduates at the University of Toronto St. George campus need our help. With cuts to OSAP threatening students' ability to pay for school and basic needs, it is now time for the UTSU to step in and take action through our Bursaries and Grants program.

As the Student Aid Committee has discussed, reforms need to be made. As an Executive Assistant, this report is informed by my own experience in the Student Aid portfolio, discussions with Executives, and discussions of the Student Aid Committee.

Discussed Issues

At its 8 August 2019 meeting, the Student Aid Committee discussed issues with the UTSU's application process for financial aid. Out of this discussion, the following key points were raised:

- Questions asked
  - Some questions are too invasive; the requirement for a detailed personal budget is unnecessary and may put an applicant living paycheque-to-paycheque in a position where they are unable to outline a personal budget in such detail.

- Reason for applying
  - The current application process is far too skeptical of those applying for financial assistance, and it should be trusted that those applying do indeed have a need for financial aid.

- Demonstrating financial need
  - It was proposed that while the Excel spreadsheet version of the personal budget is at times intrusive, students who apply for OSAP funding must also demonstrate financial need. It was suggested that a drop-down menu outlining income or tax brackets could be just as effective without being invasive.

- Personal statement
  - A minimum of 50 words for a personal statement was stated to be sufficient in the meeting. In addition, it was pointed out that fluency in English might be a barrier. The personal statement should simply be an outline of why the applicant requires funds.

- Gaps in need
  - It was pointed out that the current structure of the UTSU's bursaries and grants leave large gaps where they can definitely be filled.

Background

CURRENT STRUCTURE AND APPLICATION DATA

The UTSU currently operates a program wherein students can apply or one (1) of four (4) grants or bursaries. These are as follows:

- Book Bursary (up to $100 per applicant per term)
- Exam Deferral Bursary (up to $70 per applicant per term)
- Individual Academic Endeavour Grant (up to $100 per applicant per term)
- Student Initiative Fund (up to $1000 per applicant per term)

While these forms of Student Aid have been shown to be needed, it is obvious that the UTSU has the capacity to refine and expand its offerings to students. According to data from 2017-2019, the UTSU received 140 applications for Student Aid. Of those applications, 105 were approved, and 35 were

Student Aid Distribution

Student Initiative Fund
2.9%
Exam Deferral Bursary
9.3%
Individual Academic...
20.7%
Book Bursary
67.1%
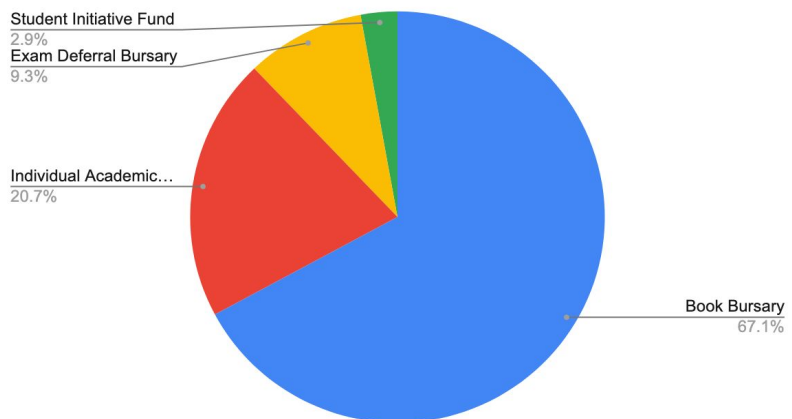
rejected. It is worth noting that in 2017-18, 29 applications were rejected, followed by only 6 rejections the following year. Data for the 2019-20 year is included for thoroughness' sake though only 4 applications have been received thus far.

The Book Bursary saw the most applications over the last three years, with 67.4% of total applicants choosing to apply.

On the other hand, only four applications have been made to the Student Initiative Fund, and of those two have been approved and two have been rejected for a straight 1:1 ratio of efficient use. It is also worth noting that the two applications approved from the Student Initiative were from 2017-18, whereas both applications from 2018-19 were rejected.

FINANCIAL UTILITY OF CURRENT STRUCTURE

Our current structure shows some deficits in terms of distribution of finances. We have so much more to give than we currently do simply based on the fact that some students do not find themselves fitting into the categories prescribed by our grants and bursaries.

According to the *Student Aid Program Policy*, the Student Aid Committee "will award bursaries and grants using the funds allocated to each unique bursary and grant in the Operating Budget." To this effect, the 2017-18 Operating Budget split each unique bursary or grant into its own line item. In 2018-19, however, the former Board decided it would be best to allocate funds to "Bursaries", "Grants", and "Student Initiative Fund" instead of allocating a specific amount of money to each specific bursary or grant. In addition, the 2018-19 Board allocated $3,500 more to Bursaries and Grants, including the Student Initiative Fund which maintains a budget of $6,000

Both years saw around the same amount of money disbursed for grants and bursaries, a total of $5,467 in 2017-18 and $5,432 in 2018-19, leaving roughly $10,500 left over in 2017-18 and $14,000 in 2018-19.

2017-18 was the only year in which the Student Initiative Fund was used, with payments of $750 and $250 respectively being paid.

Having received the opt-out numbers from the Office of the Vice-Provost, Students, we now know that we received a 15.8% opt out on Scholarships and Bursaries. While disappointing, this number reflects that not enough students are aware of the Student Aid Program.

FINANCIAL AID BY THE NUMBERS

2017-18			
	Budgeted	Disbursed	Remaining
Book Bursary	$4,500	$3,067	$1,433
Individual Academic Endeavour Grant	$2,000	$1,000	$1,000
Exam Deferral Bursary	$3,500	$400	$3,100
Student Initiative Fund	$6,000	$1,000	$5,000
Total	$16,000	$5,467	$10,533
2018-19			
	Budgeted	Disbursed	Remaining
Bursaries	$11,500	$4,032	$7,468
Grants	$2,000	$1,400	$600
Student Initiative Fund	$6,000	$0	$6,000
Total	$19,500	$5,432	$14,068
TOTAL			
	Budgeted	Disbursed	Remaining
	$35,500	$10,899	$24,601

There is a clear intention to prioritize Student Aid in the Operating Budget, with the amount of money it has been allocated over the last two years. However, there is a clear issue in terms of how that money is allocated on as demonstrated in the section above.

With these data and statistics in mind, we can make conscionable inferences into how our Student Aid processes both succeed and fail, and where improvements may be made.

ISSUES WITH THE APPLICATIONS PROCESS

The applications process for Student Aid at the UTSU, conducted through a Formstack form, is rigorous. According to the *Student Aid Program Policy*, applicants must fulfill the following requirements for all grant and bursary applications:

- Membership in the UTSU as defined by the UTSU Bylaws
- Demonstration of financial need including (but not limited to):
  - Estimated expenses and earnings
  - Calculated debt
  - Other sources of financial support and assistance

In addition, students must submit receipts for the Book Bursary, describe the scope and nature of their endeavour for the Individual Academic Endeavour Grant, and the scope and nature and receipts for the Exam Deferral Bursary. The Student Initiative Fund is once again different because individuals or groups apply in a different manner than the above mentioned bursaries and grants.
The current Formstack Form used for Student Aid applications goes above and beyond the aforementioned requirements, asking students to submit:

1) Name (First and Last)
2) Student Number
3) Status in Canada (i.e.: Domestic Student, Permanent Resident, etc.)
4) Marital Status
5) Number of Dependents
6) Whether or not they are a sole support parent
7) College/Faculty
8) Program/Area of Study
9) Number of Credits enrolled for the Academic Year
10) Address
11) Telephone Number
12) E-mail address
13) Proof of Enrolment

There are a few redundancies in the system currently. For example, we ask for a Student Number, Number of Credits enrolled, and Proof of Enrolment. In addition, asking students to submit a detailed personal budget in addition to their calculated is at best unnecessary and at worst invasive.

FINANCIAL RESOURCES	
Income/Loans for the fall session (Sept. 8 - Apr. 30)	
Income Source	**Estimated Amount**
Bank Balance (all accounts) as of Sept. 1, 2016	
Income from part-time work (Sep-Apr)	
Spouse's Income (for term)	
Parental Support/ Support Payments	
Grants/ Bursaries/ Scholarships	
Other Government Student Aid or Benefits	
Other Income (please specify)	
Total Income/ Loans	

ESTIMATED EXPENSES	
Expenses for the fall session (Sept. 8 - Apr. 30)	
Expense Type	**Estimated Amount**
Tuition Fees + Books	
Rent + Utilities	
Groceries	
Transportation	
Toiletries/ Personal Care	
Childcare	
Telephone	
Entertainment	
Clothing	
Other Expenses (Please Specify)	
Total Expenses	

| ESTIMATED DEBT	
Debt/ Loans for the fall session (Sept. 8 - Apr. 30)	
Debt/ Loan Type	**Estimated Amount**
OSAP	
Credit Card (related to University expenses)	
Bank Loan/ Line of Credit	
Other Debt/ Credit (Please Specify)	
Total Debt	

Asking for sources of financial support (i.e.: whether an applicant is an OSAP recipient, receives supplemental income from parents or guardians) is, however, a necessary aspect of student aid disbursement. Additionally, we should consider asking for Direct Deposit information as that makes the process of disbursing funds far quicker than writing cheques and waiting for students to pick them up or for them to be mailed.

ISSUES WITH THE SCREENING PROCESS

2017-18

Rejected
38.2%

Approved
61.8%

2018-19
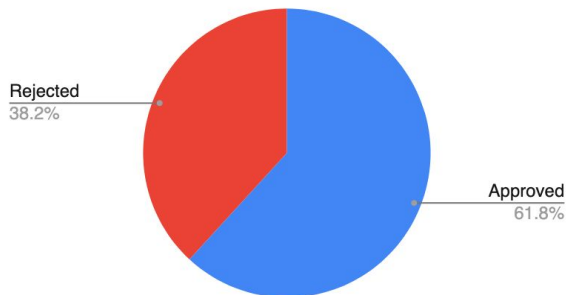
Rejected
8.1%

Approved
91.9%
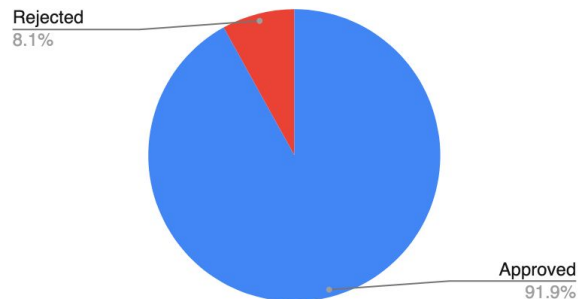
As shown in the charts above, a significantly lower amount of applications were rejected in 2018-19 as compared to 2017-18. This can be contributed to a number of factors, not least of which being that there is little standardization year-to-year over who is in charge of processing student aid applications, and the standards by which they are evaluated is only outlined in the *Student Aid Program Policy*.

Last year, as Assistant Vice-President, Administration, I was placed in charge of reviewing Student Aid applications, accepting or rejecting them, and then forwarding the accepted applications to the committee. The year before, it was the Assistant Vice-President, Services' role.

The screening process should, as demonstrated by this non-standardization, should be placed in a more permanent portfolio wherein the individual(s) reviewing applications are consistent year-to-year.

Student Aid from Other Students' Unions

The following is an analysis of Student Aid structures from various students unions in the GTA, as schools in the GTA already serve the same types of students we do.

RYERSON STUDENTS' UNION

The Ryerson Students' Union (RSU) structures its student aid in the following forms:

- Emergency Bursary
  - Available to students who demonstrate an urgent need for funding, including sudden loss of income or stolen property such as a laptop for academic purposes.
- Mental Health and Leadership Award
  - This award is available to "all full-time undergraduate and graduate students who are coping with a mental health illness and are in a leadership role on campus."
- Career Development Grant
  - This is a grant for students who are working in an unpaid position, or for a personal project.

The RSU also promotes a Graduate Travel Grant offered by the Graduate Students' Union at Ryerson and an RSU Sponsorship wherein the RSU sponsors public events, campaigns, and organisations.

The Student Association of George Brown College advertises "over $300,000 in bursaries and awards to be handed out this year" on its web site, however students must log in to their "STU-VIEW" (equivalent of ACORN) to gain access. Further research through the George Brown web site shows that these awards are actually in collaboration with the College itself. George Brown College does offer an Emergency Bursary similar to that of the RSU.

Ontario College of Art and Design Students' Union

The Ontario College of Art and Design Students' Union (OCADSU) has quite an extensive set of grant and bursary offerings. This is something that I firmly believe the UTSU might be able to achieve, either now or in the future. They are the following:

- Project Grants
  - Students or groups apply for partial or full funding for projects, events, or career initiatives.
- Micro-grants
  - Students can apply for grants of up to $250 to fund non-academic events and initiatives that will benefit the wider community as a whole.
- Grocery Funds
  - OCADSU sets aside gift cards for grocery stores in the amount of $10 and $25 to assist students with food security.
- Emergency Bursary
  - Students with demonstrable financial need, and who already receive funding from a provincial grant/loan program, can apply for an emergency bursary if they are experiencing financial needs beyond their control.

Proposed Reforms

There are clear deficits in how the UTSU conducts its Student Aid Program, no matter how good its intentions are. The following is an outline of suggested reforms to refine and optimize the Student Aid Program so that it serves more students' needs.

Reforms to Current Structure

The current structure (Book Bursary, Exam Deferral Bursary, Individual Academic Endeavour Grant, and Student Initiative Fund) must be expanded to serve students' needs.

The Book Bursary is necessary due to the fact that students spend an inordinate amount of money on their school books. However, many students need assistance purchasing other Academic Supplies, such as a laptop, notebooks, and writing materials. In this vein, I would recommend either 1) expanding the Book Bursary to create the **Book and Academic Supplies Bursary** or 2) keeping the Book Bursary and adding an additional Academic Supplies Bursary. With the expansion, I would propose increasing the Book and Academic Supplies Bursary budget to $5,000.

The **Exam Deferral Bursary** has been shown to be useful for students, and at a cap of $70 per applicant per term it is reasonable to keep it. However, according to the 2017-18 budget (which the Student Aid Committee used internally last year to allocate funds) $3,500 was allocated when only $500 was used. The Exam Deferral Bursary should therefore be cut from $3,500 to $1,000 based on current trends of disbursements.

The **Individual Academic Endeavour Grant** is a puzzle because behind the Book Bursary it has received the second-most applications over the last few years, however it is quite limited in its scope. I would propose increasing its scope and naming it the "**Academic Pursuits Grant**."

The **Student Initiative Fund** has far too much money allocated towards it when individuals and groups looking to use it can just as easily propose a Working Group or meet with the Campaigns Committee to spearhead a campaign. I propose cutting the Student Initiative Fund and reallocating its budget to new grants and bursaries.

PROPOSED ADDITIONAL GRANTS AND BURSARIES

Health and Wellness Bursary

There is a mental health crisis on our campus. Well before the incident at Bahen on September 27, we decided we needed to prioritize health and wellness with specific focus on mental health. With that, we have decided to create the Health and Wellness Bursary, whereby students can offset the costs of therapy and other needs through submitting their receipts similarly to how they would claim insurance. Any student would be eligible for up to $200 to help offset their costs in conjunction with the $100/session insurance under the UTSU Health & Dental Plan. This would also go toward offsetting the costs of prescription drugs and other health and wellness needs.

Accessibility Bursary

The Accessibility Bursary is meant to help students with accessibility needs get through university smoothly. We understand that there are costs related to accessibility for many students, and as such if we can offset some of those then our community will be better for it.

Transit Bursary

Commuter students are at a particular disadvantage here at the St. George campus, given that many students must be here early in the morning or go home late at night. This bursary is meant to help them pay their way to get to school, by submitting receipts for PRESTO passes that they may use to ride the TTC, GO Train, or other forms of public transit.

Emergency Bursary

As you will have read in the sections above, Emergency Bursaries are common among student unions in the Toronto area. The emergency bursary will be made available for students who find themselves in sudden financial need; whether that be that they cannot make rent, have lost their job, have suddenly lost income from whomever they are dependent on, or any other sort. This bursary will be on a case by case basis and only used in the strictest of circumstances due to its scope and nature. Students will be eligible for up to $1000 as part of the Emergency Bursary framework.

Therefore, under the proposed new structure, the Student Aid framework would have seven (7) bursaries available for application:

1. Book and Academic Supplies Bursary
2. Exam Deferral Bursary
3. Academic Pursuits Grant
4. Health and Wellness Bursary
5. Accessibility Bursary
6. Transit Bursary
7. Emergency Bursary

Reforms to Applications Process

As outlined in the section "Issues with Applications Process", the current application process is arduous on the applicant, the screener, and the Student Aid Committee itself. It should be as painless as possible for students to apply for financial aid, and as such, the applications process should reflect this.

Formstack is still the best option to process applications since it allows the highest security of information due to its encryption abilities. I myself have plenty of experience dealing with the logic behind Formstack forms and will happily create one.

Applicants would apply for student aid in the following manner:

- Input: Full Name,
- Student Number
- Status in Canada (i.e.: Domestic Student, Permanent Resident, etc.)
- Whether or not they are an OSAP or non-Ontario financial aid recipient
- College/Faculty/Area of Study
- Address
- Telephone Number
- E-mail address

In addition, applicants would input the following other basic information, to be expanded or contracted based on the bursary or grant for which they are applying.

- 100-word statement describing their reason for application
- Choosing from a drop-down list of income/tax brackets
- Submission of supporting documentation including receipts/conference confirmation

The application should also provide applicants with further information on how they can be supported. For example, if applicants indicate that they would like to use the Emergency Fund for groceries, the Emergency Fund would also provide applicants with information on how to register for the Good Food Box program and direct them to the Food Bank; or, the Mental Health Bursary would direct applicants to LinkMentalHealth and other external therapy registration programs.

REFORMS TO SCREENING PROCESS

The screening process has been left up to Cole for the last two years, and before that it has been the responsibility of another Assistant Vice-President. The screening process is important because the Student Aid Committee needs as much information as possible for it to make decisions based on who can or cannot be considered for financial aid. There are a few reforms that should take place:

1) The Executive responsible for student aid, more than likely the VP Operations, shall appoint a staff designate to oversee student aid applications. This staff designate shall be referred to here as the Screening Clerk.

2) The Screening Clerk must regularly check student aid applications on a rolling basis and keep in contact with the VP Operations on this front. Furthermore, the Screening Clerk is responsible for ensuring that applications meet the minimum requirements for consideration as outlined in the Student Aid Program Policy.
3) The Screening Clerk shall populate a folder only to be shared with members of the Student Aid Committee on Google Drive with successful applications.
4) It is the responsibility of the Screening Clerk and VP Operations to help applications that may not be successful due to administrative reasons (failure to submit receipts, etc). The Screening Clerk shall contact unsuccessful applicants to ask for further information regarding their application.

Student Aid Program Policy

Preamble

The UTSU recognizes that in addition to tuition fees, there are costs associated with post-secondary education. Therefore, the UTSU shall provide assistance to members who show significant financial need to meet these requirements through needs-based Book and Academic Supplies Bursaries, ~~Individual Academic Endeavour (hereafter referred to as "IAE")~~ Academic Pursuits grants, ~~and~~ Exam Deferral Bursaries~~.~~, Health and Wellness Bursaries, Accessibility Bursaries, Transit Bursaries, and Emergency Bursaries.
~~The UTSU shall also maintain a Student Initiative Fund (SIF) to support student initiatives that are consistent with the mandate of the UTSU.~~
The Student Aid Committee will award bursaries and grants using the funds allocated to each unique bursary and grant in the ~~Operating Budget~~ Committee's budget as determined by the Finance Committee.

Criteria

The Student Aid Committee will evaluate each Book and Academic Supplies Bursary application using the following criteria:

  i.   Membership in the UTSU as defined by the UTSU Bylaws
  ii.   A demonstration of financial need including: ~~including (but not limited to):~~
        a. An indication of income
        b. Sources of financial support and assistance
  ~~a.   Estimated expenses and earnings~~
  ~~b.   Calculated debt~~
  ~~c.   Other sources of financial support and assistance~~
  iii. The submission of ~~textbook~~ receipts with the application
  iv.   Other criteria as determined by the Student Aid Committee as it sees fit.

The Student Aid Committee will evaluate each ~~IAE~~ Academic Pursuits Grant application using the following criteria:

  i.   Membership in the UTSU as defined by the UTSU Bylaws
  ii.   A demonstration of financial need including (but not limited to):
        a. An indication of income
        b. Sources of financial support and assistance

a. ~~Estimated expenses and earnings~~
b. ~~Calculated debt~~
c. ~~Other sources of financial support and assistance~~
    iii.   The scope and nature of the endeavour
    iv.   ~~The number of individuals applying for the same endeavour~~
    v.   Other criteria as determined by the Student Aid Committee as it sees fit

The Student Aid Committee will evaluate each Exam Deferral Bursary application using the following criteria:

    i.   Membership in the UTSU as defined by the UTSU By-Laws

    ii.   A demonstration of financial need including (but not limited to):

        a. An indication of income
        b. Sources of financial support and assistance
a. ~~Estimated expenses and earnings~~

b. ~~Calculated debt~~

c. ~~Other sources of financial support and assistance~~

    iii.   ~~The scope and nature of the original Exam Deferral~~

    iv.   The submission of Exam Deferral Receipt(s) with the application

    v.   Other criteria as determined by the Student Aid Committee as they see fit

~~The Student Aid Committee will evaluate applications for the Student Initiatives Fund using the following criteria:~~
    ~~i.   Membership in the UTSU as defined by the UTSU Bylaws~~
    ~~ii.   Applications shall be to support initiatives that are consistent with the mandate of the UTSU.~~
    ~~iii.   When reviewing applications for Student Initiatives bursaries, the Student Aid Committee shall give preference to proposed initiatives that would, in in the opinion of the Committee, advance the interests of marginalized students at the University of Toronto including, but not limited to, those students affected by:~~
a. ~~Ableism~~
b. ~~Anti-Black racism~~
c. ~~Anti-Semitism~~
d. ~~Colonialism~~
e. ~~Homophobia~~
f. ~~Islamophobia~~
g. ~~Racism~~
h. ~~Sexism~~
i. ~~Transphobia~~

iv. ~~Each grant awarded shall have a value of no more than $1,000.00.~~
v. ~~Clubs allocated more than $2,500 in funding by the Clubs Committee shall be ineligible for Student Initiative Fund grants.~~
vi. ~~Other criteria as determined by the Student Aid Committee as it sees fit.~~

The Student Aid Committee will evaluate each Health and Wellness Bursary application using the following criteria:

    i. Membership in the UTSU as defined by the UTSU By-Laws

    ii. A demonstration of financial need including (but not limited to):

        a. An indication of income
        b. Sources of financial support and assistance

    iii. The submission of receipt(s) with the application

        a. An indication of whether they are on the UTSU Health & Dental Plan claiming insurance and claimed the amount eligible

    v. Other criteria as determined by the Student Aid Committee as they see fit

The Student Aid Committee will evaluate each Accessibility Bursary application using the following criteria:

    i. Membership in the UTSU as defined by the UTSU By-Laws

    ii. A demonstration of financial need including (but not limited to):

        a. An indication of income
        b. Sources of financial support and assistance

    iv. The submission of appointment receipt(s) with the application
    v. Other criteria as determined by the Student Aid Committee as they see fit

The Student Aid Committee will evaluate each Transit Bursary application using the following criteria:

    i. Membership in the UTSU as defined by the UTSU By-Laws

    ii. A demonstration of financial need including (but not limited to):

        a. An indication of income
        b. Sources of financial support and assistance

    iv. The submission of transit receipt(s) with the application
    v. Other criteria as determined by the Student Aid Committee as they see fit

The Student Aid Committee will evaluate each Emergency Bursary application using the following criteria:

    i. Membership in the UTSU as defined by the UTSU By-Laws

Applications And Deadlines

Applications for all Bursaries and Grants shall be made available year-round on an ongoing basis.

Applications shall be made available electronically ~~and in paper form via the UTSU Office~~ by the Vice-President, Operations. The Vice-President, Operations, or their designate, shall be responsible for receiving and presenting all applications for consideration to the committee.

Allocation of Funds

The Finance Committee shall provide the Student Aid Committee with a yearly budget ~~for each Bursary and Grant~~. The Student Aid Committee shall not award funds in excess of the amount allocated to each bursary or grant by the Finance Committee.

The total pool of funds available semesterly for each bursary and grant shall be determined using the Funding Distribution Table below. Five (5) percent of the total amount of funds allocated for each grant may be awarded by the Student Aid Committee in any semester as a contingency. Any funds not awarded during a semester may be awarded in the following semester.

FUNDING DISTRIBUTION TABLE

SUMMER	15%
FALL	40%
WINTER	40%
CONTINGENCY (NO)	5%

Anonymity

Applicants and recipients of the Bursaries and Grants will remain anonymous in minutes submitted to the Board of Directors for ratification. Minutes/Appendices will indicate recipients by student number truncated to only include the last 5 digits. The Student Aid Committee shall meet *in camera* when both discussing applications and awarding funding.