



POLICY PAPER

Tuition

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ABOUT OUSA

OUSA represents the interests of 150,000 professional and undergraduate, full-time and part-time university students at eight student associations across Ontario. Our vision is for an accessible, affordable, accountable, and high-quality post-secondary education in Ontario. To achieve this vision, we've come together to develop solutions to challenges facing higher education, build broad consensus for our policy options, and lobby the government to implement them.

The member institutions and home office of the Ontario Undergraduate Student Alliance operate on the ancestral and traditional territories of the Attawandaron (Neutral), Haudenosaunee, Huron-Wendat, Leni-Lunaape, Anishinaabek, and Mississauga Peoples.

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OUSA policy papers are written by students to articulate student concerns and offer student-driven solutions for accessible, affordable, accountable, and high-quality post-secondary education in the province. To support our policies and ensure that we are effectively representing undergraduate and professional students at Ontario's universities, students, and student groups from each of our eight member institutions were consulted to provide guidance and feedback on the principles, concerns, and recommendations contained herein. OUSA would like to thank students and student groups from Brock University, Laurentian University, McMaster University, Queen's University, Trent University Durham GTA, the University of Waterloo, Western University, and Wilfrid Laurier University for their valuable contributions to this policy paper.

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GLOSSARY

Qualified student: A student who demonstrates academic potential and a willingness to excel in post-secondary.

Professional students: Professional programs lead to professions that are governed by a mandatory regulatory body and require credentials be kept current through membership and/or additional education. Typical examples include medicine, dentistry, pharmacy, rehabilitation sciences, nursing, teacher education, optometry, law, etc. While some professional programs are 2nd-entry programs, not all are. Common 1st-entry professional programs include engineering, social work, and nursing.

Domestic tuition: Also known as Ontario Resident tuition is tuition for students in the following categories: a Canadian citizens who is a resident of Ontario, an Indigenous person who is recognized as a First Nations (status or non-status), Métis, or Inuit, a permanent resident, dependents of a parent who resides in Ontario, a marital or common-law spouse of a resident of Ontario, a dependent of a permanent resident, a convention refugee or protected person, or an independent student who has lived in Ontario for at least 12 consecutive months without attending full-time post-secondary school¹.

Out-of-Province Tuition: Also known as non-Ontario Resident tuition is tuition for students who are: Canadian citizens, permanent residents, or convention refugees who were residents of a province or territory other than Ontario for longer than twelve months prior to beginning their studies in Ontario².

¹“Accessing Ontario Resident Tuition Rate,” n.d.,
https://registrar.uwo.ca/student_finances/fees_refunds/tuition_fee_billing_exemption_for_domestic_nonontario_residents.html

² Ibid

EXECUTIVE SUMMARY

Lack of Accountability

Students are worried about the high cost of tuition and its variation across different programs. Students should not pay unnecessarily high delivery fees unrelated to their programs. Additionally, institutions do not distribute operating costs and the burden of student services equitably across programs of study.

Lack of Transparency

Students are concerned with the institutional portrayal/dissemination of tuition information to students. Students are largely uninformed about where or how institutions use their fees or if they are using them appropriately. When attempting to access budgetary information, it is not uncommon for students to face inaccessible documents that make it difficult to understand. Students are often faced with barriers when advocating for change. They are frequently excluded from committees which discuss budget preparations for their institutions. However, when included, student representatives are often limited in their abilities to influence decision-making bodies. Due to inadequate training and background information on navigating and effectively engaging in complex issues, student voices are often left unheard in these critical conversations.

Unfair Payment Process

Students are worried about the financial penalties associated with deferring tuition payments. Students who do not receive financial aid would face increased post-secondary education costs for deferring their tuition payments. Deferral and late fees are unregulated, and interest can accrue rapidly. In some cases, students cannot pay their tuition on time due to extenuating circumstances and thus must deal with additional financial burdens. Additionally, information regarding the deferment process may not be clear or readily available, leaving students unaware of the consequences of deferrals and late payments.

Unfair International Student Tuition

Students are concerned about the affordability of post-secondary education for international students. Tuition for international students remains uncapped, which creates inequity within education and poses a financial barrier for students wishing to study in Ontario. Typical planning measures are often ineffective for international students as their tuition is unregulated and continues to increase at varying rates. International students pay much more than their domestic counterparts and face a lack of targeted financial aid programs. This means that international students are left with little to no recourse if they lose access to the financial resources they had

when they started their education. These financial barriers make Ontario institutions inaccessible to many prospective international students. Conjointly, students are concerned that out-of-province students may also be affected by institutional attempts at student-driven revenue generation.

Recommendations

Regulate Tuition and Restore Public Funding

The provincial government should continue to freeze domestic tuition for the next five years while increasing operating grants within the new tuition framework. The provincial government should also aim to increase operating grants until operating grants contribute more than half of the universities' operating budget to make them publicly funded institutions.

The provincial government should enforce a tuition freeze on all domestic professional program tuition for the next five years. The provincial government should also mandate that institutions provide a breakdown of estimated costs students may incur throughout their degree, including tuition, ancillary fees, and mandatory cooperative and experiential learning experiences. In addition, OUAC should ensure federal, provincial and institutional financial aid information is clearly incorporated into the advertised cost of professional student education. Further, the provincial government should task HEQCO to conduct research and create recommendations on the tuition levels for domestic and international professional programs across different institutions in Ontario.

Increase Accountability

In collaboration with the COU, the Ministry of Colleges and Universities should establish requirements and guidelines for university budgeting processes that facilitate the accurate reflection of the cost of program delivery and the distribution of operating costs equally among students. The Ministry of Colleges and Universities should also mandate that each university use a fair cost-sharing method that ensures that all students contribute to operating costs equally regardless of their program of study.

The Council of Ontario Universities should leverage the existing OUInfo system to provide a central information chart that students can use to compare the costs of university programs based on tuition and incidental fees. The Council of Ontario Universities should also mandate that within the OUInfo system, a breakdown of expected expenses, which includes tuition, ancillary fees, and other mandatory fees students will incur throughout their program, be made available to prospective students.

Improve Transparency

The Ministry of Colleges and Universities should mandate that undergraduate student representatives be provided with adequate training and support to enhance their abilities to provide useful feedback and insights to decision-making bodies. The Ministry of Colleges and Universities should also mandate that students have voting representation on university-level

budget committees, and these representative(s) should be student-appointed through a student union or other democratic processes. Additionally, the Ministry of Colleges and Universities should mandate that university budgets be made publicly available in an accessible manner on their institutional website. The Ministry of Colleges and Universities should craft a set of best practices in university budget reporting to promote increased transparency and accountability. Further, the ministry should task HEQCO with compiling the average difference in tuition rates among domestic, out-of-province, and international students within individual institutions. To complement this information, the Ministry of Colleges and Universities should mandate that HEQCO produce a yearly report outlining each university's tuition revenue breakdown in an accessible and easy-to-understand format to increase transparency.

Maintaining a Fair Payment Process

The Ministry of Colleges and Universities should extend the current regulations surrounding deferral fees into the next iteration of the tuition framework. To improve accountability, the Ontario Government should develop a framework regarding Deferment fees in the Tuition Framework.

The Ministry of Colleges and Universities should create a series of best practices regarding financial penalties and how students can be encouraged to make payments that all institutions must follow. They should also mandate that students be informed immediately when they have incurred a late fee or if there is a pending late fee.

The province should mandate through the Tuition framework that universities establish an international tuition set-aside at the same rate as the domestic set-aside, with funds directed to need-based financial aid for international students. To strengthen accountability, the provincial government should create an International Student Tuition Fee Framework that regulates and caps incoming and in-cohort international student tuition fee increases. For out-of-province students, the provincial government should mandate that out-of-province student tuition match that of in-province students.

INTRODUCTION

OUSA believes all willing and qualified students should have access to high quality affordable education. Ontario's tuition framework currently threatens this status and creates barriers for students of all income levels to able to pursue post-secondary education.

Historically, Ontario had a robust funding system, with provincial grants accounting for the majority of institutions' revenue. From the 1960s to the 1980s the provincial government provided most of the institutional revenue via operating grants. During this period, tuition was

regulated and increases in tuition would result in a decrease of provincial funding³. In 1980, provincial grants accounted for 80% of university revenue. This period introduced universities' ability to increase tuition fees without affecting operating grants, such that there was a portion set aside for needs-based financial aid, and discretionary fee maximums did not increase provincially set limits of 110% annually between 1980-1987 and 113% between 1987-1997. However, in the 1990s a series of policies marked the erosion of public funding in the Ontario post-secondary funding. In 1995 it was announced that the provincial government was decreasing post-secondary funding by 15% or \$280 million⁴. This was followed by the deregulation of professional undergraduate programs such as dentistry and medicine. These programs were not limited to the 5% tuition increase like other undergraduate programs, causing tuition to increase dramatically. By the early 2000s tuition had increased by 100% and provincial grants accounted for less than 50% of funding.⁵ In 2003 provincial government announced a tuition freeze, re-regulation of professional programs and tuition increase caps. This did not lower tuition, nor did it slow the rise of student contributions to institutional budgets.

Currently, provincial contributions stand at 31% and institutions have become increasingly reliant on student tuition for revenue which now accounts for 61% of institutional revenue, with a growing over-dependence on international student tuition. Changes to the tuition framework in 2019 spurred this shift as domestic students saw a 10% decrease in their tuition, and a tuition freeze the following year which has been renewed annually ever since. This also posed issues for institutions whose revenue is primarily derived from student tuition. As domestic students make up the largest proportion of the student population at universities, the ongoing tuition freeze has costed the sector over \$1.2 billion as estimated by the Council of Ontario Universities, which translates to \$740 million for universities across the province⁶. As a result, institutions have since increased their recruitment of international students whose tuition remains unregulated and is on average six times higher than that of domestic students.

For students, the 2019 tuition discount and freeze proved to be less beneficial than anticipated. Despite lower tuition rates, the restructuring of OSAP left fewer students with access to public support and tuition costs that were comparable to previous years.⁷ As detailed in OUSA's 2019 blog post, [What's the Deal with the 2019 Changes to OSAP?](#), these changes did not account for family structures or caregivers' ability to contribute to their children's education. As a result, more students were worried about financing their degrees and the necessity to work more part-time hours to save for university expenses.

In 2020 the outbreak of the COVID-19 pandemic forced all institutions to operate remotely until they could safely return in person. Remote and hybrid learning measures were in effect across the province until the 2022-2023 school year. Although the tuition freeze was extended

³ Andrew Michael Boggs, "Ontario's University Tuition Framework: A History and Current Policy Issues," *Canadian Journal of Higher Education* 39, 1 (2009): 73-87; Ian Muller, "A Short History of Tuition Regulation in Ontario," *Educated Solutions*. Ontario Undergraduate Student Alliance, September 18, 2018, https://assets.nationbuilder.com/ousa/pages/1768/attachments/original/1537456568/EducatedSolutions2018_v3_document.pdf?1537456568.

⁴ Ibid

⁵ OCUFA Funding Formula Review Handbook, "A guide to the Ontario University Funding Formula Review" (Toronto: Ontario Council of University Faculty Associations, 2015), 10.

⁶ Jones, Allison. "Ontario's Tuition Freeze on Colleges, Universities Continues for 3rd Straight Year." *CBC*, March 2, 2023. <https://www.cbc.ca/news/canada/toronto/ontario-universities-colleges-tuition-1.6765950>.

⁷ Ryan Tishcoff, "What's the Deal with the 2019 Changes to OSAP?," OUSA, September 17, 2019, https://www.ousa.ca/blog_osap_changes.

throughout these years, students saw minimal support from the provincial government during lockdown the conditions of which compromised students' ability to supplement their limited OSAP grants and loans with part-time income. Additionally, international students who may have been studying remotely from their countries of origin or dealing with similar work shortages as other Ontarian students were still subjected to tuition fee increases to offset the revenue loss from the ongoing tuition freeze.

Currently there are mounting concerns over student supports and living conditions for international students and there has been increasing pressure at the federal level to critically assess the rate of international student acceptance, as well as the nation's capacity to provide an adequate quality of life to all students. Although institutions have been encouraged to prioritize international student recruitment and raise enrollment rates, these numbers may see a decline as immigration policy shifts.

OUSA believes that Ontario's post-secondary education system should be sustainable and student centric. The following paper provides student-written recommendations for the provincial government to improve the transparency, accountability, and sustainability of the tuition framework. The provincial government and institutions must work together to create a funding model that maintains the quality of education and student supports across the province without a long-term overdependence on student dollars.

TUITION FRAMEWORK POLICY

RENEWING ONTARIO'S TUITION FRAMEWORK

Principle: All academically qualified students should be able to access post-secondary education in Ontario regardless of socioeconomic status.

Principle: Tuition and ancillary fees should not be the main source of revenue for Ontario universities.

Principle: Post-secondary institutions should be publicly funded, not publicly assisted.

Concern: Ontario universities rely on tuition from students for revenue more than any other province in Canada.

Concern: While in-province tuition has been frozen since 2019, out-of-province and international tuition continues to increase.

Concern: With public funding comprising less than half of total university revenues, post-secondary institutions in Ontario are now publicly assisted instead of publicly funded.

Recommendation: Within the new provincial tuition framework, the provincial government should continue to freeze domestic tuition for the next five years while increasing operating grants.

Recommendation: The provincial government should aim to increase operating grants until operating grants are contributing more than half of the universities' operating budget to make them publicly funded institutions

Post-secondary institutions should be publicly funded, not publicly assisted. However, Ontario universities rely on tuition as a source of revenue more than any other province in Canada. In 2019-20, 41.9 percent of the total revenue of Ontario universities came from tuition, while public funding only accounts for 35.5 percent of revenue.⁸ In 2001-02, tuition accounted for 25.6 percent and public funding accounted for 45.6 percent of total revenue. As university revenue from tuition continues to increase, revenue from public funding continues to proportionately decrease. The decrease in public funding forces universities to rely on student tuition for revenue and in turn, financing these institutions places an increased burden on students. Data from the 2017 Ontario Post-Secondary Student Survey (OPSSS) demonstrates that students do not believe tuition should be used to cover a significant portion of university's operating costs. The majority of students wrote that tuition should not be more than a third of operating budget, and over 60 percent of student respondents said that student contributions towards university operating budgets should not exceed 40 percent.

Additionally, tuition in Ontario has increased significantly over time. In the 1990-91 academic year, the average cost of tuition in Ontario was \$1,653.⁹ In 2019, the Ontario government implemented a 10 percent domestic tuition reduction and has annually frozen tuition until 2023.¹⁰ Even with these measures, the average tuition for 2022-23 is \$7,920.¹¹ If tuition increases were to have followed the rate of inflation

⁸ Statistics Canada, "Chart 3 College fees and university tuition as a percent of total revenue," *Government of Canada*, last modified January 20, 2022, <https://www150.statcan.gc.ca/n1/daily-quotidien/220120/cg-coo3-eng.htm>; Statistics Canada, "Chart 3 College fees and university tuition as a percent of total revenue," *Government of Canada*, last modified January 20, 2022, <https://www150.statcan.gc.ca/n1/daily-quotidien/220120/cg-coo3-eng.htm>

⁹ Statistics Canada, "The Daily, Wednesday, August 25, 1999," *Government of Canada*, <https://www150.statcan.gc.ca/n1/daily-quotidien/990825/dq990825a-eng.htm>

¹⁰ Government of Ontario, "Ontario Extends Freeze on College and University Tuition," *Ontario Newsroom*, March 23, 2022, <https://news.ontario.ca/en/release/1001830/ontario-extends-freeze-on-college-and-university-tuition>

¹¹ Statistics Canada, "Table: 37-10-0045-01 Canadian and international tuition fees by level of study (current dollars)," *Government of Ontario*, September 7, 2022,

since 1990, Ontario tuition fees in 2022-2023 would be an average of \$3,261.68.¹² That is an increase of 142.82 percent from 1990. In addition to relying on tuition for large portions of university operating budgets, Ontario's per-student funding levels are 43 percent lower than the rest of the country. The average level of per-student funding received by Ontario universities in 2019-2020 was \$7,425, which is \$5,505 lower than the national average of \$12,930.¹³

Due to the large amounts of debt that students incur as a result of the underfunding of universities and the subsequent increase in tuition, students' academic performance and ability to contribute to society after graduation are both being significantly impacted. The COVID-19 pandemic has also disrupted youth employment significantly, with unemployment rates for those between the ages of 15 and 24 skyrocketing from 12.3 percent in the first quarter of 2020 to 29.5 percent in the second quarter of 2020.¹⁴ It is estimated that the graduating class of 2020 lost between \$23,000 to \$44,000 in cumulative earnings over five years due to the COVID-19 pandemic and youth unemployment.¹⁵ A survey conducted by Statistics Canada in October 2020 showed that students were concerned about their financial situation due to the pandemic. 73 percent of students said that they were concerned about having to use their savings to pay for their postsecondary education and of accumulating more student debt.¹⁶ Although the tuition freeze implemented for in-province students provided some relief to students during the COVID-19 pandemic, a large number of students are still struggling financially. Results from the Ontario Undergraduate Student Survey (OUSS) from 2020 showed that 47 percent of students believed that the cost of tuition was one of the top three initiatives they felt needed improvement within their institution. Additionally, 61 percent of students stated that they were somewhat or very concerned about not having enough money to complete their education.¹⁷

To mitigate the increasing burden on students, OUSA recommends the provincial government continue to freeze domestic tuition for the next five years while increasing operating grants. This would provide the students of Ontario with predictability and financial relief as was intended when the government instituted the freeze in 2019. The provincial government estimated that these measures provided students with tuition relief of about \$450 million annually in comparison to 2018-2019. Students enrolled in an arts or science degree would be paying an average of \$660 less in tuition.¹⁸ Even with this financial relief, students are still concerned about rising costs, since the tuition freeze will end, and the previous tuition framework does not address the decreasing public-funding. Within the new provincial tuition framework, OUSA suggests that the provincial government should increase operating grants until students are contributing approximately one-third of universities' total operating budget. With a nearly 10 percent decrease in public funding in less than twenty years, from 45.6 percent in 2001-2002 to 35.5 percent in 2019-2020, universities are increasingly relying on tuition as a form of revenue.

This disproportionately affects both out-of-province and international students. Out-of-province tuition is capped at a maximum of 5 percent per year, and in-cohort increases at a maximum of 3 percent per year, while international student tuition remains uncapped. Without the regulation of tuition, international

<https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3710004501&cubeTimeFrame.startYear=2021+%2F+2022&cubeTimeFrame.endYear=2022+%2F+2023&referencePeriods=20210101%2C20220101>

¹² Bank of Canada, "Inflation Calculator," <https://www.bankofcanada.ca/rates/related/inflation-calculator/>

¹³ Canadian Association of University Teachers, "Provincial Government Funding per FTE Student (\$ 2017)," *Canadian Association of University Teachers*, https://www.caut.ca/sites/default/files/2.4_provincial_government_funding_per_fte_student_o.xlsx

¹⁴ Ministry of Economic Development, Job Creation and Trade, "January to March, 2020," Ontario Employment Reports. *Government of Ontario*, last updated January 6, 2022, <https://www.ontario.ca/document/ontario-employment-reports/january-march-2020>; Ministry of Economic Development, Job Creation and Trade, "April to June, 2020," Ontario Employment Reports. *Government of Ontario*, last updated January 6, 2022, <https://www.ontario.ca/document/ontario-employment-reports/april-june-2020>

¹⁵ Statistics Canada, "Impact on Youth," *Government of Canada*, October 20, 2020, <https://www150.statcan.gc.ca/n1/en/pub/11-631-x/2020004/pdf/s9-eng.pdf?st=BGNJzPKn>

¹⁶ Statistics Canada, "Impact on Youth," *Government of Canada*, October 20, 2020, <https://www150.statcan.gc.ca/n1/en/pub/11-631-x/2020004/pdf/s9-eng.pdf?st=BGNJzPKn>

¹⁷ Britney De Costa, Malika Dhanani, and Shemar Hackett. Quality: Results from the 2020 Ontario Undergraduate Student Survey. Research Report. Toronto: Ontario Undergraduate Student Alliance, 2022, https://assets.nationbuilder.com/ousa/pages/2146/attachments/original/1649092001/2022-02_-_Quality_OUSS_2022_document.pdf?1649092001

¹⁸ Government of Ontario, "Ontario Extends Freeze on College and University Tuition," *Ontario Newsroom*, March 23, 2022, <https://news.ontario.ca/en/release/1001830/ontario-extends-freeze-on-college-and-university-tuition>

students are unable to reliably estimate tuition expenses from year to year, which can deter students from studying in Ontario. The Ontario Undergraduate Student Survey published in 2018 shows that 58 percent of international students said their tuition fees were not predictable year-to-year, and 56 percent of international students stated that they had difficulty affording tuition.

In 2012-2013 Ontario's average international undergraduate tuition was \$21,865. Within 10 years, it has increased by 107 percent, with international tuition now costing an average of \$45,242 in 2022-2023.¹⁹ A contributing factor for the drastic increase in international tuition may be the recent domestic tuition freeze. The institution's inability to increase domestic tuition has shifted more fiscal responsibility onto international students. However, incoming international students deserve to attend post-secondary institutions regardless of their financial situation, which is why the Ministry of Colleges and Universities should regulate international tuition as they do with domestic and out-of-province tuition.

PROFESSIONAL STUDENT TUITION

Principle: No willing and qualified students should be deterred from applying or pursuing a professional program due to its tuition cost.

Principle: The cost of professional student tuition should not require students to graduate from university with significant long-term and unmanageable debt.

Concern: The high cost of professional program tuition often discourages and prevents students from pursuing these professions.

Concern: Professional students often have mandatory co-operative and experiential learning requirements with associated costs not reflected in tuition.

Concern: International Professional students pay an exorbitant amount of tuition fees

Recommendation: The provincial government should enforce a tuition freeze on all domestic professional program tuition for the duration for the next five years.

Recommendation: OUAC should ensure federal, provincial and institutional financial aid information are clearly incorporated into the advertised cost of a professional student education.

Recommendation: The provincial government should mandate that institutions should provide a breakdown of estimated costs students may incur throughout their degree, which includes tuition, ancillary fees, and mandatory co-operative and experiential learning experiences.

Recommendation: The provincial government should task HEQCO to conduct research and create recommendations on the levels of tuition for domestic and international professional programs across different institutions in Ontario

No willing and qualified students should be deterred from applying or pursuing a professional program due to its tuition cost. However, due to the high tuition costs many students forgo these educational pathways. Professional student tuition is higher than that of other bachelor programs, and

¹⁹ Government of Canada, Statistics Canada, "Canadian and International Tuition Fees by Level of Study (Current Dollars)," Canadian and international tuition fees by level of study (current dollars) (Government of Canada, Statistics Canada, September 7, 2022), <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3710004501&cubeTimeFrame.startYear=2012%2B%2F%2B2013&cubeTimeFrame.endYear=2022%2B%2F%2B2023&referencePeriods=20120101%2C202201>

has also increased at a greater rate. On average, the tuition rates for law and medical school in 1990-91 were \$1,890 and \$2,393, respectively,²⁰ 32 years later in 2022-23, the average tuition rates were \$18,619 and \$22,938.²¹ Adjusted for inflation, that is an increase of 407.41 and 393.72 percent, respectively.

A period of deregulation between 1995 to 2002 increased tuition rates for dental, medical, and law school by 370%, 286%, and 173%, respectively.²² A comparison of professional degree students from the years 1995-97 and 2000-02 demonstrates that enrollment among students whose parents possess a graduate or professional degree increased. Additionally, students who received higher scholarship amounts at the bachelor's degree level were much more likely to pursue a professional degree.²³ This shows a correlation between student debt and the likelihood of continuing education, students whose parents hold higher qualifications likely receive more financial aid from their parents, which would decrease the amount of loans they would need to repay after graduation. Similarly, students who received more scholarships during their bachelor's degree would also have less debt to repay after graduation.

The mounting cost of professional degrees continues to deter low-income and other marginalized students from pursuing these career paths. The 2021 Canadian census found that racialized populations disproportionately lived in poverty compared to the national average, suggesting that racialized groups are more likely to be low-income.²⁴ It is more likely for those who have faced financial insecurity to avoid accruing greater debt despite the long-term financial gain associated with their desired career paths. In fact, a recent national survey by Embark found that 79% of students believed their debt was debilitating, and among those who received parental support to finance their education, 37% felt they would have dropped out without said assistance.²⁵ Given that tuition fees for professional degrees significantly outweigh other types of undergraduate programs, and coupled with insufficient financial aid, the financial burden for students pursuing these paths can be even more stressful.

As cost and tuition transparency serves as one of the largest barriers, the provincial government should enforce a tuition freeze on all domestic professional program tuition for the duration for the next five years. The provincial government should also mandate that institutions should provide a breakdown of estimated costs students may incur throughout their degree, which includes tuition, ancillary fees, and mandatory co-operative and experiential learning experiences. To further transparency, OUAC should ensure federal, provincial and institutional financial aid information is clearly incorporated into the advertised cost of professional student education. These measures would allow students to accurately plan for the financial undertakings of a professional degree. To improve the accessibility of professional degrees beyond tuition freezes, the provincial government should task HEQCO to conduct research and create recommendations on the levels of tuition for domestic and international professional programs across different institutions in Ontario.

²⁰ Stephanie Bertolo, Danny Chang, Catherine Dunne, Matthew Gerrits, and Urszula Sitarz, *Policy Paper: Tuition* (Toronto: Ontario Undergraduate Student Alliance, 2018).

²¹ Statistics Canada, "Table: 37-10-0222-01 Canadian undergraduate tuition fees by field of study (constant dollars)," *Government of Ontario*, September 7, 2022,

<https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3710022201&pickMembers%5Bo%5D=1.7&cubeTimeFrame.startYear=2022+2F+2023&cubeTimeFrame.endYear=2022+2F+2023&referencePeriods=20220101%2C20220101>

²² Marc Frenette, "The Impact of Tuition Fees on University Access: Evidence from a Large-Scale Price Deregulation in Professional Programs," *Statistics Canada*, September 2005, <https://www150.statcan.gc.ca/n1/en/pub/11f0019m/11f0019m2005263-eng.pdf?st=IWSEGFpJ>

²³ Marc Frenette, "The Impact of Tuition Fees on University Access: Evidence from a Large-Scale Price Deregulation in Professional Programs," *Statistics Canada*, September 2005, <https://www150.statcan.gc.ca/n1/en/pub/11f0019m/11f0019m2005263-eng.pdf?st=IWSEGFpJ>

²⁴ Statistics Canada, "Disaggregated trends in poverty from the 2021 Census of Population," *Government of Canada*, November 9, 2022, <https://www12.statcan.gc.ca/census-recensement/2021/as-sa/98-200-X/2021009/98-200-X2021009-eng.cfm>

²⁵ Embark Student Corp., "79 per cent of Canadian students believe the amount of debt taken on for education can be debilitating, new poll finds," *Canadian NewsWire*, August 29, 2023, <https://www.newswire.ca/news-releases/79-per-cent-of-canadian-students-believe-the-amount-of-debt-taken-on-for-education-can-be-debilitating-new-poll-finds-809798552.html>

ACCOUNTABILITY

REFLECTING THE COST OF EDUCATION

Principle: Tuition charged to students should reflect the financial cost of delivering a high-quality education.

Principle: Regardless of program and program demand, students should bear an equitable portion of the university's operating costs.

Concern: Students should not pay unnecessarily high delivery fees unrelated to their program.

Concern: Operating costs and the burden of student services are not equitably shared across programs of study.

Recommendation: The Ministry of Colleges and Universities in collaboration with the COU should establish requirements and guidelines for university budgeting processes which facilitate the accurate reflection of the cost of program delivery and distribution of operating costs equally among students.

Recommendation: The Ministry of Colleges and Universities should mandate that each university use a fair cost-sharing method that ensures that all students are contributing to operating costs equally regardless of their program of study.

Each institution sets the rates of tuition provided it is within the bounds of the tuition framework. The cost of delivering a high-quality education varies by the type of program. Certain extra resources such as labs, tutorials, specialized equipment, and work-integrated learning may raise the cost of program delivery. Class sizes, different teaching loads or pay scales from certain departments also raise the cost of education. However, there is no certainty that institutional budget models are using delivery costs to decide the price of tuition.

Central overhead costs for institutions should be divided equally among students, instead of falling disproportionately on professional students as it currently does. The Ministry of Colleges and Universities should collaborate with the Council of Ontario Universities to establish and implement budgeting tools that enable universities to move to a tuition model that accurately reflects the cost of program delivery and that distributes central costs equally among students. Within the next tuition framework, the Ministry of Colleges and Universities should also mandate that each institution use a fair cost-sharing method so that all students are contributing equally to their university's central overhead costs, regardless of their program of study.

ACCURATE PORTRAYAL OF TUITION

Principle: Students should be able to easily and effectively compare the publicly stated cost of tuition for different universities and programs.

Concern: It is difficult to compare total education costs across institutions due to the absence of a public centralized database.

Recommendation: The Council of Ontario Universities should leverage the existing OUIInfo system to provide a central information chart that students can use to compare the costs of university programs based on tuition and incidental fees.

Recommendation: The Council of Ontario Universities should also mandate that within the OUIInfo system, a breakdown of expected expenses which includes tuition, ancillary fees, and other mandatory fees students will incur throughout the duration of their program be made available to prospective students.

Ontario universities are in a continuous competition for enrolment, with students ultimately free to apply to any program of their choosing. As a consequence of this freedom, universities must dedicate resources to marketing their programs to students. This usually includes advertising the price of programs to potential students. However, schools often promote the cost of tuition without properly accounting for other fees that a student can expect to pay. This may result in discrepancies in the information provided to prospective students concerning costs when comparing institutions. Certain science programs require additional learning materials and since these are not upfront costs that students are aware of, they may be surprised to incur them as additional expenses later in their degree. For example, the McMaster University campus store sells lab coats and stethoscopes for upwards of \$35 and \$154, respectively.²⁶ That is an extra \$200 towards a student's yearly expenses for their post-secondary education which they may have alternatively budgeted for non-academic costs such as food.

Comparing potential expenses of a university education is especially difficult because of the high disparity between tuition and ancillary fees between institutions. As such, OUSA recommends the Council of Ontario Universities should use the existing OUIInfo system to provide a central information chart that students can use to compare the costs of university programs based on tuition and incidental fees. The Council of Ontario Universities should also mandate that within the OUIInfo system, a breakdown of expected expenses which includes all mandatory costs students will incur throughout the duration of their program be made available to prospective students. Standards for assessing mandatory costs should include at minimum the cost of any mandatory non-refundable fees, and any other fees typically incurred by students in the program in connection with their studies, such as mandatory field trip costs or co-op fees. Additionally, expenses such as cost of living for the respective university towns should be available in conjunction with the fee breakdowns.

TRANSPARENCY

Principle: Students should have easy access to information regarding tuition and related expenditures that is accessible and comprehensible

Principle: Students are primary beneficiaries of universities and should be treated as stakeholders in budgetary preparations as significant contributors to university budgets.

Principle: University budgets are a window to evaluate decision making and strategic action to ensure that an institution is fulfilling its public mission.

Concern: Students are often not included in committees which discuss budget preparations for their institutions.

²⁶ Campus Store, "Scrubs/Lab Coats," *McMaster University*, 2022, <https://campusstore.mcmaster.ca/cgi-mcm/ws/gmsub.pl?pwsGROUP=Scrubs%20/%20Lab%20Coats&sType=gm>; Campus Store, "Stethoscopes," *McMaster University*, 2022, <https://campusstore.mcmaster.ca/cgi-mcm/ws/gmsub.pl?pwsGROUP=Stethoscopes&sType=gm>

Concern: Some universities do not disseminate budgetary information in a manner that is accessible to students.

Concern: Students are largely uninformed about where or how their fees are used within institutions or if they are being used appropriately.

Concerns: Student representatives are often limited in their abilities to influence decision-making bodies due to lacking adequate training and background information on how to navigate and effectively engage in complex issues like housing.

Recommendation: The provincial government should mandate that undergraduate student representatives be provided with adequate training and support to enhance their abilities to provide useful feedback and insights to decision-making bodies.

Recommendation: The Ministry of Colleges and Universities should mandate that students have voting representation on university-level budget committees, and these representative(s) should be student-appointed through a student union or other democratic processes.

Recommendation: The Ministry of Colleges and Universities should mandate that university budgets be made publicly available in an accessible manner on their institutional website.

Recommendation: The Ministry of Colleges and Universities should develop a set of best practices in university budget reporting to promote increased transparency and accountability.

Recommendation: The Ministry of Colleges and Universities should mandate that HEQCO produces a yearly report that outlines each university's tuition revenue breakdown, in an accessible and easy to understand format, to increase transparency.

Recommendation: The provincial government task HEQCO with compiling the average difference in tuition rates among domestic, out-of-province, and international students within individual institutions.

The majority of universities have student representation on university governing bodies such as senates and boards of governors, albeit in minimal proportions. However, there are gaps in student representation on university budget advisory and approval committees (Table 1). Since students are primary funders of universities and are considered stakeholders, student representation on budgeting committees is integral and lack of expertise in the subject should not prevent participation. As the university population who primarily experience the impacts of budgeting allocations and on-the-ground implications of these decisions to programs and services, student voices in these decision and approval processes offer important insights into how money can be best used to enhance student life. Universities should ensure that student representatives on such committees are elected, either as students at large, or as members sitting ex-officio as part of their student association. This would ensure that representation on budget committees is effective and representative of strong student leaders. Consequently, students should not be entering these conversations without a foundational knowledge of budgeting processes as this would disadvantage them from contributing to their maximum potential. As such, OUSA asks that the Ministry of Colleges and Universities not only mandate voting student representation on university budget committees, but also provide adequate training and support for these students to be equipped for these positions.

Table 1: Undergraduate Student Representation on University Budget Committees

Institution	Undergraduate Student Seats on Budget Approval Committee ²⁷	Undergraduate Student Seats on Budget Drafting or Advisory Committee ²⁸
Brock University	1 of 26 (2023-24) <i>Board of Trustees</i>	1 of 15 (2022-23) <i>Planning, Priorities, and Budget Advisory Committee</i>
Laurentian University	1 of 16 (2023-24) <i>Board of Governors</i>	Unknown
McMaster University	1 of 54 (2023-24) <i>Board of Governors</i>	1 of 9 (2023-24) <i>McMaster Budget Committee</i>
Ontario Tech University	0 of 9 (2022-23) <i>Board of Governors Audit and Finance Committee</i>	Unknown
Queen's University	0 of 14 (2023-24) <i>Board of Trustees Finance, Assets, and Strategic Infrastructure Committee</i>	0 of 22 (2023-24) <i>Provost's Advisory Committee on Budget</i>
Trent University	0 of 20 (2023-24) <i>Board of Governors</i>	0 of 15 (2023-24) <i>Provost's Planning Group</i>
University of Waterloo	2 of 23 (2023-24) <i>Senate Finance Committee</i>	0 of 10 (2023-24) <i>Waterloo Budget Model Steering Committee</i>
Western University	1 of 17 (2023-24) <i>Board of Governors Property and Finance Committee</i>	<u>Unknown</u>
Wilfrid Laurier University	2 of 34 (2023-24) <i>Board of Governors</i>	Unknown <i>Budget Council</i>

University budget reporting varies greatly in terms of the length and level of detail. Some universities, like Laurentian and Waterloo, do not make their budgets available to the public; instead, they only include them in the minutes of university board meetings. This is a complete lack of transparency and makes it impossible for the public to know how university revenue is being distributed. As publicly-assisted institutions, students and the public alike have the right to know where and how money is being used to improve the student experience, research capacities, and economic output of universities. The Ministry of Colleges and Universities should mandate standalone releases of Ontario university budgets on institutional websites in an accessible manner and develop a set of best practices in budget reporting to promote increased transparency and accountability in publicly funded university activities.

In order to develop a clear understanding of budgetary decisions, OUSA believes that university budgets should include explanations and rationales on capital expenditures, and staff compensation and programming. Additionally, given the consecutive years of a domestic tuition freeze (following the 10% reduction in 2019) alongside chronic underfunding of the sector, budgets should also provide insight into institutional plans on cost-effective tuition spending.²⁹ To compile and centralize this information, the provincial government should mandate that HEQCO produces a yearly report that outlines each university's tuition revenue breakdown, in an accessible and easy to understand format, to increase transparency. The province should also task HEQCO with compiling the average difference in tuition rates among domestic, out-of-province, and international students within individual institutions.

²⁷ [Brock University](#), [Laurentian University](#), [McMaster University](#), [Ontario Tech University](#), [Queen's University](#), [Trent University](#), [University of Waterloo](#), [Western University](#), [Wilfrid Laurier University](#).

²⁸ [Brock University](#), [McMaster University](#), [Queen's University](#), [Trent University](#), [University of Waterloo](#).

²⁹ Ministry of Colleges and Universities, "Ontario Extends Freeze on College and University Tuitions," *Ontario Newsroom*, April 30, 2021, <https://news.ontario.ca/en/release/1000048/ontario-extends-freeze-on-college-and-university-tuitions>

FAIR PAYMENT PROCESS

DEFERMENT FEES

Principle: Students should be able to pay their tuition on a per term basis without financial penalization.

Principle: Students should be able to pay for tuition in schedules congruent with when they receive financial aid

Concern: Prior to 2014-2015, post-secondary institutions were able to charge deferral fees to students who pay tuition in per-term installments.

Concern: The re-implementation of deferral fees would cause students to have to pay more for tuition simply because they cannot afford lump sum payments.

Concern: Information regarding deferment process may not be clear or readily available

Recommendation: The Ontario Government should develop a framework regarding Deferment fees in the Tuition Framework

Recommendation: The Ministry of Colleges and Universities should extend the current regulations surrounding deferral fees into the next iteration of the tuition framework.

The only limit to a person's ability to pursue a post-secondary education should be their academic skill. Yet universities are constantly finding ways to raise their prices and increase their profits, and one such method is the use of deferment fees. The current tuition framework mandates that post-secondary institutions must provide per-term billing as an option for students, both as an automatic process and one that students are required to opt into³⁰. For many institutions this is done at no cost to students, however, there are institutions which charge a fee for tuition deferral. The tuition framework permits the administration of deferral fees at reasonable rates and is easily accessible to students³¹.

Although these parameters are intended to encourage students to pay their tuition in a timely manner and generate revenue for institutions, they can serve as a detriment to students in precarious financial situations. Students on OSAP are exempt from tuition deferral fees due to the nature of OSAP funding releases. This measure aims to protect low-income students who are dependent on financial assistance to fund their education. However, due to the 2019 cutbacks to OSAP, a large swath of lower middle-income students are no longer eligible for government funding³². Thus, many students who are under financial strain due to a lack of provincial assistance are penalized. Additionally, students who receive out-of-province or international student loans and scholarships are not exempt from deferral fees like their domestic counterparts. As a result, those who are also dependent on third-party funding may not be released to them in conjunction/tandem/alignment with tuition payment dates. Ultimately, students who fall outside of the narrow exemption parameters are detrimentally affected by institutional attempts at revenue generation.

To create greater institutional accountability in the deferral fee process, OUSA recommends the Ontario Government develop a framework regarding Deferment fees in the Tuition Framework. By creating a framework that out clear rates of deferral fees, MCU is committing to protecting students from incurring unnecessary debt while maintaining PSE's ability to generate revenue in a reasonable manner.

³⁰ Ministry of Training, Colleges and Universities, "Tuition Fee Framework and Ancillary Fee Guidelines," *Ontario.ca* (Government of Ontario, 2019).

³¹ Ibid

³² Ryan Tishcoff, "What's the Deal with the 2019 Changes to OSAP?," OUSA, September 17, 2019, https://www.ousa.ca/blog_osap_changes.

LATE FEE GUIDELINES

Principle: All students should be able to access post-secondary education in Ontario without incurring a level of debt that they are unable to repay after graduating.

Principle: Students should not incur additional late fees that do not reflect an enhancement in student academic experience

Concern: Late fees often are unregulated, and interest can accrue rapidly.

Concern: Changes can be made to a students' account without them being aware.

Concern: In some cases, students are unable to pay their tuition on time do to extenuating circumstances, and thus have to have to deal with additional financial burdens

Recommendation: The Ministry of Colleges and Universities should create a series of best practices which must be followed by all institutions regarding financial penalties; and how students can be encouraged to make payments.

Recommendation: The Ministry of Colleges and Universities should mandate that when a change is made to a students' tuition that would incur late fees, they are immediately informed of said changes

Late fees aim to encourage students to pay their tuition balances within institutional deadlines, however, they often increase burdens for students in financially precarious situations. The Tuition Fee Framework briefly describes the conditions that institutions must follow when setting late fees, however, there are minimal best practices outlined regarding these fees. This affords each institution the ability to set the parameters of their late fees with little regulation. This results in students across the province facing uneven/disproportionate financial strain/burden/penalization depending on the institution they are attending. With some schools adopting a flat fees method and some with tuition interest rates as high as 12%, students³³. Additionally, although the Tuition Framework states that “deferral and/or late fees shall be reasonable and transparent to students”³⁴ institutions are known to fall short in their information dissemination strategies. For many incoming students, it is their first foray into financial responsibility and they may not understand the implications of interest accrual on their tuition. Some universities offer optional financial literacy courses, but this does not guarantee student awareness of financial penalties.

To create a late fee system that is equitable across the province, OUSA recommends the Ministry of Colleges and Universities should create a series of best practices which must be followed by all institutions regarding financial penalties; and how students can be encouraged to make payments. Additionally, the Ministry of Colleges and Universities should mandate that when a change is made to a student's tuition that would incur late fees, they are immediately informed of said changes. Greater transparency would allow students to appropriately coordinate with financial offices if they foresee difficulties meeting their per-term tuition deadlines.

³³ Trent University, “Overdue Accounts,” Trent University, accessed October 11, 2022, <https://www.trentu.ca/studentfinances/tuition-fees/overdue-accounts>

³⁴ Ministry of Training, Colleges and Universities, “Tuition Fee Framework and Ancillary Fee Guidelines,” *Ontario.Ca* (Government of Ontario, 2019).

INTERNATIONAL STUDENT MODELS

Principle: Willing international applicants should not be inhibited from applying to Ontario universities due to the high cost of tuition

Principle: International students deserve the same academic opportunities as domestic students

Principle: International students should be able to accurately plan out their educational costs, regardless of whether their tuition costs are higher than their domestic counterparts.

Principle: Ontario should strive to attract willing and qualified international students from all socio-economic backgrounds

Principle: International students should have access to need-based financial aid if an international student's access to financial resources changes during their studies

Concern: International students are left with little to no recourse if they lose access to financial resources they had when they started their education.

Concern: The high and unpredictable nature of international student tuition, coupled with the lack of targeted financial aid programs, makes Ontario institutions inaccessible to many prospective students

Concern: International student tuition is currently unregulated and continues to increase, making education unaffordable for many international students

Concern: Tuition for international students remains uncapped, which creates inequity within education and poses a financial barrier for students wishing to study in Ontario.

Concern: International students oftentimes pay much more tuition and fees than domestic students

Recommendation: The province should mandate through the Tuition framework that universities establish an international tuition set-aside at the same rate of the domestic set-aside, with funds directed to need-based financial aid for international students.

Recommendation: The provincial government should create an International Student Tuition Fee Framework that regulates and caps incoming and in-cohort international student tuition fee increases.

International students play a valuable role in Ontario's post-secondary landscape. They make meaningful contributions to their university campuses and the workforce upon graduation. International students contribute over \$20 billion to institutional funding and the Canadian economy³⁵. Yet this is greatly due to the unregulated nature of international student tuition and the exorbitant mark up they face compared to out-of-province and domestic students.³⁶

After a period of tuition deregulation in the late 1990's, tuition increases were regulated to 3% per year which protected students from significant institutional fee hikes.³⁷ However, international students'

³⁵ Scott Stirrett, "Opinion: International Students Deserve to Be Treated as More than Just a Revenue Stream," *The Globe and Mail*, June 10, 2022, <https://www.theglobeandmail.com/opinion/article-international-students-deserve-to-be-treated-as-more-than-just-a/>

³⁶ ApplyBoard. "ApplyInsights: International Student Tuition and Housing Costs in Canada." ApplyBoard. ApplyInsights, September 1, 2021.

<https://www.applyboard.com/blog/applyinsights-international-student-tuition-and-housing-costs-in-canada>.

³⁷ Boggs, "Ontario's University Tuition Framework: A History and Current Policy Issues,"; Muller, "A Short History of Tuition Regulation in Ontario,"

tuition was excluded from this tuition regulation, as institutions were encouraged to use their tuition to generate additional revenue. This allowed post-secondary institutions to rapidly inflate the cost of their tuition.³⁸ As a result, international students have faced tuition increases ranging from 4% to 8% over the last five years.³⁹

Table 2: Annual Percent Changes of Ontario International Tuition⁴⁰

Year	Ontario International Undergraduate Tuition	Percentage Change from Previous Year
2019-20	\$38,108	8.0%
2020-21	\$40,525	6.3%
2021-22	\$41,744	4.0%
2022-23	\$44,036	5.5%
2023-24	\$46,433	5.4%

Prior to a temporary policy change in 2022, international students were only allowed to work a maximum of 20 hours a week during the school year.⁴¹ This restriction made it difficult for international students to generate income that would go towards saving for tuition, general living expenses, sending remittances and other financial responsibilities. The unpredictable nature of tuition increases, and work restrictions create barriers to success and degree completion for many international students. To improve international students ability to financially plan for their degrees, the provincial government should create an International Student Tuition Fee Framework that regulates and caps incoming and in-cohort international student tuition fee increases.

Despite the significant over-reliance on international students for institutional funding, there is a lack of congruent support for students as they navigate the Ontario post-secondary education system. International students add immeasurable value to Ontario's society through both cultural and economic contributions. Yet, institutions do not support international students as they do their domestic and out-of-province counterparts. When international students experience financial strains they lack the needs-based financial assistance resources that are available to other students, such as OSAP. As a result, students often seek out additional loans to finance their degrees, increasing the financial burden associated with their degree.⁴² Currently, institutions are able to provide internal financial aid to domestic students through a policy called the Tuition Fee Set-Aside, where a portion of the revenue generated from tuition is distributed in the form of institutional grants, bursaries, and work-study programs.⁴³ OUSA would like to see a similar policy be enacted for international students, given their extremely limited sources of financial assistance. This is why the province should mandate, through the Tuition Fee Framework, that universities establish an international tuition set-aside at the same rate of the domestic set-aside, with funds directed to needs-based financial aid for international students.

³⁸ Government of Canada. "Canada's International Education Strategy," 2014.

³⁹ Statistics Canada, "Table: 37-10-0045-01 Canadian and international tuition fees by level of study (current dollars)," *Government of Canada*, September 6, 2023, <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3710004501>

⁴⁰ Ibid.

⁴¹ Immigration, Refugees, and Citizenship Canada, "Study permits: Off-campus work," *Government of Canada*, last modified August 16, 2023, <https://www.canada.ca/en/immigration-refugees-citizenship/corporate/publications-manuals/operational-bulletins-manuals/temporary-residents/study-permits/campus-work.html>

⁴² Kahlon, Balraj. "The Realities For International Students." *Onevoicecanada.Org*. One Voice Canada, January 2021.

⁴³ Ministry of Training, Colleges and Universities, Tuition Fee Framework and Ancillary Fee Guidelines: Publicly-Assisted Universities, 2019-20 and 2020-21 (Government of Ontario, March 2019), 7, <http://www.tcu.gov.on.ca/pepg/mtcu-universitytuitionframework-guidelines-mar2019-en.pdf>

OUT-OF-PROVINCE STUDENT TUITION

Principle: Out-of-province students should have the opportunity to pursue an affordable education in Ontario.

Principle: Out-of-province students deserve the same opportunities as in-province students.

Principle: The post-secondary system should encourage interprovincial mobility for all Canadian citizens to support equity, access, and national unity.

Concern: With limited revenue options, institutions may become more reliant on out-of-province student tuition.

Recommendation: The provincial government should mandate that out-of-province student tuition match that of in-province students.

Within Ontario, there are a large number of students who live in other provinces and attend university here. Post-secondary students across Canada should be encouraged to pursue education all across the country, and yet out-of-province students are often charged more fees and have access to less financial aid. For example, upper year domestic students in an arts program at Western University are charged \$6,050 in tuition while out-of-province students are charged \$6,669 – a difference of \$619 per year.⁴⁴ Similarly, domestic students in arts and science in their second year at McMaster University pay \$5,998 whereas out-of-province students pay \$6,861 totalling a \$863 difference per year.⁴⁵

Furthermore, it disproportionately affects students at certain institutions such as the University of Ottawa. Students from Quebec who study there, despite being a closer institution than other local choices, pay much more in fees for the same quality of education. They are required to complete additional paperwork to gain eligibility to, not guarantee, in-province tuition rates. Furthermore, if in-province students continue to have a tuition freeze, then post-secondary institutions may use out-of-province students, like international students, as sources of revenue rather than in-province students. As of 2023, the provincial government has allowed institutions to increase out-of-province tuition by 5% while continuing the freeze on domestic students. To create tuition equity for out-of-province students, OUSA recommends the provincial government mandate that out-of-province student tuition match that of in-province students. Ontario's growing economy and diverse opportunities for work make it a desirable place for out-of-province students to complete their studies, but higher tuition rates can disincentivize these students and draw them back to similar options in their local jurisdiction.

⁴⁴ Office of the Registrar, "Tuition and Ancillary Fee Schedule for 2023-24 Undergraduate Program Fees," *Western University*, n.d., https://registrar.uwo.ca/student_finances/fees_refunds/pdfsfeeschedule/Fall%20Winter%202023-2024%20UGRD%20fee%20schedule%20CDN.pdf

⁴⁵ Office of the Registrar, "Undergraduate fees," *McMaster University*, 2023, <https://registrar.mcmaster.ca/fees/undergraduate/>

POLICY STATEMENT

Whereas: All academically qualified students should be able to access post-secondary education in Ontario regardless of socioeconomic status.

Whereas: Tuition and ancillary fees should not be the main source of revenue for Ontario universities.

Whereas: Post-secondary institutions should be publicly funded, not publicly assisted.

Whereas: No willing and qualified students should be deterred from applying or pursuing a professional program due to its tuition cost.

Whereas: The cost of professional student tuition should not require students to graduate from university with significant long-term and unmanageable debt.

Whereas: Tuition charged to students should reflect the financial cost of delivering a high-quality education.

Whereas: Regardless of program and program demand, students should bear an equitable portion of the university's operating costs.

Whereas: Students should be able to easily and effectively compare the publicly stated cost of tuition for different universities and programs.

Whereas: Students should have easy access to information regarding tuition and related expenditures that is accessible and comprehensible

Whereas: Students are primary beneficiaries of universities and should be treated as stakeholders in budgetary preparations as significant contributors to university budgets.

Whereas: University budgets are a window to evaluate decision making and strategic action to ensure that an institution is fulfilling its public mission.

Whereas: Students should be able to pay their tuition on a per term basis without financial penalization.

Whereas: Students should be able to pay for tuition in schedules congruent with when they receive financial aid

Whereas: All students should be able to access post-secondary education in Ontario without incurring a level of debt that they are unable to repay after graduating.

Whereas: Students should not incur additional late fees that do not reflect an enhancement in student academic experience

Whereas: Willing international applicants shouldn't be inhibited from applying to Ontario universities due to the high cost of tuition

Whereas: International students deserve the same academic opportunities as domestic students

Whereas: International students should be able to accurately plan out their educational costs, regardless of whether their tuition costs are higher than their domestic counterparts.

Whereas: Ontario should strive to attract willing and qualified international students from all socio-economic backgrounds

Whereas: Out of province students should have the opportunity to pursue an affordable education in Ontario

Whereas: Out-of-province students deserve the same opportunities as in-province students.

Whereas: The postsecondary system should encourage interprovincial mobility for all Canadian citizens to support equity, access, and national unity.

Be it resolved that: Within the new provincial tuition framework, the provincial government should continue to freeze domestic tuition for the next five years while increasing operating grants.

Be it further resolved that (BIFRT): The provincial government should aim to increase operating grants until operating grants are contributing more than half of the universities' operating budget to make them publicly funded institutions.

BIFRT: The provincial government should enforce a tuition freeze on all domestic professional program tuition for the duration for the next five years.

BIFRT: OUAC should ensure federal, provincial and institutional financial aid information are clearly incorporated into the advertised cost of a professional student education.

BIFRT: The provincial government should mandate that institutions should provide a breakdown of estimated costs students may incur throughout their degree, which includes tuition, ancillary fees, and mandatory co-operative and experiential learning experiences.

BIFRT: The provincial government should task HEQCO to conduct research and create recommendations on the levels of tuition for domestic and international professional programs across different institutions in Ontario

BIFRT: The Ministry of Colleges and Universities in collaboration with the COU should establish requirements and guidelines for university budgeting processes which facilitate the accurate reflection of the cost of program delivery and distribution of operating costs equally among students.

BIFRT: The Ministry of Colleges and Universities should mandate that each university use a fair cost-sharing method that ensures that all students are contributing to operating costs equally regardless of their program of study.

BIFRT: The Council of Ontario Universities should leverage the existing OUIInfo system to provide a central information chart that students can use to compare the costs of university programs based on tuition and incidental fees.

BIFRT: The Council of Ontario Universities should also mandate that within the OUIInfo system, a breakdown of expected expenses which includes tuition, ancillary fees, and other mandatory fees students will incur throughout the duration of their program be made available to prospective students.

BIFRT: The provincial government should mandate that undergraduate student representatives be provided with adequate training and support to enhance their abilities to provide useful feedback and insights to decision-making bodies.

BIFRT: The Ministry of Colleges and Universities should mandate that students have voting representation on university-level budget committees, and these representative(s) should be student-appointed through a student union or other democratic processes.

BIFRT: The Ministry of Colleges and Universities should mandate that university budgets be made publicly available in an accessible manner on their institutional website

BIFRT: The Ministry of Colleges and Universities should develop a set of best practices in university budget reporting to promote increased transparency and accountability.

BIFRT: The Ministry of Colleges and Universities should mandate that HEQCO produces a yearly report that outlines each university's tuition revenue breakdown, in an accessible and easy to understand format, to increase transparency.

BIFRT: The provincial government task HEQCO with compiling the average difference in tuition rates among domestic, out-of-province, and international students within individual institutions

BIFRT: The Ministry of Colleges and Universities should extend the current regulations surrounding deferral fees into the next iteration of the tuition framework.

BIFRT: The Ontario Government should develop a framework regarding Deferment fees in the Tuition Framework

BIFRT: The Ministry of Colleges and Universities should create a series of best practices which must be followed by all institutions regarding financial penalties, and how students can be encouraged to make payments.

BIFRT: The Ministry of Colleges and Universities should mandate that when a change is made to a students' tuition that would incur late fees, they are immediately informed of said changes

BIFRT: The province should mandate through the Tuition framework that universities establish an international tuition set-aside at the same rate of the domestic set-aside, with funds directed to needs-based financial aid for international students.

BIFRT: The provincial government should create an International Student Tuition Fee Framework that regulates and caps incoming and in-cohort international student tuition fee increases

BIFRT: The provincial government should mandate that out-of-province student tuition match that of domestic students