



POLICY PAPER

Tuition, Ancillary, & Incidental Fees

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Prepared by:

Aaditya Gupta, Vice-President External Affairs, Brock Undergraduate Students' Union

Tinashe Buckenham Dziva, Policy Writer, Brock Undergraduate Students' Union

Stephen DeCordova, VP Education, McMaster Students Union

Jazzlyn Abbott, Associate Vice-President (Provincial & Federal Affairs), McMaster Students Union

Eloghosa Avenbuan, President, Ontario Tech Student Union

Anwoy Barua, Vice President Student Affairs, Ontario Tech Student Union

With files from:

Alyssa Hall, Manager of Research and Policy, Ontario Undergraduate Student Alliance

Chavi Karunagoda, Research and Policy Intern, Ontario Undergraduate Student Alliance

Octave Andrade-Dixon, Executive Director, Ontario Undergraduate Student Alliance

Olivia Gillespie, Research and Policy Intern, Ontario Undergraduate Student Alliance

ABOUT OUSA

OUSA represents the interests of 160,000 professional and undergraduate, full-time and part-time university students at eight student associations across Ontario. Our vision is for an accessible, affordable, accountable, high-quality, and equitable 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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ACKNOWLEDGEMENTS

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

Baseline student services: These are services that every post-secondary institution should have to meet their duty to students. They offer resources and supports that contribute to student safety and wellbeing on campus, and include services such as sexual violence support centres, mental health counselling, peer support, and supports for students with disabilities.

Endowment funds: Pools of funding and/or assets maintained by a university, typically received from donations, that are invested and set aside to finance various short- and long-term projects of the institution.

Flex dollars: Electronic currency issued by a school that is typically used for meal plans, at bookstores, or for other expenses.

Capital Projects/Funding: Grants issued by the Ministry to post-secondary institutions to support: capital infrastructure, new construction and major renovations; assist institutions in addressing ongoing maintenance, repair, and renovations; assist institutions in acquiring or renewing instructional equipment and learning resources; or, used to support the capital requirements of specific program initiatives.¹

The following definitions have been adopted from *The Ontario Operating Funds Distribution Manual*.²

Compulsory ancillary fee: “A compulsory ancillary fee is defined as a fee imposed or administered by a given institution, or one of its constituent parts or its federated or affiliated institutions, in addition to regular tuition fees, which a student is required to pay in order to enroll in, or successfully complete, any credit course.”

Non-tuition-related compulsory ancillary fee: “A fee which is levied in order to cover the costs of items which are not normally paid for out of operating or capital revenue.”

Tuition-related compulsory ancillary fee: “A fee which is levied to cover the costs of items normally paid for out of operating or capital revenue.”

Student Services: Those administrative areas within post-secondary institutions that provide non-instructional programs and support services that facilitate students’ entry, matriculation, engagement, and ultimately their post-secondary education success.³

¹ “Capital Grants to Colleges and Universities,” Data Catalogue, Government of Ontario, accessed August 28, 2026, <https://data.ontario.ca/dataset/capital-grants-to-colleges-and-universities>

² Ministry of Training, Colleges and Universities, *The Ontario Operating Funds Distribution Manual 2009-10 Fiscal Year* (Postsecondary Finance and Information Management Branch, Government of Ontario: Toronto, ON, 2009).

³ Tricia A. Seifert, Christine Arnold, Jeff Burrow, and Angel Brown, “Supporting Student Success: The Role of Student Services within Ontario’s Postsecondary Institutions,” *Higher Education Quality Council of Ontario*, 2011, <https://heqco.ca/wp-content/uploads/2020/03/Supporting-Student-SuccessENG.pdf>

Student Directed Funds: Funds contributed to by students and that are intended to support student life. These funds may support initiatives designed to enhance student life, faculty-based initiatives, student-led projects, experiential learning opportunities, or program-specific improvements.

Physical Learning Materials: Items needed to complete classroom activities and graded assignments such as textbooks, online learning platforms, assignment software, and digital subscriptions.

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 citizen 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 school.⁴

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 Ontario.⁵

Tuition Anomalies: When the cost of completing a program for a student at one institution is significantly lower than it would be if the student was taking that same program at a different institution.

“Ministry of Colleges, Universities, Research Excellence, and Security,” hereby referred to as **“MCURES”**

⁴ “Accessing Ontario Resident Tuition Rate,” n.d., https://registrar.uwo.ca/student_finances/fees_refunds/tuition_fee_billing_exemption_for_domestic_nonontario_residents.html

⁵ Ibid.

EXECUTIVE SUMMARY

The *Tuition, Ancillary & Incidental Fees* policy paper was developed by undergraduate students through the Ontario Undergraduate Student Alliance to identify student concerns and propose student-driven recommendations for Ontario's post-secondary sector. Tuition, ancillary fees, incidental fees, and additional learning costs shape whether students can access, afford, and complete post-secondary education in Ontario.

The paper focuses on the systems, regulations, institutional practices, and provincial frameworks that determine how students are charged for tuition, student services, housing, meal plans, course materials, work-integrated learning, and administrative processes. While these fees fund important institutional operations and student-facing services, students are concerned about affordability, transparency, fairness, inconsistent regulation, and the growing reliance on student contributions to compensate for gaps in public funding.

The following principles, concerns, and recommendations were crafted by undergraduate students to advance a more accessible, affordable, accountable, equitable, and high-quality post-secondary system.

Find a full summary of this paper's concerns and recommendations in the [Policy Brief](#).

INTRODUCTION

Tuition, ancillary, and incidental fees are among the many expenses students incur as part of their post-secondary education. These fees shape students' ability to access, afford, and fully participate in university life. While tuition is often understood as the central cost of post-secondary education, students also pay a wide range of additional fees related to student services, housing, meal plans, administrative processes, learning materials, and work-integrated learning opportunities. Together, these costs influence the affordability, transparency, accountability, and overall quality of the student experience.

Post-secondary education is a public good that benefits students, communities, and the province as a whole. Universities support workforce development, research and innovation, civic engagement, and long-term economic growth. Because these benefits extend beyond individual students, the cost of sustaining Ontario's post-secondary system should be shared fairly between students and the provincial government. However, as public funding for post-secondary education has declined, Ontario universities have become increasingly reliant on tuition, ancillary fees, and other student-paid costs to fund their operation. This shift places a growing financial burden on students and raises concerns about whether students are being asked to fund costs that should be supported instead through predictable public investment.

Tuition, ancillary, and incidental fees differ in the services and functions they fund at post-secondary institutions. Tuition fees act as a "contribution towards the operating and capital costs of academic program delivery and general overhead for the institution."⁶ Conversely, compulsory ancillary fees are split into tuition-related and non-tuition-related fees, with the former "levied to cover the costs of items normally paid for out of operating or capital revenue" and the latter covering items "not paid for out of operating or capital revenue."⁷ These fees often fund important student services and campus supports, including student associations, health and wellness services, equity services, food security programs, student centres, and other initiatives that contribute to a safe, supportive, and meaningful student experience. Beyond tuition and compulsory ancillary fees, students may also be charged incidental fees related to institutionally provided services such as housing and residence, transcript distribution, course withdrawal, and administrative processes.

Although these fees can support valuable services, students continue to have concerns about how fees are set, communicated, governed, and used. Many students do not have clear or timely

⁶ Ministry of Colleges and Universities, "Tuition and Ancillary Fees Minister's Binding Policy Directive," Government of Ontario, updated April 1, 2022, <https://files.ontario.ca/mcu-tuition-and-ancillary-fees-ministers-binding-policy-directive-apr2022-en-2022-08-03.pdf>

⁷ Ministry of Training, Colleges and Universities, *The Ontario Operating Funds Distribution Manual 2009-10 Fiscal Year*

information about what they are paying, how costs may change over the duration of their program, or how their contributions support institutional priorities and student-facing services. Students also deserve meaningful involvement in decisions about the fees, services, and spaces they fund, particularly where their contributions support student services, capital projects, baseline supports, student-directed funds, or student association-administered initiatives.

This paper outlines student concerns and student-driven recommendations related to tuition, ancillary, and incidental fees in Ontario. It argues that students deserve an affordable post-secondary system supported by responsible public investment, clear cost information, transparent institutional reporting, fair payment processes, and meaningful student participation in fee-related decision-making. OUSA believes that students deserve agency, transparency, and affordability of their fees, and the student-written recommendations proposed in this paper aim to address the gaps of current policy and guidelines.

This paper outlines student concerns and student-driven recommendations related to tuition, ancillary, and incidental fees in Ontario. OUSA believes that students deserve an affordable post-secondary system supported by responsible public investment, transparent cost information, fair payment processes, accountable fee governance, and meaningful student participation in fee-related decision-making.

TUITION FRAMEWORK POLICY

RENEWING ONTARIO'S TUITION FRAMEWORK

Principle: Students who meet admissions requirements should have equitable access to post-secondary education in Ontario regardless of socioeconomic status.

Concern: Domestic students enrolled in programs deemed tuition anomalies are often unaware of the potential 7.5 percent annual tuition increase over the course of their degree.

Concern: Increases in tuition without proportional increases in student financial aid creates a barrier to access for students.

Recommendation: Ministry of Colleges and Universities (MCURES) should maintain the current tuition increase cap at two percent or inflation, whichever is lower, while ensuring the increases are matched by proportional increases in student financial aid.

Recommendation: MCURES should reduce the tuition increase cap from 7.5 percent to 5 percent per year or double the rate of inflation, whichever is lower, for programs deemed tuition anomalies.

Students who meet admissions requirements should have equitable access to post-secondary education in Ontario regardless of their socioeconomic status. However, Ontario universities continue to rely on student tuition as the primary source of revenue at a rate that is higher than any other Canadian province.⁸ Beginning during the 2022-23 academic school year, student tuition and fees comprised 66 percent of the operating revenue budget for Ontario universities, while government funding accounted for only 31 percent.⁹

Over the last 25 years, the cost of post-secondary tuition in Ontario has increased significantly. During the 1990–91 academic school year, the average cost of tuition in Ontario was \$1,653.¹⁰ However, during the 2025-26 academic school year the average cost of tuition has risen to \$8,958.¹¹ If tuition increases were proportional to the rate of inflation since 1990, Ontario's university tuition fees for the 2025-26 school year should have been \$3,485.26, representing a 110.91 percent increase.

⁸ Statistics Canada, "Chart 3: College Fees and University Tuition as a Percent of Total Revenue," *The Daily*, Government of Canada, last modified January 20, 2022, <https://www150.statcan.gc.ca/n1/daily-quotidien/220120/cg-c003-eng.htm>

⁹ Council of Ontario Finance Officers, *Financial Report of Ontario Universities: 2022–23 Highlights*, Council of Ontario Universities, March 2024, <https://ontariosuniversities.ca/wp-content/uploads/2024/08/COFO-Highlights-Report-2022-23.pdf>

¹⁰ Statistics Canada, "The Daily, Wednesday, August 25, 1999," *The Daily*, Government of Canada, <https://www150.statcan.gc.ca/n1/dailyquotidien/990825/dq990825a-eng.htm>

¹¹ Statistics Canada, "Canadian and International Tuition Fees by Level of Study (Current Dollars)," Table 37-10-0045-01, Government of Canada, release date September 10, 2025, <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3710004501&cubeTimeFrame.startYear=2019+%2F+2020&cubeTimeFrame.endYear=2025+%2F+2026&referencePeriods=20190101%2C20250101>

In 2019, the provincial government implemented a 10 percent domestic tuition reduction and a tuition freeze. However, beginning during the 2026-27 academic school year, the government imposed tuition freeze was lifted, giving post-secondary institutions the ability to increase student tuition up to 2 percent for the next three school years, and then up to 2 percent or the three-year average inflation rate in the years following, whichever is less. The increase in tuition was also accompanied by a \$6.4 billion dollar government investment in the sector over the next four years.¹²

Tuition increases without proportional increases in student financial aid create barriers to access by increasing student debt and making post-secondary education less affordable for low- and middle-income students. While the announced changes to university funding models in Ontario provide institutions with additional revenue flexibility, it is important to note that they have also been accompanied by significant changes to the province's student financial assistance model. Under the revised Ontario Student Assistance Program (OSAP) framework, eligible post-secondary students are able to receive a maximum of 25 percent of their provincial financial assistance as grants and a minimum of 75 percent of their financial assistance as loans. The new changes to OSAP's funding structure represent a substantial shift from the previous framework, where grants could account for up to 85 percent of provincial assistance and loans made up as little as 15 percent.¹³ Ontario post-secondary students have expressed concern over these changes and worry over how this will impact their ability to afford a post-secondary education. The decision to switch from an OSAP system that relies primarily on providing students with grant-based funding to one that will now rely on loan-based funding has left many students to fear the debt that they will incur upon graduation; a new obstacle that has impacted the academic performance of many students.¹⁴ To mitigate the increasing financial burden on students, Ministry of Colleges and Universities (MCURES) should maintain the current tuition increase cap at two percent or inflation, whichever is lower, while ensuring the increases are matched by proportional increases in student financial aid.

The tuition costs associated with completing like programs varies from institution to institution, meaning that some students experience a tuition anomaly, whereby the cost of completing their program of study is significantly lower when compared to students completing that same program at a different institution. Throughout Ontario, domestic students who are enrolled in programs deemed to have a tuition anomaly are often unaware of the potential 7.5 percent annual tuition increase that may occur over the course of their degree. This occurs because the

¹² Government of Ontario, "Ontario Investing \$6.4 Billion to Support Postsecondary Sector's Long-Term Success and Sustainability," news release, February 12, 2026, <https://news.ontario.ca/en/release/1007034/ontario-investing-64-billion-to-support-postsecondary-sectors-long-term-success-and-sustainability>

¹³ Ibid.

¹⁴ Jordan Fleguel, "Doug Ford's OSAP Changes Leave some Students 'Genuinely Distraught,'" CTV News, February 21, 2026, <https://www.ctvnews.ca/canada/article/doug-fords-osap-changes-leave-some-students-genuinely-distraught/>

provincial government allows university programs with lower-than-sector-average tuition rates for comparable programs through its tuition anomalies process to increase tuition over a multiyear timeframe for these programs up to a maximum of 7.5 percent annually.¹⁵ While this framework was introduced to address disparities in tuition levels across programs and institutions, students in affected programs are often unaware of these increases until it's very close to the payment deadline.¹⁶ In light of the provincial government lifting the 2019 tuition freeze, MCURES should reduce the tuition increase cap from 7.5 percent to 5 percent per year or double the rate of inflation, whichever is lower for programs deemed tuition anomalies. This change would better balance institutional funding needs with student affordability while improving predictability and transparency for students enrolled in affected programs.

PROFESSIONAL STUDENT TUITION

Principle: All academically qualified students should have the opportunity to pursue a professional degree without facing financial barriers due to high tuition cost.

Principle: Professional program tuition should not result in excessive student debt.

Principle: Students should be able to accurately and easily anticipate the total cost of a professional degree before the time of enrolment.

Concern: High costs of professional programs create significant barriers for prospective and current students.

Concern: High costs of professional program tuition often results in substantial long-term debt for graduates.

Concern: Students are often unaware of the true and comprehensive cost of professional programs due to the lack of transparency surrounding mandatory work-integrated learning costs and associated commonly incurred educational fees.

Recommendation: The provincial government should expand the Learn and Stay Grant to include additional professional programs not covered by the Canada Student Loan Forgiveness Program in order to reduce financial barriers for students in professional programs that currently lack targeted financial support.

Recommendation: MCURES should mandate that professional programs report all mandatory ancillary fees and estimated additional educational costs rather than listing only the base tuition amount.

¹⁵ Ontario Ministry of Colleges and Universities, *Tuition and Ancillary Fees Minister's Binding Policy Directive: Colleges of Applied Arts and Technology Policy Framework, 2023–24, 2024–25, 2025–26 & 2026–2027*, August 2024, <https://www.ontario.ca/files/2024-11/mcu-tuition-and-ancillary-fees-binding-policy-directive-aug2024-en-2024-11-01.pdf>

¹⁶ Kyla Perry, "Tuition Is Going Up Again — Here's What It Means for U of O Students," *The Fulcrum*, September 11, 2025, <https://thefulcrum.ca/news/tuition-is-going-up-again-heres-what-it-means-for-u-of-o-students/>

Recommendation: The provincial government should mandate that for professional programs, OUAC clearly incorporate federal, provincial and institutional financial aid information into the application process.

All academically qualified students should have the opportunity to pursue a professional degree without facing financial barriers due to high tuition costs. Further, professional program tuition should not result in excessive student debt and students should be able to accurately and easily anticipate the total cost of a professional degree prior to enrolment. However, the high costs typically associated with professional programs in Ontario continue to create significant barriers for prospective and current students.

Tuition in professional programs, such as law, medicine, and dentistry, have increased substantially over time. During the 2005–06 academic school year, the average tuition in Canada was \$6,904 for law, \$10,318 for medicine, and \$13,033 for dentistry.¹⁷ By 2025–26, those averages have risen to \$19,293 for law, \$22,611 for medicine, and \$34,726 for dentistry, more than doubling the cost of completion across all three programs.¹⁸ These costs make professional education increasingly difficult to access for students who do not have substantial family financial support or access to private financing.

The decision to deregulate tuition in Ontario reduced access to professional programs for many students while inadvertently prioritizing entry for students from more affluent backgrounds. For instance, a 2020 study on Canadian medical school admissions found that applicants and admitted students came from neighbourhoods with substantially higher median incomes than the national median, suggesting that access to medical education remains uneven by income.¹⁹ To reduce financial barriers in high-cost professional programs, the provincial government should expand the Learn and Stay Grant to include additional professional programs not covered by the Canada Student Loan Forgiveness Program. Expanding targeted financial support will reduce financial barriers for students in high-cost professional programs and improve accessibility for underrepresented groups.

The high costs of professional program tuition often results in substantial long-term debt for graduates. Students completing these programs often rely on private lines of credit, government loans, or family support to finance their education, with some medical students incurring upwards of \$10,000 in interest alone.²⁰ While research indicates that credit constraints may not

¹⁷ Statistics Canada, “Archived: Canadian Undergraduate Tuition Fees by Field of Study, 1972/1973 to 2006/2007, Inactive,” Table 37-10-0150-01, release date June 25, 2020, <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3710015001>

¹⁸ Statistics Canada, “Canadian Undergraduate Tuition Fees by Field of Study (Constant Dollars),” Table 37-10-0222-01, release date September 10, 2025, <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3710022201>

¹⁹ Tyler Pitre et al., “The Influence of Income on Medical School Admissions in Canada: A Retrospective Cohort Study,” *BMC Medical Education* 20, no. 1 (2020): 209, <https://doi.org/10.1186/s12909-020-02126-0>

²⁰ Ibid.

significantly limit access to professional education overall, repayment burdens fall more heavily on students without parental financial support.²¹ This reinforces inequities in access to professional education and can leave graduates carrying debt that shapes career decisions, financial stability, and long-term wellbeing.

Rising professional education costs also affect the socioeconomic diversity of professional programs. As Dr. Grace Barakat notes, students enrolled in professional programs in Ontario are more likely to be self-funded, non-racialized, Canadian-born men with high levels of parental education, while students from disadvantaged groups, including racialized students, non-Canadian-born women, students relying primarily on loans, and students with lower levels of parental education, are less likely to be enrolled.²² When professional programs draw disproportionately from affluent backgrounds, professions such as medicine, law, and dentistry become less representative of the communities they serve. This can create risks for patient, client, and provider understanding, trust, and quality of care.

In addition to high tuition, the total cost of professional education is often not transparently communicated to students before enrolment. Mandatory expenses such as equipment, clinical placements, and travel are frequently excluded from financial aid calculations and institutional cost reporting. As a result, students are unable to accurately anticipate the true cost of their professional degree before committing to a program. This lack of transparency can create unanticipated financial strain, particularly for students who already face barriers to accessing family support, private credit, or sufficient student aid.²³ To improve cost transparency, MCURES should mandate that professional programs report all mandatory ancillary fees and estimated additional educational costs rather than listing only the base tuition amount. Finally, the provincial government should also mandate that, for professional programs, that the Ontario Universities' Application Centre (OUAC) clearly incorporates federal, provincial, and institutional financial aid information into the application process. Providing financial aid information at the point of application would better equip students to assess affordability, compare options, and plan for the full cost of a professional degree.

²¹ Marc Frenette, *The Impact of Tuition Fees on University Access: Evidence from a Large-Scale Price Deregulation in Professional Programs*, Analytical Studies Branch Research Paper Series, Catalogue no. 11F0019MIE no. 263, Statistics Canada, September 2005.

<https://publications.gc.ca/Collection/Statcan/11F0019MIE/11F0019MIE2005263.pdf>

²² Grace Barakat, "The Unfair Barriers to Public University Education," *Policy Options*, January 9, 2023, <https://policyoptions.irpp.org/2023/01/public-education-barriers/>

²³ Madeleine Ball, LeAnn Lam, Megan Tigue, Simone Herzberg, and Luke Finck, "The Burden of Unexpected Costs in Medical School," *PLOS ONE* 19, no. 12 (December 5, 2024), <https://doi.org/10.1371/journal.pone.0312401>

OUT-OF-PROVINCE STUDENT TUITION

Principle: Out-of-province students should be able and encouraged to pursue an affordable education in Ontario.

Principle: Out-of-province students should not be financially burdened as a result of underfunding for Ontario's post-secondary sector.

Concern: Higher tuition for out-of-province students discourages interprovincial mobility, particularly for lower-income students.

Concern: With limited revenue options, some institutions have become increasingly reliant on out-of-province student tuition increase provisions, unfairly placing the burden of provincial underfunding on out-of-province students.

Recommendation: The provincial government should remove the domestic out-of-province tuition increase provision and require that tuition for out-of-province Canadian students be subject to the same annual increase cap as in-province students.

Out-of-province students should be able and encouraged to pursue an affordable education in Ontario. Further, out-of-province students should not be financially burdened as a result of underfunding in Ontario's post-secondary sector. However, because out-of-province students face higher tuition prices compared to their in-province counterparts, interprovincial mobility is discouraged, particularly for lower-income students who may already face relocation, housing, and living costs when moving to Ontario to pursue their post-secondary education.

Out-of-province domestic students often pay higher tuition rates than Ontario residents, despite being Canadian students attending the same publicly assisted institutions. This differential has widened during recent years when in-province tuition in Ontario was frozen, because post-secondary institutions throughout the province retained the flexibility to increase domestic out-of-province tuition by up to five percent annually.²⁴ As a result, some institutions have increasingly relied on out-of-province tuition increase provisions as a revenue tool during periods of fiscal constraint, unfairly placing the burden of provincial underfunding on out-of-province students.

The financial burden associated with out-of-province tuition is not insignificant. For instance, at the University of Toronto, differences in domestic vs domestic non-Ontarian tuition rates can accumulate from ranges of \$1,000 per year, to \$10,000 dollars and almost \$30,000 over four years, depending on the program.²⁵ Layered onto additional relocation and living costs associated with interprovincial mobility, access to Ontario's post-secondary system for qualified

²⁴ Ontario Ministry of Colleges and Universities, *Tuition Fee Framework Implementation Guidelines for Publicly Assisted Universities for 2023–24 to 2026–27, 2024*.

²⁵ University of Toronto, University Registrar's Office, "Tuition Fees & Schedules," <https://www.registrar.utoronto.ca/fees-payments/tuition-fee-schedules/>

students across Canada becomes unfeasible for many. This runs counter to national goals of interprovincial mobility.²⁶

The fiscal justification for differential domestic tuition within Canada is not consistently articulated in Ontario policy. While higher out-of-province fees are intuitively justified on the basis that Ontario residents contribute to provincial tax revenues, it is unclear how, and if, this is applied in differentials. Further, some analysis suggests that provincial operating grants are calculated based on total domestic enrolment rather than exclusively Ontario residents enrolled.²⁷ In the absence of a transparent and consistent policy rationale, out-of-province students may face higher costs without a clear explanation for why those costs are necessary or fair.

To address these concerns, the provincial government should remove the domestic out-of-province tuition increase provision and require that tuition for out-of-province Canadian students be subject to the same annual increase cap as in-province students. This would prevent disproportionate tuition increases, reduce the use of out-of-province students as a revenue-balancing mechanism, and better support affordable interprovincial mobility for Canadian students who wish to study in Ontario.

INTERNATIONAL STUDENT TUITION

Principle: International applicants who meet admission requirements should not be inhibited from applying to Ontario universities due to the high cost of international student tuition.

Principle: International students should be able to plan their educational expenses with the same predictability as domestic students.

Principle: International students should have access to need-based financial aid.

Concern: International students often lack adequate recourse if they lose access to the financial resources they relied on at the start of their studies

Concern: High unregulated international student tuition and limited need-based financial aid makes attending Ontario institutions financially inaccessible to many prospective international students

Concern: High unregulated international student tuition and limited need-based financial aid makes attending Ontario institutions financially inaccessible to many prospective international students.

²⁶ Dale Kirby, "Intranational University Student Mobility: A Case Study of Student Migration and Graduate Retention in Eastern Canada," *Canadian Journal of Educational Administration and Policy*, no. 197 (2021).

²⁷ Cedric Jiang, "Tuition for Non-Ontario Domestic Students at U of T to Increase by Three Per Cent," *The Varsity*, April 4, 2022 <https://thevarsity.ca/2022/04/04/u-of-t-tuition-non-ontario-domestic-students-increase/>

Recommendation: MCURES should mandate through the Tuition Framework that universities establish an emergency need-based grant at a similar rate as the domestic tuition set-aside for international students.

Recommendation: The provincial government should regulate international tuition increases at a maximum of five percent per year for incoming students and a two percent per year increase for current students.

International applicants who meet admission requirements should not be inhibited from applying to Ontario universities due to the high cost of international student tuition. International students should also be able to plan their educational expenses with the same predictability as domestic students. For many prospective international students however, the cost of attending an Ontario university remains a significant barrier to access. High unregulated international student tuition, and limited need-based financial aid, makes attending Ontario institutions financially inaccessible to many prospective international students.

International students play a valuable role in Ontario's post-secondary landscape. They make meaningful contributions to their university campuses and the workforce during and after graduation. International students contributed over \$32.2 billion to institutional funding and Ontario's economy in 2024²⁸. While these contributions highlight the financial benefit that international students completing their post-secondary education bring, it is worth noting that these contributions are being made not as a result of international student choice, but out of necessity, as these contributions exist largely because of the unregulated nature of international student tuition and the exorbitant markup that these students face compared to out-of-province and domestic students.²⁹

International students pay disproportionately high tuition and fees compared to domestic students, largely to compensate for insufficient government funding in the post-secondary sector. In 2017, the provincial government renewed the Strategic Mandate Agreements that it had with the province's publicly funded post-secondary institutions, which fixed the amount of funding an institution would receive from the province for each domestic in-province student it enrolled.³⁰ Then, during the 2019-2020 academic year, the Government of Ontario announced a 10 percent reduction in tuition for domestic in-province students. This announcement was

²⁸ Roslyn Kunin and Associates, Inc. (RKA, Inc.). "Study to Update the Estimate of the Economic Impact of International Students in Canada 2024." Global Affairs Canada, September 24, 2025.

<https://www.international.gc.ca/education/report-rapport/impact-2024/index.aspx?lang=eng>

²⁹ 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>.

³⁰ "Ensuring Financial Sustainability for Ontario's Post-Secondary Sector," Blue-Ribbon Panel on Post-Secondary Education Financial Sustainability, accessed July 30, 2026, <https://files.ontario.ca/mcu-ensuring-financial-sustainability-for-ontarios-postsecondary-sector-en-2023-11-14.pdf>

accompanied a year later, with a decision from the province to freeze domestic in-province tuition.³¹ This tuition freeze was renewed on a yearly basis until February of 2026, when the Government of Ontario announced the end of this initiative, beginning in the 2026-2027 academic year.³² While domestic in-province students benefitted from the consistency and predictability of their tuition fees that this initiative provided, international students did not receive these same benefits. Instead, international student tuition saw exponential growth as post-secondary institutions sought to utilize the unregulated nature of international student tuition to address their own budget deficits amongst cuts to government funding and domestic student tuition. For example, at Brock University during the 2017-2018 academic year, domestic tuition was \$1313.79 per credit, compared to international tuition which was \$4772.28 per credit. Fast forward less than ten years where domestic tuition during the 2025-2026 academic year was \$1512.96 per credit, while international students were responsible for paying a tuition of \$8329.12 per credit.³³ Table I highlights the annual average increase in international student tuition.

Table I: Annual Percent Changes of Ontario International Tuition³⁴

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	\$46,297	5.1%
2024-25	\$48,013	3.7%
2025-26	\$49,802	3.7%

Prior to a temporary policy change in 2022 that lifted the cap on international student work hours, international students were only allowed to work a maximum of 20 hours a week during the school year.³⁵ Currently international students can work up to 24 hours a week.³⁶ This

³¹ "Ontario Extends Freeze on College and University Tuition," Government of Ontario, April 30, 2021, <https://news.ontario.ca/en/release/1000048/ontario-extends-freeze-on-college-and-university-tuitions>

³² "Ontario Investing \$6.4 Billion to Support Post-Secondary Sector's Long-Term Success and Sustainability," Government of Ontario, February 12, 2026, <https://news.ontario.ca/en/release/1007034/ontario-investing-64-billion-to-support-postsecondary-sectors-long-term-success-and-sustainability>

³³ "Undergraduate Tuition and Fees," Brock University, accessed July 30, 2026, <https://brocku.ca/safa/tuition-and-fees/overview/undergraduate/>

³⁴ Ibid

³⁵ "International Students Help to Address Canada's Labour Shortage," Government of Canada, October 7, 2022, <https://www.canada.ca/en/immigration-refugees-citizenship/news/2022/10/international-students-to-help-address-canadas-labour-shortage.html>

³⁶ Mallees, Nojoud Al. "International Students Will Get to Work More Hours per Week Starting This Fall - National." Global News, April 29, 2024. <https://globalnews.ca/news/10457360/canada-international-students-work-24-hours/>

restriction made it difficult for international students to generate income to put towards tuition, general living expenses, remittances, and other financial responsibilities associated with living and completing their post-secondary education in Ontario. The unpredictable nature of tuition increases and work restrictions create barriers to success and degree completion for many international students.

International students should have access to need-based financial aid. Despite the significant over-reliance on international students to sustain Ontario's post-secondary sector, there is a lack of congruent support for international students as they navigate the post-secondary education system in Ontario. When international students experience financial strains they lack the needs-based financial assistance resources that are available to other students, such as OSAP.³⁷ Currently, institutions are able to provide internal financial aid to domestic students through 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.³⁸ However, international students often lack adequate resources if they lose access to the financial resources they relied on at the start of their studies. For example, in 2023 when an international student studying at the University of Western had a parent who lost their job, her family needed to resort to selling the land that they owned in order to continue funding their daughter's education because no emergency financial assistance was available to help out this student in need.³⁹

To address these barriers, the provincial government should regulate international tuition increases at a maximum of five percent per year for incoming students and two percent per year for current students. This regulation change would improve international students' ability to financially plan for their degrees. Additionally, MCURES should mandate, through the Tuition framework, that universities establish an emergency need-based grants at a similar rate as the domestic tuition set-aside for international students, given their extremely limited sources of financial assistance.

³⁷ Government of Ontario. "Learn About OSAP." Government of Ontario, 2024.

<https://www.ontario.ca/page/learn-about-osap>.

³⁸ Ministry of Colleges, Universities, Research Excellence and Security. "Tuition and Ancillary Fees Minister's Binding Policy Directive, August 24, 2024." <https://www.ontario.ca/files/2024-11/mcu-tuition-and-ancillary-fees-binding-policy-directive-aug2024-en-2024-11-01.pdf>.

³⁹ Estella Ren, "'Cash Cows': Why International Student Tuition is so High," *The Gazette*, November 15, 2023, https://westerngazette.ca/features/cash-cows-why-international-student-tuition-is-so-high/article_a5fc5434-83cf-11e3-a0c3-2f5fa333dbe6.html

FAIR PAYMENT PROCESS

DEFERMENT FEES

Principle: Students should have the option to defer their tuition payments without incurring financial penalties.

Principle: Tuition payment schedules should align with the timing of students' financial aid disbursements.

Principle: Students' should have clear and readily available information regarding tuition deferment processes.

Principle: Students' admission offers should not be put at risk for being unable to pay a deferment fee.

Concern: Students' admission offers may be put at risk if they are unable to defer tuition payments.

Concern: Requiring lump-sum payments instead of subsequent payments unfairly penalizes students relying on out of province financial aid.

Concern: Information regarding tuition deferment processes is often inaccessible.

Recommendation: In the *Tuition Fee Framework*, MCURES should mandate that all institutions allow flexible payment schedules which align with the timing of financial aid disbursements beyond OSAP.

Recommendation: MCURES should develop best practices for communicating, developing, and facilitating deferment fee processes across Ontario universities in the *Tuition Fee Framework*.

Post-secondary students should have the option to defer their tuition payments without incurring financial penalties. Further, students should have clear and readily available information regarding tuition deferment processes at their institution and a student's admission offer should not be put at risk for being unable to pay a deferment fee. When these conditions are not met, deferral systems that were designed to support students in financial transition instead become barriers that penalize students for circumstances outside of their control. Information regarding tuition deferment processes at Ontario universities is often inaccessible and the decision of which students can defer their offer of admission and which can not is left to the discretion of the institution, providing little consistency or insight into the deferment process across institutions.

Tuition payment schedules for post-secondary students should align with the timing of student financial aid disbursements. Institutions should not be able to require students to make lump-sum payments instead of subsequent payments, a practice which unfairly penalizes

students relying on out-of-province financial aid, as the financial assistance payment process may not align with the system utilized in Ontario. Under the current *Tuition Fee Framework* in Ontario, post-secondary institutions must provide per-term billing as an option for students.⁴⁰ For many institutions, this is done at no cost to students, however, there are institutions which charge a fee for tuition deferral, and the framework permits the administration of deferral fees at what it describes as reasonable rates.⁴¹ This means that throughout Ontario, student admission offers have the potential to be revoked if a student is unable to defer tuition payments.

Although the parameters surrounding tuition payment are intended to encourage students to pay their tuition in a timely manner and generate revenue for institutions, they can serve as a deterrent to students in precarious financial situations. Students on OSAP are exempt from tuition deferral fees due to the nature of OSAP funding releases, a measure intended to protect low-income students who depend on financial assistance to fund their education. However, this exemption does not extend to all students who face genuine financial constraints. Due to the 2019 cutbacks to OSAP, a significant portion of lower middle-income students are no longer eligible for government funding as the income threshold for provincial grants was reduced from \$175,000 to \$140,000.⁴² As a result, many students who are under financial strain due to a reduced level of provincial assistance are still subject to deferral fees, despite facing circumstances not dissimilar to those the exemption was designed to address. Additionally, students who receive out-of-province or international student loans and scholarships are not exempt from deferral fees like their domestic OSAP receiving counterparts. Funding from other provinces is typically disbursed directly to the student rather than to the institution, meaning it may not arrive in alignment with institutional payment deadlines⁴³. Those who are also dependent on third-party funding may therefore find that their aid does not arrive in time to meet payment deadlines, yet they remain penalized for the delay. Students who fall outside of the narrow exemption parameters are detrimentally affected by institutional attempts at revenue generation. The consequences of misaligned payment schedules extend beyond fees. At institutions where failure to meet payment deadlines results in a hold on the student account, students can find themselves blocked from course registration, transcript access, or deregistration from their courses entirely.⁴⁴

⁴⁰ Ministry of Colleges, Universities, Research Excellence and Security. "Tuition and Ancillary Fees Minister's Binding Policy Directive, August 24, 2024. <https://www.ontario.ca/files/2024-11/mcu-tuition-and-ancillary-fees-binding-policy-directive-aug2024-en-2024-11-01.pdf>

⁴¹ Ibid

⁴² Ryan Tishcoff, "What's the Deal with the 2019 Changes to OSAP?," OUSA, September 17, 2019, https://www.ousa.ca/blog_osap_changes.

⁴³ University of Toronto. "Deferring Your Tuition Fees." University Registrars Office, 2026. <https://www.registrar.utoronto.ca/fees-payments/fee-deferrals/>.

⁴⁴ Ontario Tech University. "Payment Information and Deadlines." Office of the Registrar, 2026. <https://registrar.ontariotechu.ca/fees-and-payment/payment-information-and-deadlines/index.php>.

To create greater institutional accountability in the deferral fee process, MCURES should mandate, in the *Tuition Fee Framework*, that all institutions allow flexible payment schedules which align with the timing of financial aid disbursements beyond OSAP. Additionally, MCURES should develop best practices for communicating, developing and facilitating deferment fee processes across Ontario universities in the *Tuition Fee Framework*.

LATE FEE GUIDELINES

Principle: Students should be able to access post-secondary education in Ontario without incurring unmanageable debt that undermines financial stability.

Principle: Students should be thoroughly informed about all institutional financial penalties, including late fees and interest charges, in a timely and transparent manner.

Principle: Financial penalties imposed by post-secondary institutions should function as a corrective mechanism; and not as a way to generate large revenue.

Principle: Students should not be penalized for payment delays caused by extenuating circumstances, timelines of public financial aid disbursements, or administrative delays beyond their control.

Principle: Financial penalties in postsecondary education should not create barriers to academic progression.

Concern: Students facing extenuating circumstances may be unable to pay tuition on time and are disproportionately burdened by financial penalties.

Concern: Some institutions lack clear processes for students to report extenuating circumstances related to tuition payment deadlines, creating barriers to accessing fee relief or appeals.

Concern: Students are not always given adequate or timely notice when account balances approach the threshold at which late fees or interest are applied, limiting their ability to respond or correct issues.

Concern: Financial penalties can result in registration holds, withholding of documentation and academic materials, or delayed graduation, compounding financial hardship and undermining academic outcomes.

Recommendation: MCURES should mandate that institutions implement appeal processes that would waive late fees for students affected by extenuating circumstances.

Recommendation: MCURES should require institutions to integrate notice periods into their student fee collection frameworks, such that students are alerted when their account balances are within punishable thresholds before any charges are applied.

Recommendation: MCURES should strengthen provincial guidance on financial penalties by requiring clear communication standards, transparency around late fee application, and reasonable limits on penalty rates/caps and alternatives that support student payment.

Recommendation: MCURES should mandate standardized provincial caps on late fees and interest rates, tied explicitly to cost recovery, rather than discretionary institutional rates.

Recommendation: MCURES should mandate that institutions be prohibited from applying late fees or interest to balances pending confirmed public financial aid or institutional funding.

Recommendation: MCURES should mandate that late fee penalties do not result in academic restrictions that delay graduation or otherwise undermine academic outcomes.

Recommendation: The provincial government should outline procedures for fee transfers, ensuring that payments are made within reasonable timelines, avoiding administrative surcharges for late payments.

Students should be able to access postsecondary education in Ontario without incurring unmanageable debt that undermines financial stability and should be fully informed about all institutional financial penalties, including late fees and interest charges, in a timely and transparent manner. Students should also not be penalized for payment delays caused by extenuating circumstances, public financial aid timelines, or administrative delays beyond their control. Students may incur late fees due to circumstances beyond their control, including delayed OSAP disbursements, bank processing timelines, administrative errors, medical issues, or family emergencies.⁴⁵ When a financial penalty is incurred by a student, these should function as a corrective mechanism, not as a way for the institution to generate revenue. Therefore, MCURES should mandate that institutions be prohibited from applying late fees or interest to balances pending confirmed public financial aid or institutional funding.

Within the post-secondary sector, late fee systems that lack clear provincial standards risk becoming tools of financial hardship rather than mechanisms to ensure timely payment. Students' who are facing extenuating circumstances may be unable to pay tuition on time and are therefore disproportionately burdened by financial penalties that seek to punish students who are already struggling from circumstances outside of their control. Students are not always given adequate or timely notice when account balances approach the threshold at which late fees or interest are applied, limiting their ability to respond or correct these issues before a late fee is applied. Some post-secondary institutions in Ontario lack clear processes for students to report extenuating circumstances related to tuition payment deadlines, creating barriers to accessing fee relief or appeals. When looking at the appeals process for OUSA's member institutions to see what information is available online for students who may need to pursue this

⁴⁵ York University. "Paying My Account." Student Financial Services, 2026.
<https://students.yorku.ca/sfs/paying-my-account>.

course of action, Brock University, the University of Western Ontario, McMaster University, and the University of Waterloo either do not have an appeals process for late fees or this information could not be found online. For OUSA member schools whose websites did outline the fee appeal process, it is worth noting that these resources did not provide students with an in-depth overview of what the process entails including, the steps and information students must provide, what the role of the appeals process committee is, who sits on this committee, and an estimate of how long this process would take.⁴⁶ Students who are already facing extenuating circumstances as the reason for accruing late fees on their tuition, should not also be burdened with additional stress or hardship when trying to navigate and decipher the appeals process.

To begin addressing the concerns outlined above, MCURES should require institutions to integrate notice periods into their student fee collection frameworks, such that students are alerted when their account balances are within punishable thresholds before any charges are applied. MCURES should also strengthen provincial guidance on financial penalties by requiring clear communication standards, transparency around late fee application, and reasonable limits on penalty rates, caps, and alternatives that support student payment. Finally, MCURES should mandate that institutions implement appeal processes that would waive late fees for students affected by extenuating circumstances.

Under Ontario's *Tuition Fee Framework*, there is limited guidance on how late fees should be structured. While institutions are required to ensure that late fees are "reasonable and transparent," best practices are not clearly defined, allowing institutions to set their own fee structures with little regulation.⁴⁷ As a result, students across the province face inconsistent and, in some cases, disproportionately high financial penalties, including interest-based fees that

⁴⁶ "Financial Terms and Conditions of Enrollment," Office of the Registrar, McMaster University, accessed August 10, 2026, <https://registrar.mcmaster.ca/terms-and-conditions-of-enrolment/#tab-20>; "Payment Options," Office of the Registrar, University of Western Ontario, accessed August 10, 2026, https://registrar.uwo.ca/student_finances/fees_refunds/fee_payment_methods/payment_options.html; "Refund Schedule: Rules & Regulations," Laurentian University, accessed August 10, 2026, <https://laurentian.ca/academics/fees-financing/rules>; "Extenuating Circumstances," Undergraduate Admissions, Ontario Tech University, accessed August 10, 2026, <https://admissions.ontariotechu.ca/special-considerations/extenuating-circumstances.php>; "Financial Appeals," Tuition, Scholarships, and Financial Aid, Trent University, accessed August 10, 2026, <https://www.trentu.ca/studentfinances/tuition-fees/financial-appeals>; "7 Academic Decisions and Appeals," Academic Calendar 2026-2027, Queen's University, accessed August 10, 2026, <https://queensu-ca-public.courseleaf.com/business/bachelor-commerce/academic-decisions-and-appeals/#text>; "Due Dates," Finance, University of Waterloo, accessed August 10, 2026, <https://uwaterloo.ca/finance/student-financial-services/due-dates>; "Overdue Accounts," Student Accounts and Financial Aid, Brock University, accessed August 10, 2026, <https://brocku.ca/safa/tuition-and-fees/overdue-accounts/>; "Fee Appeals and Policies," Wilfred Laurier University, accessed August 10, 2026, <https://students.wlu.ca/finances/tuition-and-fees/fee-appeals-and-policies/index.html>

⁴⁷ Ministry of Colleges and Universities, Tuition and Ancillary Fees; Minister's Binding Policy Directive (2024).

can exceed 20 percent annually.⁴⁸ Public reporting indicates that Concordia University collected over \$7.2 million in late fees and interest charges paid by students between 2021 and 2024.⁴⁹ In cases such as these, late fees do not function as behavioral incentives but instead operate as compounding financial penalties which, for a student who may already be facing a hardship in their personal life leading to the accrual of late fees or interest, means that students are being further penalized during their time of need in an attempt to generate revenue for the institution. Therefore, MCURES should mandate standardized provincial caps on late fees and interest rates, tied explicitly to cost recovery, rather than discretionary institutional rates.

Students should be able to access post-secondary education in Ontario without incurring unmanageable debt that undermines their financial stability and financial penalties in post-secondary education should not create barriers to academic progression. Unfortunately, once a financial penalty has been received by a student, and payment within a manner deemed timely by the institution has not been received, post-secondary institutions have the authority to place registration holds, withhold documentation and academic materials, or delay graduation, actions that further compound the financial hardship faced by the student while also undermining academic outcomes. Therefore, MCURES should mandate that late fee penalties do not result in academic restrictions that delay graduation or otherwise undermine academic outcomes. Further, the provincial government should outline procedures for fee transfers, ensuring that payments are made within reasonable timelines, avoiding administrative surcharges for late payments.

⁴⁸ University of Toronto. "Service Charges, Holds and Penalties - University Registrar's Office." University Registrars Office, 2026. <https://www.registrar.utoronto.ca/fees-payments/service-charges-holds-penalties/>

⁴⁹ Subramaniam, Manoj. "Concordia University Collected Millions in Late Fees and Penalties from Students." The Link, September 2, 2025. <https://thelinknewspaper.ca/article/concordia-university-collected-millions-in-late-fees-and-penalties-from-students>

TRANSPARENCY AND ACCOUNTABILITY

TUITION TRANSPARENCY

Principle: Students should be provided with clear, comprehensive, and easily accessible information regarding the full cost of pursuing post-secondary education.

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

Principle: Students as the primary funders of Ontario universities should have access to information regarding how their tuition is being used by their respective institution.

Concern: Students are often unaware of the true and comprehensive cost of post-secondary education, due to a lack of transparency surrounding the cost of mandatory co-operative and experiential learning requirements.

Concern: Some post-secondary institutions do not publish budgets and spending reports and the use of tuition revenue in a manner that is easily accessible to students.

Concern: The absence of a centralized public database makes it difficult to compare total post-secondary costs across institutions.

Concern: Students often have little insight into the total cost of education for their degree year over year.

Concern: Tuition information and breakdowns are not transparent to students at the time of applications and throughout the duration of their program.

Recommendation: MCURES should mandate that all institutions provide timely notice of proposed tuition changes and breakdown of tuition to all prospective incoming and current students.

Recommendation: MCURES should establish standardized best practices for universities to produce public reports on budget and spending.

Recommendation: MCURES should produce a yearly public report that outlines a breakdown of each university's tuition revenue streams and major spending categories in an accessible format.

Recommendation: MCURES should collaborate with the Council of Ontario Universities to leverage the existing OUInfo platform to create a centralized cost-comparison tool outlining tuition, ancillary fees, and other mandatory program fees over the duration of study.

Recommendation: MCURES should mandate that postsecondary institutions publish the year to year tuition and associated program fees for the previous year's in an accessible format.

Students should be provided with clear, comprehensive, and easily accessible information regarding the full cost of pursuing post-secondary education. However, students often have little insight into the total cost of education for their degree year over year. Tuition information and breakdowns are typically not transparent to students at the time of applications and throughout the duration of their program. It is also important to note that while tuition is often presented as the primary cost of post-secondary education, students may also be required to pay ancillary fees, program-specific fees, co-operative education fees, experiential learning costs, and other mandatory expenses throughout the duration of their degree. When these costs are not clearly communicated before registration, students may struggle to accurately assess affordability and plan for the full financial cost of their education.

Students are often unaware of the true and comprehensive cost of post-secondary education due to the lack of transparency surrounding mandatory co-operative and experiential learning requirements. These costs can include placement-related transportation, equipment, uniforms, background checks, certification fees, relocation expenses, and other program-specific requirements. Because these expenses are not always included in tuition information or financial aid estimates, students often have little insight into the total cost of education for their degree year over year. To address this, MCURES should mandate that all institutions provide timely notice of proposed tuition changes and breakdown of tuition to all prospective incoming and current students. MCURES should also mandate that post-secondary institutions publish the year-to-year tuition and associated program fees for previous years in an accessible format.

Students should be able to easily and effectively compare the publicly stated cost of tuition for different universities and programs. The absence of a centralized public database makes it difficult for students to compare total post-secondary costs across institutions. While students may be able to find tuition information on individual university websites, the format, level of detail, and accessibility of this information varies significantly. This makes it difficult for prospective students to compare tuition, ancillary fees, and other mandatory program costs across institutions and programs before applying, preventing many students from being able to make an informed decision about which institution they should complete their education at. To improve comparability, MCURES should collaborate with the Council of Ontario Universities to leverage the existing OUIInfo platform to create a centralized cost-comparison tool outlining tuition, ancillary fees, and other mandatory program fees over the duration of study.

Students, as the primary funders of Ontario universities, should have access to information regarding how their tuition is being used by their respective institution. However, some post-secondary institutions do not publish budgets and spending reports or information about the use of tuition revenue in a manner that is easily accessible to students. This limits transparency and makes it difficult for students to understand how their financial contributions

support institutional operations, academic programming, student services, infrastructure, and other spending priorities.

To strengthen financial transparency and accountability, MCURES should establish standardized best practices for universities to produce public reports on budget and spending. MCURES should also produce a yearly public report that outlines a breakdown of each university's tuition revenue streams and major spending categories in an accessible format. These reports should be student-facing, written in plain language, and easy to locate so that students can better understand how tuition revenue is collected, allocated, and used across Ontario's post-secondary sector.

ANCILLARY FEE TRANSPARENCY

Principle: The administration, definition, and purpose of any and all ancillary fees should be fully transparent and accessible to all students prior to registration.

Principle: The timeline for ancillary fee refunds and opt-out processes should be readily available and accessible to students.

Concern: The purposes, benefits, and administration of institutional ancillary fees are often poorly communicated to students, limiting transparency and institutional accountability.

Concern: The provincial term “compulsory non-tuition-related ancillary fee” is not used consistently across Ontario post-secondary institutions, often resulting in undue confusion.

Concern: The refund process for ancillary fees is often decentralized from the payment process, confusing students.

Concern: Students may face financial loss during enrolment status changes as they may not be aware of ancillary fee refund processes.

Recommendation: The provincial government should establish standalone ancillary fee guidelines, distinct from the *Tuition Fee Framework*, in consultation with post-secondary institution administrators, student association representatives, and the Council of Ontario Universities.

Recommendation: The provincial government, in consultation with student association representatives, should ensure that the ancillary fee guideline be reviewed every three years to reflect ongoing changes to the sector.

Recommendation: The provincial government should update the ancillary fee protocol to mandate that the term “compulsory non-tuition related ancillary fee” be used consistently across the sector.

Recommendation: The provincial government should mandate that all post-secondary institutions collect and refund all ancillary fees through a centralized online system with clear well-promoted opt-out and refund guidelines.

Recommendation: MCURES should mandate that post-secondary institutions publish a report highlighting each institutional ancillary fee funding stream breakdown and utilization at the end of the fiscal year for students and public viewing.

Ancillary fees play a major role in shaping the overall financial cost of post-secondary education for students across Ontario. While tuition is often the primary expense considered by students, ancillary fees can represent a substantial additional expense that students are required to pay throughout their academic careers. These fees often support a broad range of services, facilities, programming, and institutional operations. Given their financial impact, the administration, definition, and purpose of any and all ancillary fees should be fully transparent and accessible to all students prior to registration. Unfortunately the reality throughout Ontario's post-secondary sector is that the purposes, benefits, and administration of institutional ancillary fees are often poorly communicated to students, limiting transparency and institutional accountability. This reality makes it difficult for students to see the benefit of paying ancillary fees as they are oftentimes unaware of the positive initiatives and services that payment of ancillary fees fund.

To improve clarity and highlight the distinction between tuition and ancillary fees, the provincial government should establish a set of standalone ancillary fee guidelines, distinct from the *Tuition Fee Framework*, in consultation with post-secondary institution administrators, student association representatives, and the Council of Ontario Universities. To ensure these guidelines remain responsive to and representative of student needs and institutional practices, the provincial government, in consultation with student association representatives, should ensure that the ancillary fee guideline be reviewed every three years to reflect ongoing changes to the sector.

One of the major challenges surrounding ancillary fees is the lack of consistency across Ontario's post-secondary institutions. The provincial term "compulsory non-tuition-related ancillary fee" is not used consistently across post-secondary institutions, often resulting in undue confusion. This means that institutions use different terminology, fee schedules, and payment structures to communicate the same or similar charges to students. For example, some institutions refer to these charges as "ancillary fees," while others use terms such as "incidental fees," "supplementary fees," or "levy fees." Similarly, institutions assess fees using different systems, including flat-rate term fees, per-credit charges, per-unit charges, and sessional costs. This inconsistency makes it more difficult for students to understand and compare the true cost of attending different universities. Therefore, the provincial government

should update the ancillary fee protocol to mandate that the term “compulsory non-tuition related ancillary fee” be used consistently across the sector.

Table 3: Name of Fees and Fee Schedules Across OUSA Member Institutions

School	Name of Fees	Fee Schedule
Brock ⁵⁰	Ancillary Fees	Per credit, sessional, flat fee at full-time course load
Laurentian ⁵¹	Incidental Fees	Full-time: annual fee total by student association; part-time: per 3-credit course Per 3 credit course
McMaster ⁵²	Supplementary Fees	Flat fees and Per unit fees
Queen's ⁵³	Ancillary Fees	Annual fee total; varies by program and start termUnknown
Trent Durham ⁵⁴	Ancillary and Levy Fees	Per credit, flat fee
Waterloo ⁵⁵	Incidental Fees	Per term/ number of classes taken affects fees
Western ⁵⁶	Ancillary Fees	Per-course fees for fewer than 4.0 courses; full-program fees at 4.0 courses or more Per course

⁵⁰ Brock University, “2025 Undergraduate Tuition and Fees,” *Student Accounts & Financial Aid*, accessed August 4, 2026, <https://brocku.ca/safa/2025-undergraduate-tuition-and-fees/#2025-ug-ancillary-fees0c50-34b71059-67cf711d-f07eb034-1a92d2de-63769c84-18f3d7ef-92a5>

⁵¹ Laurentian University, “Incidental and Administrative Fees,” accessed August 4, 2026, <https://laurentian.ca/academics/fees-financing/other-fees>

⁵² McMaster University, Office of the Registrar, “Undergraduate Fees,” accessed August 4, 2026, <https://registrar.mcmaster.ca/fees/undergraduate/#tab-10>

⁵³ Queen's University, Registrar and Financial Aid Services, “Undergraduate Tuition and Fees,” <https://www.queensu.ca/registrar/tuition-fees/undergraduate>

⁵⁴ Trent University, Tuition, Scholarships and Financial Aid, “Durham GTA Ancillary, Levy & Flat Fees: Fall 2026 & Winter 2027,” <https://www.trentu.ca/studentfinances/durham-gta-ancillary-levy-flat-fees-fall-2026-winter-2027>

⁵⁵ University of Waterloo, Finance, “Undergraduate Incidental Fees Fall 2026,” <https://uwaterloo.ca/finance/undergraduate-incidental-fees-fall-2026>

⁵⁶ Western University, Office of the Registrar, “Program and Per Course Fee Information,” https://registrar.uwo.ca/student_finances/fees_refunds/program_and_per_course_fee_information.html

Wilfrid Laurier ⁵⁷	Incidental Fees	Per 0.5 credit up to a per-term maximumPer term
Ontario Tech University ⁵⁸	Ancillary Fees	Full-time rate for 9+ credit hours and part-time rate for 6 or fewer credit hoursPer term

The timeline for ancillary fee refunds and opt-out processes should be readily available and accessible to students. However, the administration of ancillary fee refunds and opt-out processes varies significantly across institutions. For example, at Laurentian University, students are directed which non-mandatory fees that they are able to opt-out of based on the results of a questionnaire that they take.⁵⁹ Whereas students from McMaster are not able to opt-out of any ancillary fees.⁶⁰ When asked if they have ever opted out of paying an ancillary fee, 19.3 percent of surveyed students responded that they had not opted out, but they did not know that this was an option at time of payment.⁶¹

In many cases, institutional refund procedures are decentralized and managed through multiple offices, websites, or forms that students must independently navigate. The differences in how an institution chooses to collect fees, process fee refunds, and allow students to opt-out of certain fees can create barriers for students attempting to understand their responsibility for fee payment, particularly during enrollment changes or withdrawals from courses and programs. When these processes are unclear, students may face financial losses during enrolment status changes because they may not be aware of the ancillary fee refund processes at their institution. To reduce confusion and improve accessibility, the provincial government should mandate that all post-secondary institutions collect and refund all ancillary fees through a centralized online system with clear, well-promoted opt-out and refund guidelines. Centralizing these processes would make it easier for students to understand what they are paying, determine whether they are eligible for refunds or opt-outs, and complete the required steps before applicable deadlines.

Transparency surrounding the utilization of ancillary fees is similarly limited at many institutions. The purposes, benefits, and administration of institutional ancillary fees are often poorly

⁵⁷ Wilfrid Laurier University, "Incidental Fees," *Students: Tuition and Fees*, 2026–2027 academic year, <https://students.wlu.ca/finances/tuition-and-fees/fees-breakdown/incidental-fees.html?ref=registration-and-finances%2Ftuition-and-fees%2Ffees-breakdown%2Fincidental-fees.html>

⁵⁸ Ontario Tech University, Office of the Registrar, "Undergraduate Ancillary Fee Breakdown 2026–2027," <https://registrar.ontariotechu.ca/fees-and-payment/ancillary-fees/undergraduate-ancillary-fee-breakdown-2026-2027.php>

⁵⁹ Laurentian University, "Incidental and Administrative Fees," accessed August 4, 2026, <https://laurentian.ca/academics/fees-financing/other-fees>

⁶⁰ McMaster University, Office of the Registrar, "Undergraduate Fees," accessed August 4, 2026, <https://registrar.mcmaster.ca/fees/undergraduate/#tab-10>

⁶¹ Unpublished Results from the Ontario Undergraduate Student Survey, 2024.

communicated to students, limiting transparency and institutional accountability. Although students are often required to pay a wide range of fees supporting institutional services and initiatives, information regarding how these funds are allocated and spent is not consistently presented in an accessible and student-facing manner. As the primary funders of ancillary fee-supported services, students should have access to clear information outlining what each fee supports and how those funds are being utilized throughout the academic year. Therefore, to strengthen the accountability and transparency of ancillary fee usage, MCURES should mandate that post-secondary institutions publish a report highlighting each institutional ancillary fee funding stream breakdown and utilization at the end of the fiscal year for students and public viewing. Ensuring these reports are accessible, written in plain language, and publicly available would allow students to better understand how their financial contributions are being used and would strengthen institutional accountability.

OVERSIGHT OVER STUDENT SERVICE FEES

Principle: Students should have the opportunity to provide feedback on student services as the main beneficiaries and primary funders.

Principle: Students should be a part of the governance bodies overseeing and administering student services that their fees fund.

Concern: Students, despite being the primary funders and main beneficiaries of ancillary fee-funded services, are often excluded from formal decision-making and consultation processes related to how these fees are allocated and governed.

Recommendation: The provincial government should mandate that students have significant voting representation on the governing bodies of the university services funded by ancillary fees.

Recommendation: MCURES should establish a best-practices guideline for how post-secondary institutions receive student feedback in regards to the effectiveness of student services.

Students should have the opportunity to provide feedback on student services as the main beneficiaries and primary funders of these supports. Taking this principle a step further, students should be a part of the governance bodies overseeing and administering the student services that their fees fund. Across Ontario's post-secondary sector, governance structures overseeing student service fees vary significantly between institutions. Some institutions provide students with formal representation on advisory committees or governing bodies responsible for overseeing ancillary fee-funded services, while others provide limited or no meaningful opportunities for student participation. This inconsistency can result in students having little influence over decisions that directly affect the services they use and financially support.

Table 4: Student Representation on Student-Service-Fee Oversight Bodies

School	Committee or oversight process	Student Representation
Brock ⁶²	Unknown	Unknown
Laurentian ⁶³	Students' General Association Board of Directors	14 directors: the SGA president, ranking vice-president and 12 elected directors.
McMaster ⁶⁴	University Student Fees Committee	3 of 11 member positions are reserved for students
Queen's	Unknown	Unknown
Trent Durham ⁶⁵	Colleges and Student Services Committee	At least 9 of 13 voting positions are guaranteed student positions
Waterloo ⁶⁶	Student Services Advisory Committee	7 of 11 member positions are reserved for students
Western ⁶⁷	Student Services Committee	All 8 voting positions held by students or student-government representatives

⁶² Brock University, Office of the Registrar, "Frequently Asked Questions," accessed August 6, 2026, <https://brocku.ca/registrar/faqs/>

⁶³ Students' General Association/Association générale des étudiants, "Board of Directors," accessed August 6, 2026, <https://www.sga-age.com/board-of-directors>

⁶⁴ McMaster University, University Secretariat, "Membership of the University Student Fees Committee, 2026–2027," accessed August 6, 2026, <https://secretariat.mcmaster.ca/university-planning-committee-sub-committees-membership/#tab-content-student-fees>

⁶⁵ Trent University, *Colleges and Student Services Committee Terms of Reference*, approved July 23, 2024, 2, <https://www.trentu.ca/currentstudents/sites/trentu.ca.currentstudents/files/documents/CASSC%20Terms%20of%20Reference%20v%20July23%202024.pdf>.

⁶⁶ University of Waterloo, Secretariat, "Student Services Advisory Committee: Terms of Reference," <https://uwaterloo.ca/secretariat/student-services-advisory-committee-terms-reference>.

⁶⁷ Western University, *Student Services Committee Protocol*, signed March 26, 2021, sections 8.00–8.05, 4–5, accessed August 6, 2026, https://www.uwo.ca/univsec/pdf/policies_procedures/section2/student-services-committee-protocol.pdf

Wilfrid Laurier ⁶⁸	Comprehensive Student Services Advisory Council	Not Publicly Specified
Ontario Tech University ⁶⁹	Fee Committee	3 of 6 members are students

Student representation in governance structures is particularly important given the varying ways student services are administered across Ontario universities. At some institutions, student unions play a major role in operating services such as health plans, food services, transit programs, and student centres. At others, these services are administered directly by institutional departments with limited student oversight. For example, Western University's Student Services Committee has all eight voting positions held by students or student-government representatives,⁷⁰ while the University of Waterloo's Student Services Advisory Committee reserves seven of eleven member positions for students.⁷¹ In contrast, McMaster University's University Student Fees Committee reserves three of eleven member positions for students,⁷² and some institutions do not make comparable student service fee oversight structures or student representation levels publicly clear. These differing models demonstrate the importance of establishing consistent provincial expectations for student involvement in governance, regardless of the institutional structure used.

The lack of consistent student representation creates concerns surrounding accountability and transparency. Without formal student involvement, institutions may make decisions regarding service delivery, funding allocations, or fee increases without adequately consulting or considering students who are the people most impacted by these decisions. This can contribute to the creation of services that do not align with current student needs or priorities. The provincial government should therefore mandate significant student voting representation on the governing bodies overseeing university services funded through ancillary fees. Ensuring students have meaningful representation within these decision-making processes would strengthen transparency while helping institutions better align services with student priorities and needs.

Many institutions lack standardized processes for gathering and incorporating student feedback regarding the effectiveness of ancillary fee-funded services. While some institutions conduct surveys, consultations, or advisory meetings, these mechanisms are often inconsistent, informal,

⁶⁸ Wilfrid Laurier University, *2026/27 Non-Tuition Fee Report* (Waterloo, ON: Wilfrid Laurier University, 2026), 2, 5, accessed August 6, 2026,

<https://wlu.ca/about/public-accountability/assets/documents/student-fee-reports/2026-27-non-tuition-fee-report.pdf>.

⁶⁹ Ontario Tech University, Audit and Finance Committee, "Agenda Item 6.1: 2026–27 Ancillary Fees," meeting materials, February 19, 2026, 1,

https://shared.ontariotechu.ca/shared/departement/governance/documents/01-p_af-feb-19-2026-website-pkg.pdf

⁷⁰ Western University, *Student Services Committee Protocol*, 4–5.

⁷¹ University of Waterloo, "Student Services Advisory Committee."

⁷² McMaster University, "University Student Fees Committee Membership."

or insufficiently publicized. As student needs continue to evolve, particularly in areas such as mental health supports, accessibility services, food security initiatives, and campus recreation, institutions should ensure students have meaningful opportunities to provide ongoing feedback on the services their fees support. To strengthen institutional consultation practices, MCURES should establish a best-practices guideline for how post-secondary institutions receive student feedback in regards to the effectiveness of student services. Standardized feedback practices would help ensure students are consistently engaged in discussions surrounding the effectiveness, accessibility, and future direction of the services they fund.

FAIR COST SHARING

OPERATIONAL FUNDING

Principle: Post-secondary education is a public good, and therefore its operating costs should be equitably distributed between students and the provincial government.

Principle: Tuition and ancillary fees should not be the main source of operating revenue for post-secondary institutions in Ontario.

Concern: With operating grants making up less than half of university revenues, Ontario's institutions are now publicly assisted instead of publicly funded, shifting operating costs of a public good onto students.

Recommendation: The provincial government should increase operating grants so that their contributions are equitable and make up a majority of operating revenue for post-secondary institutions.

Tuition and ancillary fees should not be the main source of operating revenue for post-secondary institutions in Ontario. Operational funding refers to the investments necessary for universities to cover day-to-day operating costs, including faculty and staff salaries, utilities, libraries, and supplies. This funding is necessary to ensure the continuous operation of the institution and their ability to provide high-quality education to all students.⁷³ Without consistent and sufficient operational funding, post-secondary institutions have a reduced ability to maintain the academic programming, support services, and learning environments required to promote student success and retention.

Post-secondary education is a public good, and therefore its operating costs should be equitably distributed between students and the provincial government. Universities generate broad economic and social benefits that extend well beyond the institution. Statistics Canada has consistently linked higher levels of education to higher earnings and greater employment outcomes.⁷⁴ Since these benefits are shared across society, the cost of sustaining Ontario's post-secondary sector should not fall primarily on students and their payment of tuition and ancillary fees.

However, this challenge has been particularly notable in Ontario, where provincial funding now comprises less than 50 percent of total university operating revenue.⁷⁵ Over time, the proportion of revenue obtained from provincial operating grants has declined, while institutions

⁷³ University of Guelph, Financial Services, "Fund Definitions," www.uoguelph.ca/finance/fund-definitions.

⁷⁴ Statistics Canada, "Educational Attainment in Canada Has Continued to Rise over the Past Decade, 2025," *The Daily*, March 25, 2026. <https://www150.statcan.gc.ca/n1/daily-quotidien/260325/dq260325c-eng.htm>

⁷⁵ Council of Ontario Finance Officers, *Financial Report of Ontario Universities: 2024–25 Highlights*, Council of Ontario Universities, March 2026. <http://couprod.tgtsolutions.com:94/static-reports.aspx>

have become increasingly reliant on student contributions through tuition and ancillary fees. This shift has resulted in post-secondary institutions in Ontario being publicly assisted instead of publicly funded. As a result, students are increasingly expected to finance the operating costs of post-secondary education.

A sustainable funding model for post-secondary education requires predictable and adequate provincial investment that reflects the public value of higher education. To restore a more equitable cost-sharing model, the provincial government should increase operating grants so that their contributions are equitable and make up a majority of operating revenue for post-secondary institutions.

CAPITAL FUNDING

Principle: Capital funding should be available for all projects aimed at bettering the student experience regardless of whether they are managed by student associations or institutions.

Principle: Student-facing capital projects should not be exempt from standards of responsible cost sharing at any Ontario post-secondary institution.

Principle: Students who contribute to a capital project, should have their feedback heard and appropriately addressed.

Principle: The provincial government should mandate that institutions only use student levy fees as supplementary funding to institutional funding for capital projects.

Concern: Students often have limited access to meaningful input into capital projects funded through student fees.

Concern: Across post-secondary campuses, there is insufficient funding for new student-facing capital projects, placing a disproportionate share of the financial responsibility onto students.

Recommendation: The provincial government should mandate that student-funded capital projects operate under a dual-approval structure and equitable cost sharing framework, requiring student association ratification of major changes, equitable student representation in capital oversight, and timely project and budget reporting to students.

Recommendation: MCURES should mandate that each institution is transparent to their students about the student-university cost sharing of capital projects, and how the funding compares to the standards of responsible cost sharing.

Recommendation: The provincial government should create priority funding for student-facing capital projects aimed at enhancing the student experience.

Recommendation: The provincial government should ensure that the funding allotted for deferred maintenance includes student-funded spaces and that capital maintenance grants are available to support the continuous function of these spaces.

Recommendation: The provincial government should mandate that, for all student-ancillary-funded spaces, agreements must be made between post-secondary institutions and student associations to establish a consultation framework of the project that prioritizes student concerns and priorities.

Recommendation: The provincial government should mandate that post-secondary institutions include a clear breakdown of baseline operating funding and its allocation in their annual financial reports to improve transparency around how institutional funding is utilized.

While operational funding supports the day-to-day operations of post-secondary institutions, capital funding is used to finance infrastructure projects, including the construction, renovation, and maintenance of buildings, facilities, and other physical assets.⁷⁶ Capital funding plays a critical role in the student experience by supporting spaces that enhance student wellbeing and success, such as student centres, extracurricular learning spaces, health centres, athletic facilities, and other student-facing facilities.

Capital funding should be available for all projects aimed at bettering the student experience, regardless of whether they are managed by student associations or institutions. However, across post-secondary campuses, there is insufficient funding for new student-facing capital projects, placing a disproportionate share of the financial responsibility onto students.⁷⁷ This model places significant financial responsibility on current and future cohorts of students to fund the building of infrastructure that is designed to serve the wider campus community. Student-facing capital projects should not be exempt from standards of responsible cost sharing at any Ontario post-secondary institution, and student levy fees should only be used as supplementary funding to institutional funding for capital projects. Therefore, the provincial government should create priority funding for student-facing capital projects aimed at enhancing the student experience. Further, MCURES should mandate that each institution is transparent to their students about the student-university cost sharing of capital projects, and how the funding compares to the standards of responsible cost sharing. To further improve transparency, the provincial government should also mandate that post-secondary institutions include a clear breakdown of baseline operating funding and its allocation in their annual financial reports to improve transparency around how institutional funding is utilized.

⁷⁶ University of Guelph, “Fund Definitions.” www.uoguelph.ca/finance/fund-definitions.

⁷⁷ Financial Accountability Office of Ontario, Ministry of Colleges, Universities, Research Excellence and Security: 2025 Spending Plan Review, October 23, 2025. <https://fao-on.org/en/report/estimates-2025-pse/>

It is important to note that the financial pressures experienced by students during capital funding projects are further exacerbated by deferred maintenance costs. Deferred maintenance refers to the costs of delayed repairs and upgrades required to maintain campus buildings and infrastructure. According to a 2019 analysis by the Canadian Association of University Business Officers, deferred maintenance costs amounted to \$17.2 billion for Canadian universities.⁷⁸ When student-funded spaces are excluded from deferred maintenance funding or capital maintenance grants, students may be left responsible for maintaining spaces that institutions and the wider campus community continue to use. The provincial government should ensure that the funding allotted for deferred maintenance includes student-funded spaces and that capital maintenance grants are available to support the continuous function of these spaces.

Students who contribute to a capital project should have their feedback heard and appropriately addressed. However, in addition to not being provided with an understanding of how their student fees fund the building of capital projects, students also often have limited ability to provide meaningful input into the design and development of capital projects funded through student fees. Capital planning decisions are typically made within institutional management structures that may lack adequate student representation, even when students are contributing financially to the project. For instance, Western University's Senate Committee on University Planning, a committee that oversees long-term capital and space planning, does not guarantee voting student representation in capital oversight structures. This is because students make up a small majority on this committee, with 3 out of the 12 elected spots reserved for student representatives.⁷⁹ If students contribute to a capital project, they should have their feedback heard and appropriately addressed, and their concerns and priorities should be meaningfully reflected in the management and oversight of that space. To ensure accountability, the provincial government should mandate that, for all student-ancillary-funded spaces, agreements must be made between post-secondary institutions and student associations to establish a consultation framework of the project that prioritizes student concerns and priorities. The provincial government should also mandate that student-funded capital projects operate under a dual-approval structure, and equitable cost sharing framework requiring student association ratification of major changes, equitable student representation in capital oversight, and timely project and budget reporting to students.

⁷⁸ Universities Canada, "Improving Campuses for Students and Communities," October 1, 2024, <https://univcan.ca/news/improving-campuses-for-students-and-communities/>

⁷⁹ Western University, *Senate Committee on University Planning (SCUP): Terms of Reference*, Committees of the Senate Terms of Reference, effective October 17, 2025. <https://www.uwo.ca/univsec/pdf/senate/minutes/2025/m25oct17sen.pdf>

BASELINE STUDENT SERVICES

Principle: All students should have baseline-level access to quality services that support their well-being, inclusion, and safety on campus.

Principle: Services that support the well-being, inclusion, and safety of students should demonstrate a system of responsible cost sharing and avoid overreliance on student ancillary fees.

Principle: Predictable funding and institutional investment are necessary to ensure the continued provision of baseline student services.

Concern: Student services that support the personal well-being, inclusion and safety of students have become overly dependent on ancillary fees due to the lack of provincial funding.

Concern: Many fees that fund student services are not considered “essential” under the *Tuition Fee Framework and Ancillary Fee Guidelines*.

Concern: Inadequate and inconsistent investment in baseline student services disproportionately impacts marginalized students, who are more likely to rely on campus-based services.

Recommendation: The provincial government should classify ancillary fees that fund baseline student services as “essential” under ancillary fee guidelines.

Recommendation: The provincial government should co-fund baseline student services and support that provides a reasonable minimum standard of safety, inclusion, and well-being at post-secondary institutions across the province.

Recommendation: The provincial government should co-fund baseline student services and support in an effort to provide an equitable and adequate standard of safety, inclusion, and well-being at post-secondary institutions across the province.

All students should have baseline-level access to quality services that support their well-being, inclusion, and safety on campus. Across Ontario’s post-secondary system, baseline services play an instrumental role in shaping students’ experience throughout university. Access to services such as mental health supports, sexual violence prevention services, equity and inclusion programs, campus safety initiatives, accessibility services, and food security programs, forms the backbone of a healthy campus community. These services should demonstrate a system of responsible cost sharing and avoid overreliance on student ancillary fees. This is because predictable funding and institutional investment are necessary to ensure the continued provision of baseline student services. Without stable and consistent funding dedicated to ensure the operation of baseline student services, students risk losing access to the services that they depend on for their safety and wellbeing.

Unfortunately, student services that support the personal well-being, inclusion and safety of students have become overly dependent on ancillary fees due to a lack of provincial funding. As the cost of living in Ontario has continued to rise, demand for services has continued to increase, making the availability of these services more important now than ever before. Research shows that demand for mental health services at Canadian post-secondary institutions has climbed steadily for years, and institutions have struggled to keep up.⁸⁰ Contributing to this has been the reported rising caseloads, longer wait times, and more counsellor burnout as a result of this demand outpaces what institutions can provide.⁸¹ As demand keeps rising while funding stays tied to unstable ancillary fees, the gap between what students need and what schools can offer will only get wider. The same instability is present in services that respond to sexual violence. Advocates for Ontario's sexual assault support centres say provincial funding has not kept pace with the need of students and the wider community.⁸² Therefore, the provincial government should co-fund baseline student services and support that provides a reasonable minimum standard of safety, inclusion, and well-being at post-secondary institutions across the province.

An increased student demand, coupled with a decrease in government funding, has continued to worsen the gap in service accessibility and availability. Another contributing gap is the fact that many fees that fund student services are not considered "essential" under the *Tuition Fee Framework and Ancillary Fee Guidelines*. This means that, depending on the institution, a student has the option to opt out of paying these fees, making the operating budget of these services unpredictable from year to year. Therefore, the provincial government should classify ancillary fees that fund baseline student services as "essential" under the *Tuition Fee Framework and Ancillary Fee Guidelines*.

It is also important to note that inadequate and inconsistent investment in baseline student services disproportionately impacts marginalized students, who are more likely to rely on campus-based services. Looking into the experiences of racialized students, a study from the University of Toronto found that despite reporting higher levels of poor mental health, racialized students were less likely than their non-racialized peers to access or seek mental health support.⁸³ One of the factors contributing to their hesitancy around accessing mental health supports was due to the time constraints associated with on-campus mental health

⁸⁰ Ecclestone, Amy, Brooke Linden, Randall Boyes, and Heather Stuart. "Comparing Self-Reported Symptoms of Anxiety and Depression Among Canadian Post-Secondary Students to the General Canadian Population During the COVID-19 Pandemic: A National Repeated Cross-Sectional Trend Analysis." *SAGE Open* 15, no. 4 (October 1, 2025). <https://doi.org/10.1177/21582440251389262>.

⁸¹ Ibid

⁸² Groleau, Carmen. "Ontario's Sexual Assault Support Centres Say They Are Stretched Thin and Need More Funding." *CBC News Lite*, 2022. <https://www.cbc.ca/lite/story/1.6464890>.

⁸³ Rya Buckley, "Support Seeking on Campus: The Unique Support-Seeking Experiences of Racialized University Students," (M.A. Thesis, University of Toronto, 2023.) <https://utoronto.scholaris.ca/server/api/core/bitstreams/cc2b9ff3-6412-435b-8425-82edf8e77907/content>

support services. As students who need to spend more time in these sessions explaining background context and their positionality, the short-term and time constrained nature of on-campus support impacts racialized students' ability to feel like these services are meeting their needs and helping to improve their mental health.⁸⁴ Due to the unpredictable nature of funding baseline student services, such as mental health care, post-secondary institutions are unable to provide students with long-term and longer session time services. Therefore, the provincial government should co-fund baseline student services and support in an effort to provide an equitable and adequate standard of safety, inclusion, and well-being at post-secondary institutions across the province.

⁸⁴ <https://utoronto.scholaris.ca/server/api/core/bitstreams/cc2b9ff3-6412-435b-8425-82edf8e77907/content>

AUTONOMY FOR STUDENTS AND STUDENT GROUPS TO LEVY FEES

STUDENT DEMOCRATIC ASSESSMENT OF STUDENT ASSOCIATION-ADMINISTERED FEES

Principle: Ancillary fee policies should balance provincial standardization with the autonomy of students and recognized student associations.

Principle: Mandatory ancillary fees help provide predictable funding to useful services and opportunities at post-secondary institutions.

Principle: Students should have the authority to decide whether ancillary fees are mandatory or optional through democratic processes administered by recognized student associations.

Principle: Ancillary fee policies should ensure that students, particularly those from marginalized communities, do not face disproportionate barriers to accessing campus supports and services.

Principle: Student associations should have stable and predictable resources to support positive and meaningful post-secondary experiences, including the provision of student employment and experiential learning opportunities.

Concern: Blanket classification of ancillary fees as optional creates financial uncertainty for programs and services approved through democratic processes, undermining their stability and long-term sustainability.

Concern: Provincial regulation on student association fees undermines democratic processes that provide students with essential services.

Recommendation: MCURES should continue to honour the autonomy of student associations and institutions by allowing them to implement the democratic processes in place.

Recommendation: MCURES should mandate that the introduction, modification, removal, and classification of ancillary fees be supported by a demonstrated majority of voting students through institutionally defined democratic processes, as set out in existing student association by-laws.

Recommendation: The provincial government should engage in consultations with post-secondary institutions and recognized student associations when developing ancillary fee policies, ensuring that changes to fee payment and distribution do not compromise the stability of existing services.

Ancillary fee policies should balance provincial standardization with the autonomy of students and recognized student associations. Students should also have the authority to decide whether

ancillary fees are mandatory or optional through democratic processes administered by recognized student associations. Furthermore, student associations should have stable and predictable resources to support positive and meaningful post-secondary experiences, including the provision of student employment and experiential learning opportunities. Without this autonomy, students lose their say over decisions that directly shape the services and opportunities they rely on. Prioritizing provincial regulation on student association fees undermines the democratic processes put in place to provide students with essential services.

Ontario's experience with the Student Choice Initiative (SCI) illustrates what happens when individualized opt-out mechanisms are imposed on democratically governed fees. Introduced in January 2019 without meaningful consultation with student associations, the SCI made non-essential ancillary fees optional on an individualized basis, directly destabilizing student-approved funding models province-wide.⁸⁵ Mandatory ancillary fees help provide predictable funding to useful services and opportunities at post-secondary institutions. For example, following the implementation of SCI, the Alma Mater Society of Queen's University was forced to reduce paid staff positions to volunteer roles and had to place many campus programs under probation. At Laurentian University, the Students' General Association projected a 40 percent cut to its operations budget and suspended club funding entirely. These outcomes did not reflect students rejecting services they valued. They reflected the structural consequence of making collective funding individually optional.⁸⁶

The SCI was struck down unanimously by the Ontario Divisional Court in November 2019, with the Court finding that the province had no statutory authority to interfere in the internal affairs of student associations, noting that mandatory fees for student associations have been collected by Ontario universities since the 1960s.⁸⁷ The Court of Appeal upheld that decision in August 2021, finding the SCI constituted a profound interference in university autonomy.⁸⁸ This ruling makes clear that decisions about mandatory versus optional fees belong with student associations' own democratic processes, not with the province. Therefore, MCURES should continue to honour the autonomy of student associations and institutions by allowing them to implement the democratic processes they have put in place.

The predictability of ancillary fees allows students to rely on the campus supports and services they need, without worrying whether the service will cease to exist in the future.

⁸⁵ Ministry of Colleges and Universities. "Tuition and Ancillary Fees Minister's Binding Policy Directive Colleges of Applied Arts and Technology Policy Framework," *Government of Ontario* August 2024. <https://www.ontario.ca/files/2024-11/mcu-tuition-and-ancillary-fees-binding-policy-directive-aug2024-en-2024-11-01.pdf>.

⁸⁶ Sam Mathers, "The Student Choice Initiative: One Year Later," *The Argus*, January 15, 2020. <https://www.theargus.ca/2020-articles/the-student-choice-initiative-one-year-later>.

⁸⁷ CanLII. "Canadian Federation of Students v. Ontario, 2019 ONSC 6658 (CanLII)" *CanLII* 2019. <https://www.canlii.org/en/on/onsc/doc/2019/2019onsc6658/2019onsc6658.html>.

⁸⁸ Polyzogopoulos, John. "Court Of Appeal Summaries (August 2-6, 2021)" *CanLII* 2021. <https://canliiconnects.org/en/summaries/74954>.

Unfortunately, blanket classification of ancillary fees as optional creates financial uncertainty for programs and services approved through democratic processes, undermining their stability and long-term sustainability.

Non-essential ancillary fees fund a wide range of services that students have collectively chosen to support, including health and wellness programming, equity and inclusion initiatives, food banks, legal aid clinics, peer support services, advocacy structures, and centres for low-income, racialized, Indigenous, 2SLGBTQIA+, and students with disabilities.⁸⁹ At OUSA member institutions across Ontario these services fill gaps that institutional programming does not cover.⁹⁰ Ancillary fee policies should ensure that students, particularly those from marginalized communities, do not face disproportionate barriers to accessing campus supports and services. For many students, access to supports and services are essential for completing post-secondary education. At Lakehead University, a 35 percent opt-in rate under the SCI forced equity centre coordinators running Pride Central, the Aboriginal Awareness Centre, the Gender Equity Centre, and the Food Bank to reduce to part-time hours, cutting both student employment and access to services.⁹¹ At Queen's University, the Alma Mater Society's Commission of Social Issues cut the Mental Health Awareness Committee, the Students for Sustainability Committee, the Students Against Poverty Committee, the Indigenous Affairs Deputy, and the Equity Affairs Manager.⁹² At Laurentian University, the Students' General Association projected an 80 percent drop in ancillary fee funding with the introduction of the SCI.⁹³

Stable, predictable funding is what allows student associations to plan multi-year budgets, retain staff, meet contractual obligations, and sustain campus employment for peer supporters, orientation leaders, advocates, and service staff. Opt-out mechanisms introduce revenue volatility that shows not declining student support, but are the result of replacing collective funding with individual choice. When funding becomes uncertain, equity-focused programs, which typically lack alternative funding streams, are among the first to be cut, and student jobs are the first to go.⁹⁴ Therefore, the provincial government should engage in consultations with post-secondary institutions and recognized student associations when developing ancillary fee policies, ensuring that changes to fee payment and distribution do not compromise the stability of existing services. Further, MCURES should mandate that the introduction, modification,

⁸⁹ Mahgoub, Salma. "Ontario Student Groups Fear Fees Opt-out Policy Will Reduce Quality of Campus Life." University Affairs, November 16, 2024.

<https://universityaffairs.ca/news/ontario-student-groups-fear-fees-opt-out-policy-will-reduce-quality-of-campus-life/>.

⁹⁰ OUSA. "Our Members," n.d. <https://www.ousa.ca/members>.

⁹¹ Mathers, Sam. "The Student Choice Initiative: One Year Later" *The Argus*, January 15, 2020. <https://www.theargus.ca/2020-articles/the-student-choice-initiative-one-year-later>.

⁹² Rupnik, Claudia, and Huizinga, Raechel. "AMS Assembly Outlines Cuts and Restructuring." *The Queen's Journal*, May 15, 2023. <https://www.queensjournal.ca/ams-assembly-outlines-cuts-and-restructuring/>.

⁹³ Pierce, Matthew. "Laurentian Student Government President Warns of Substantial Funding Cuts to Ancillary Programs," *CBC Lite*, 2019. <https://www.cbc.ca/lite/story/1.5270366>.

⁹⁴ Jones, Allison. "Ontario Student Groups Hope Ruling Restores Funds to Campus Organizations." *Global News*, November 22, 2019. <https://globalnews.ca/news/6205507/student-choice-initiative-court-ruling/>.

removal, and classification of ancillary fee be supported by a demonstrated majority of voting students through institutionally defined democratic processes, as set out in existing student association by-laws.

ANCILLARY FEE GUIDELINES

INSTITUTIONAL ANCILLARY FEE PROTOCOLS

Principle: Institutional ancillary fee protocols should be easily accessible to all members of a post-secondary institution.

Principle: Institutional ancillary fees should be reviewed regularly to ensure they remain relevant and reflective of the current realities of students' needs on their campuses.

Principle: Institutional ancillary fee protocols should embody the principle of fairness, reflecting the unique contexts and needs of each post-secondary institution and student body.

Concern: Institutional ancillary fee protocols are not easily accessible to students, leading to a lack of transparency and accountability.

Concern: Students who do not access on-campus or main campus facilities experience limited benefits of the facilities and services funded by their fees.

Concern: Not all institutional ancillary fees are reviewed with adequate student consultation or renewed within reasonable timelines to ensure relevance to students.

Recommendation: The provincial government should establish frameworks requiring institutions to include terms on the categorization, approval, review timelines, and oversight bodies of various fees.

Recommendation: MCURES should require universities to have a policy developed in consultation with students with respect to how ancillary fees are assessed to students studying online and/or on satellite campuses.

Recommendation: MCURES should require universities to adopt policies governing the charging of ancillary fees, developed in consultation with students.

Institutional ancillary fee protocols should be easily accessible to all members of a post-secondary institution. They should also be reviewed regularly to ensure they remain relevant and reflective of the current realities of students' needs on their campuses. Without regular review and clear public access, students lose the ability to understand or influence how their fees are decided. Currently, institutional ancillary fee protocols are not easily accessible to students, leading to a lack of transparency and accountability, and not all institutional ancillary fees are reviewed with adequate student consultation or renewed within reasonable timelines to ensure relevance to students.

The Ontario Operating Funds Distribution Manual sets minimum standards for ancillary fees, but institutions have significant autonomy over their own approval and oversight processes, so

protocols vary widely across the province.⁹⁵ For example, Trent University's Colleges and Student Services Committee and McMaster University's Student Services Advisory Committee both set quorum requirements but structure student representation differently. Trent University draws from a wide range of separate student constituencies including college cabinets, the Trent Central Student Association, the Trent Graduate Students' Association, international and Indigenous student associations, and frontline staff.⁹⁶ McMaster uses a simpler model requiring equal representation between the university and the McMaster Student Union.⁹⁷ The governance structures for ancillary fees can look very different from one institution to the next, making it difficult for students to know what level of representation and oversight they should expect at their own school. Moreover, Trent's protocol requires budget training for student representatives, while McMaster's does not.⁹⁸ Training students in this manner helps student representatives engage meaningfully in complex discussions. Many institutions also list what fees students pay without explaining the process used to set, review, or amend them, making it difficult for students to understand how these decisions are made or how to participate in them.⁹⁹ Therefore, MCURES should require universities to adopt policies governing the charging of ancillary fees, developed in consultation with students. Further, the provincial government should establish frameworks requiring institutions to include terms on the categorization, approval, review timelines, and oversight bodies of various fees.

Institutional ancillary fee protocols should embody the principle of fairness, reflecting the unique contexts and needs of each post-secondary institution and student body. When fee structures don't account for these differences, students end up paying for services they can't actually use. Students who do not access on-campus or main campus facilities experience limited benefits of the facilities and services funded by their fees. Some institutions charge ancillary fees the same way across all their students, even when certain students have far less access to the facilities those fees fund. Wilfrid Laurier University, for example, breaks down incidental fees by campus for its Waterloo, Brantford, and Milton locations.¹⁰⁰ The University of

⁹⁵ "Tuition Fee Framework Implementation Guidelines for Publicly Assisted Universities for 2021-22 and 2022-23," Government of Ontario, Ministry of Colleges and Universities, accessed August 31, 2026, <https://planningandbudget.utoronto.ca/wp-content/uploads/2023/06/University-Tuition-Fee-Framework-Implementation-Guidelines-2021-22-and-2022-23.pdf>

⁹⁶ Trent Colleges and Student Services Committee (CASSC). "Terms of Reference," *Trent University*, April 5, 2023. <https://www.trentu.ca/currentstudents/sites/trentu.ca.currentstudents/files/documents/CASSC%20Terms%20of%20Reference%20v%20Mar%202026.pdf>

⁹⁷ McMaster Students Association. "Compulsory Ancillary Fee Protocol Agreement", *McMaster University Student Affairs*, 2017

⁹⁸ Trent University, Trent Central Student Association, Trent Graduate Students' Association, and Trent Durham Student Association. "Ancillary Fee Protocol," *Trent University*, 2024. <https://www.trentu.ca/currentstudents/sites/trentu.ca.currentstudents/files/documents/TrentU%20Ancillary%20Fee%20Protocol%20-%202024%20Revisions%20-%20Signed%5B2378%5D.pdf>

⁹⁹ Toronto Metropolitan University. "Ancillary Fees," *Toronto Metropolitan University*, n.d. <https://www.torontomu.ca/current-students/tuition-fees/ancillary-fees/>

¹⁰⁰ Wilfrid Laurier University. "Incidental Fees" *Wilfrid Laurier University*, 2026. <https://students.wlu.ca/finances/tuition-and-fees/fees-breakdown/incidental-fees.html>

Waterloo charges modified incidental fees for students studying fully online or at a campus outside Kitchener-Waterloo, such as Stratford.¹⁰¹ This shows that adjusting fees based on students' access to campus facilities is possible in practice. However, this kind of adjustment isn't required across the province. When Toronto Metropolitan University moved most of its courses online, students said it was difficult to pay fees for services they could no longer access, since the tuition and fee breakdown hadn't changed to reflect their mostly online course load.¹⁰² At York University, a student calculated they would still pay about \$270 a year for athletics and recreation fees while being unable to use campus facilities.¹⁰³ Without a consistent provincial policy requiring institutions to adjust fees based on access, students at institutions without such adjustments may continue to be issued fees equivalent to those with full access to main campus services. MCURES should therefore require universities to have a policy, developed in consultation with students, with respect to how ancillary fees are assessed to students studying online or on satellite campuses. Additionally, MCURES should require universities to adopt policies governing the charging of ancillary fees, developed in consultation with students.

¹⁰¹ University of Waterloo. "Undergraduate Incidental Fees Fall 2026," *University of Waterloo*, 2026. <https://uwaterloo.ca/finance/undergraduate-incidental-fees-fall-2026>.

¹⁰² McGillivray, Kate. "University Students Frustrated by Fees Ahead of Online Semester Amid COVID-19." CBC, August 9, 2020. <https://www.cbc.ca/news/canada/toronto/student-fees-frustration-ontario-university-1.5676993>.

¹⁰³ Ibid.

TYPES OF FEES

UNIVERSITY-CONTROLLED HOUSING AND RESIDENCES

Principle: Publicly funded universities should act within the best interest of students rather than to generate revenue.

Principle: Student housing is an essential service, and should be provided at an affordable market rate to facilitate community building and stability for incoming students.

Principle: University residences play an important role in addressing housing quality, safety, and supply concerns.

Principle: University residences support the transition into independent living in a safe and guided environment.

Concern: Student residences are often significantly less affordable than the rental market, limiting student access to safe and quality housing.

Concern: Students are not adequately represented in decision-making groups that govern university-owned housing and residence operations.

Concern: Housing prices can be set at fully autonomous rates by universities, which could be seen as a revenue-generating mechanism in financially difficult times.

Concern: The enrollment growth of many post-secondary institutions has outpaced the rate of available student-suitable housing in their surrounding communities.

Recommendation: The provincial government should mandate, through standalone ancillary fee guidelines, that all university residences or housing services have an oversight body with significant voting student representation.

Recommendation: MCURES, alongside the Ministry of Municipal Affairs and Housing , should compile a periodic report on university residences on the state of the student housing system, including a breakdown of aggregate revenues, operating expenditures, and contributions to any housing capital fund.

Recommendation: The provincial government should mandate that any profit generated by housing services be used to maintain, improve, and build on-campus student housing.

Recommendation: The provincial government should provide targeted capital funding towards the construction of more off-campus university-controlled student housing.

Recommendation: The provincial government should mandate that universities must have housing available for all first year rental-dependent students and a proportion of the returning students.

Recommendation: The provincial government should partner with the federal government to provide targeted funding and incentives for universities to expand student housing capacity without increasing housing-related ancillary fees.

Student housing is an essential service, and should be provided at an affordable market rate to facilitate community building and stability for incoming students. As such, university residences play an important role in addressing housing quality, safety, and supply concerns. However, as enrolment at Ontario's post-secondary institutions continues to grow, concerns surrounding the availability and affordability of student housing have become increasingly significant. At many institutions, the rate of enrollment growth has outpaced the expansion of available residence spaces and student housing infrastructure. This has contributed to increased competition for both on-campus and off-campus housing, creating additional financial and logistical pressures for students.

While some Ontario universities currently provide first-year housing guarantees, the conditions and accessibility of these guarantees vary between institutions. Some institutions, like Brock University, guarantee residence spaces for all incoming students who request housing, while others, such as McMaster University, provide only conditional guarantees based on academic averages, program timing, or application deadlines.¹⁰⁴ These inconsistencies can create uncertainty for students attempting to secure stable housing while transitioning into post-secondary education. The provincial government should therefore mandate that universities must have housing available for all first year rental-dependent students and a proportion of the returning students. The provincial government should also partner with the federal government to provide targeted funding and incentives for universities to expand student housing capacity without increasing housing-related ancillary fees. For situations where the post-secondary institution is unable to expand on-campus housing, the provincial government should provide targeted capital funding towards the construction of more off-campus university-controlled student housing. Off-campus university-controlled housing would allow students who are unable to get a spot in on-campus housing options with an alternative option that still provides the comfortability of traditional residence spaces.

The affordability of university residences is also a major concern for students. Residence fees, combined with compulsory meal plans, often represent a substantial financial cost, making student residences significantly less affordable than the rental market which limits student access to safe and quality housing. Publicly funded universities should act within the best interest of students rather than to generate revenue. Since residence prices can be set at fully autonomous rates by universities, they can be used by administration as a revenue-generating

¹⁰⁴ "Apply," Housing Services, Brock University, accessed September 1, 2026, <https://brocku.ca/housing/apply/>; "Applying to Residence at McMaster University," McMaster University, McMaster Housing, accessed September 1, 2026, <https://housing.mcmaster.ca/apply/>.

mechanism in financially difficult times. The increasing cost of residence living can limit accessibility for students from lower socioeconomic backgrounds and increase financial stress during their studies. The provincial government should therefore mandate that any profit generated by housing services be used to maintain, improve, and build on-campus student housing. Further, to improve the transparency surrounding how residence costs and fees are used, MCURES, alongside the Ministry of Municipal Affairs and Housing, should compile a periodic report on university residences on the state of the student housing system, including a breakdown of aggregate revenues, operating expenditures, and contributions to any housing capital fund.

Table 2: Residence Cost Samples from OUSA Member Institutions¹⁰⁵

School	Residence Fee (2026, 8 month, single room)	Compulsory Meal Plan (7-day)
Waterloo (Village I)	\$16,296	
Laurier (King Street Residence)	\$10,475	\$7,220
Brock (Earp Residence)	\$11,040	\$6,590
Queen's	\$18,796	
McMaster (Lincoln Alexander Hall)	\$13,990	\$7,280
Trent-Durham	\$12,070	\$6,570
Laurentian (University College)	\$8,832	\$6,071
Western (Delaware Hall)	\$11,280	\$7,700
Ontario Tech University (South Village Residence)	\$8,950	\$7,949

Concerns have also emerged regarding the governance and financial administration of university housing systems. Post-secondary institutions retain significant autonomy in setting residence and housing prices. Despite students being directly impacted by housing decisions and costs, they are often underrepresented within governance structures that oversee residence operations and housing services. Ensuring transparency and participation surrounding housing finances and governance is important given this essential role that student housing plays in supporting

¹⁰⁵ "Fees," University of Waterloo, accessed September 1, 2026, <https://uwaterloo.ca/campus-housing/fees-contracts/residence>; "Residence," Wilfred Laurier University, accessed September 1, 2026, <https://www.wlu.ca/future-students/undergraduate/residence/index.html>; "Residence Fees," Housing Services, Brock University, accessed September 1, 2026, <https://brocku.ca/housing/apply/residence-fees/>; "Residence Fees 2026-27," Queen's University, accessed September 1, 2026, <https://www.queensu.ca/residences/apply/residence-fees>; "Residence Fees and Other Costs," McMaster University, McMaster Housing, accessed September 1, 2026, <https://housing.mcmaster.ca/future-residents/residence-fees/>; "Residence Fees and Payments," Trent University, Housing, accessed September 1, 2026, <https://www.trentu.ca/housing/residence-fees-payments>; "Residence Fees," Laurentian University, accessed September 1, 2026, <https://laurentian.ca/services/residence/fees>; "Residence Fees and Payment," Western University, accessed September 1, 2026, https://residence.uwo.ca/applying/fees_and_payment; "Residence Rates," Ontario Tech University, accessed September 1, 2026, <https://ontariotechuresidence.ca/residence-rates/#South-Village-Academic>

retention, academic success, and student wellbeing. The provincial government should therefore mandate, through standalone ancillary fee guidelines, that all university residences or housing services have an oversight body with significant voting student representation.

MEAL PLAN FUNCTIONALITY

Principle: Students should retain the full monetary and purchasing value of their meal plans.

Principle: Students should be easily able to understand the cost of food for their needs across the entire academic year.

Concern: Universities do not adequately communicate details surrounding the functionality and value of meal plans to students after their academic term ends, creating a general lack of understanding and trust.

Concern: Many university meal plans with one set cost or tier do not reflect the actual cost for the year, often requiring additional top-ups throughout the year.

Concern: Many university meal plans lose their value if not used within the term the plan was purchased for.

Concern: Students may be unaware of changes to their meal plan, including price changes and restaurant availability, prior to purchasing a meal plan.

Recommendation: MCURES should mandate that universities provide detailed information on the functionality, value, and accurate cost of meal plans, including the average amounts of top ups required to students.

Recommendation: The provincial government should mandate that universities transfer any leftover meal plan dollars to monetary value, flex dollars, or an equivalent accessible system, after a residence or academic term has ended.

Recommendation: The provincial government should mandate that universities communicate the accurate cost of meal plans, including the average amounts of top ups required, to students.

Recommendation: The provincial government should mandate that information regarding changes to meal and dining options be disseminated prior to payment of the meal plan.

Recommendation: MCURES should mandate that meal plans do not charge students Capital, Administrative, or Yearly renewal fees.

Meal plans are a highly encouraged, and oftentimes mandatory, component of residence life at Ontario post-secondary institutions. While meal plans are intended to support student access to food and campus dining services, the structure, functionality, and financial value of meal plans often vary significantly between institutions. This inconsistency can create confusion for students attempting to understand the true cost and long-term value of their meal plans prior

to purchasing them. The terminology, purchasing rules, carry-over policies, and refund structures associated with meal plans differ substantially between universities. For example, at McMaster University, students who withdraw from residence, ending their need to have a meal plan, are eligible to receive a refund for unused 'basic' funds on a prorated basis, depending on their withdrawal date. However, students do not receive a refund on the 'fixed cost' meal plan fee that they pay. For students who do not use all of their 'basic' meal plan funds, these will carry over from year to year, but will expire if not used at the end of a student's enrollment.¹⁰⁶ Comparatively, the meal plan offered at Ontario Tech University is non-refundable and unused meal swipes do not carry over from year to year.¹⁰⁷ As a result of this inconsistency, many students are unaware of how their meal plans function, what locations or food options are covered, or how unused funds are managed at the end of an academic term. Therefore, the provincial government should mandate that universities transfer any leftover meal plan dollars to monetary value, flex dollars, or an equivalent accessible system, after a residence or academic term has ended.

Students should retain the full monetary and purchasing value of their meal plans. The terminology, purchasing rules, carry-over policies, and refund structures associated with meal plans differ substantially between universities. As a result, many students are unaware of how their meal plans function, what locations or food options are covered, or how unused funds are managed at the end of an academic term. Unfortunately, Many university meal plans lose their value if not used within the term the plan was purchased for. For institutions, such as Brock University, that offer meal plans that require students to purchase 'all-you-can-eat' style meal plans with unlimited entry into dining hall services during the residence year, the cost of unused funds is not refundable and cannot be saved to be used during future academic years.¹⁰⁸ This means that a student who enters the dining hall and has a meal 3 times per day, 7 days per week, is paying the same amount of money for their meal plan as a student who enters the dining hall and has a meal 2 times per day, 5 days per week.

Students should be easily able to understand the cost of food for their needs across the entire academic year. At institutions that use meal plans with fixed values or tiers, these often do not accurately reflect the amount students are likely to spend, resulting in many students needing to purchase additional top-ups before the end of the year. Without transparent information regarding average food costs and top-up requirements, students may underestimate the financial

¹⁰⁶ "Meal Plan FAQs," McMaster University, Hospitality Services, accessed September 1, 2026, <https://hospitality.mcmaster.ca/meal-plans-and-cards/meal-plans/meal-plan-faqs/>

¹⁰⁷ "Meal Plans - 2026/2027 Academic Year Pricing," Ontario Tech University, accessed September 1, 2026, <https://ontariotechuresidence.ca/meal-plans/>

¹⁰⁸ "Badger Meal Plans," Brock University, Dining Services, accessed September 1, 2026, <https://brocku.ca/dining-services/badger-meal-plans/>

commitment associated with residence dining. Therefore, MCURES should mandate that universities provide detailed information on the functionality, value, and accurate cost of meal plans, including the average amounts of top ups required to students.

The accessibility of meal plans can also present challenges for students with dietary restrictions, cultural food needs, work schedules, or financial barriers. Limited restaurant availability, changing dining options, and inconsistent communication surrounding meal plan changes can affect students' ability to effectively utilize the plans they are required to purchase. The provincial government should therefore mandate that information regarding changes to meal and dining options be disseminated prior to payment of the meal plan.

COURSE WITHDRAWAL COSTS

Principle: Students should not face financial penalties for course enrollment decisions made during an institution's official add/drop period.

Principle: Students should be accurately refunded for unused tuition costs during course withdrawals.

Concern: Course withdrawal fees are not currently regulated by the provincial government, allowing universities to set and revise these fees at their own discretion, which can limit students' flexibility when adjusting their course enrollment decisions.

Concern: Tuition refunds for course withdrawals are not always aligned with the true cost of education delivered.

Concern: Current course withdrawal fee waiver processes can be inconsistent and overly burdensome, creating barriers for students experiencing extenuating circumstances.

Recommendation: The provincial government should establish best practices for tuition refund models during course withdrawal periods that accurately reflect the cost of education delivered.

Recommendation: The provincial government should require post-secondary institutions to publish transparent course withdrawal policies, prohibit withdrawal costs during the official add/drop period when course configurations change, and mandate waivers for documented extenuating circumstances.

Course withdrawal fees are charges imposed on students who modify their course enrollment after registration. Students may choose to withdraw from a course for a variety of reasons including a change in program status, financial constraints, and due to circumstances beyond their control. Each post-secondary institution in Ontario has a window of time during the beginning of the semester when a student is able to add or drop a course without incurring an academic penalty. What differs from one institution to the next however, is the length of time a

student has to drop a course without facing a financial penalty. Students should not face financial penalties for course enrollment decisions made during an institution's official add/drop period. These fees create financial barriers for students attempting to make academically responsible decisions, such as adjusting course loads, changing programs, or responding to unexpected personal, health, or financial challenges. Course withdrawal fees are not currently regulated by the provincial government, allowing universities to set and revise these fees at their own discretion, which can limit students' flexibility when adjusting their course enrollment decisions. Further, Current course withdrawal fee waiver processes can be inconsistent and overly burdensome, creating barriers for students experiencing extenuating circumstances. Therefore, the provincial government should require post-secondary institutions to publish transparent course withdrawal policies, prohibit withdrawal costs during the official add/drop period when course configurations change, and mandate waivers for documented extenuating circumstances.

Table 5: Differences in Institutional Withdrawal Deadlines¹⁰⁹

Institution	Length of Time After the Semester Begins Where a Course Withdrawal Results in a Full Refund
Waterloo	21 days
Laurier	7 days
Brock	15 days
Queen's	13 days
McMaster	2 days
Trent Durham	14 days
Laurentian	14 days
Western	6 days

¹⁰⁹ "Fees Arranged Extension Fees: 2026 -2027 Academic Year," Finance, University of Waterloo, accessed August 13, 2026, <https://uwaterloo.ca/finance/fees-arranged-extension-fees-2026-2027-academic-year>; "Schedule of Tuition Fee Charges for Cancellation/Drop and Withdrawal," Wilfred Laurier University, accessed August 13, 2026, <https://academic-calendar.wlu.ca/section.php?cal=1&s=1157&ss=4592&y=92>; "Undergraduate Registration, Drops & Withdrawal Dates," Important Dates, Brock University, accessed August 13, 2026, <https://brocku.ca/important-dates/drops-withdrawals/>; "Core Academic Sessional Dates Approved by SCADP," Queens University, November 7, 2025, https://www.queensu.ca/registrar/sites/uregwww/files/uploaded_files/pdfs/Sessional%20Dates/2026-27/OURCoreAcadSessionalDates_2026_27.pdf; "Undergraduate Course Cancellation Tuition Fee Adjustment Schedule," McMaster University, accessed August 13, 2026, <https://registrar.mcmaster.ca/wp-content/uploads/2023/03/Course-Cancel-Fee-Adjustment-Schedule-2025-26-Undergrad.pdf>; "Important Dates and Deadlines," Tuition, Scholarships, and Financial Aid, Trent University, accessed August 13, 2026, <https://www.trentu.ca/studentfinances/tuition-fees/important-dates-deadlines>; "Refund Schedule: Rules and Regulations," Laurentian University, accessed August 13, 2026, <https://laurentian.ca/academics/fees-financing/rules>; "Fall/Winter 2025-2026 Undergraduate Full Program Fees Tuition Rate Refund Schedule," Western University, accessed August 13, 2026, https://registrar.uwo.ca/student_finances/fees_refunds/2025-26-Undergraduate-FY-refund-rate.pdf; "Academic Schedule," Office of the Registrar, Ontario Tech University, accessed August 14, 2026, <https://registrar.ontariotechu.ca/academic-schedule/ug-academic-schedule.php>

Ontario Tech University	13 days
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Unlike tuition fees and most compulsory ancillary fees, course withdrawal fees are not explicitly regulated under Ontario's *Tuition Fee Framework* or the *Tuition and Ancillary Fees Minister's Binding Policy Directive*.¹¹⁰ This regulatory gap allows institutions to introduce and enforce withdrawal-related charges without standardized transparency requirements, consultation obligations, or limits on fee amounts. As a result, students face inconsistent policies across institutions and are often exposed to unexpected financial penalties when adjusting their enrollment.

Student consultations across Ontario demonstrate the negative impacts of unregulated course withdrawal fees. Students frequently report confusion surrounding withdrawal deadlines, inconsistent communication about financial consequences, and limited consideration of individual circumstances. In some cases, students are required to pay partial or full course costs despite withdrawing early in the term, while administrative delays further increase financial penalties. These impacts disproportionately affect students from low-income backgrounds, students with disabilities, international students, and those relying on external financial aid, who are less able to absorb unexpected costs. The impact of course withdrawal fees is also particularly burdensome for students experiencing compassionate circumstances, including medical emergencies, mental health challenges, family crises, or housing instability.

If a student does need to withdraw from a course they should be accurately refunded for unused tuition costs. Unfortunately, tuition refunds for course withdrawals are not always aligned with the true cost of education delivered. Therefore, the provincial government should establish best practices for tuition refund models during course withdrawal periods that accurately reflect the cost of education delivered.

ADMINISTRATIVE/MISCELLANEOUS FEES

Principle: Administrative fees should be predictable and transparent, covering the costs of routine administrative processes and limited to services that do not require additional administrative labour.

Concern: Administrative fees are often nominal, but are collected across many departments on campus, creating barriers to fee-by-fee regulation.

¹¹⁰ Ontario Ministry of Colleges and Universities, *Tuition Fee Framework Implementation Guidelines for Publicly Assisted Universities for 2023–24 to 2026–27*, 2024; Ontario Ministry of Colleges and Universities, *Tuition and Ancillary Fees Minister's Binding Policy Directive for 2023-2024, 2024-2025, 2025-2026, & 2026-2027*, <https://www.ontario.ca/files/2024-11/mcu-tuition-and-ancillary-fees-binding-policy-directive-aug2024-en-2024-11-01.pdf>

Concern: There is no provincial regulation preventing net-profit-generating administrative fees.

Concern: Fees that could be considered administrative are not classified and, as such, lack regulation.

Recommendation: The provincial government should establish that administrative fees must be at or lower than the cost of providing the services funded by those fees.

Recommendation: The provincial government should mandate that before the introduction or change in an administrative fee, a reasonable assessment of the additional cost of providing that service be conducted, and that these assessment documents be made publicly available.

Recommendation: The provincial government should mandate that universities provide essential academic records at no cost for current students and recently graduated students (of up to 5 years out of school).

Recommendation: The provincial government should establish that any miscellaneous fee should be treated identically to an administrative fee, with this status remaining until the fee is reclassified.

Administrative fees are generally charged for routine administration, including processing of transcripts, confirmation of enrollment, issuing of student ID cards, and degree confirmation. These fees should be predictable and transparent, covering the costs of routine administrative processes and limited to services that do not require additional administrative labour.

Administrative fees should not be used to generate institutional profit from students completing routine academic or administrative processes.

Although administrative fees are often nominal when considered individually, they are collected across many departments and service areas on campus. This can make fee-by-fee regulation difficult and can limit students' ability to understand the cumulative cost of administrative charges throughout their degree. For example, at Ontario Tech University, ancillary and administrative-type fees are collected through multiple separate fee categories.¹¹¹ When administrative fees are dispersed across different departments and payment structures, students may struggle to identify what they are being charged for, whether the fee reflects the cost of providing the service, and whether similar fees are being applied consistently across the institution.

There is also limited provincial regulation preventing administrative fees from generating net revenue for institutions. Without clear cost-recovery requirements, institutions have discretion

¹¹¹ Ontario Tech University, Office of the Registrar, "Undergraduate Ancillary Fee Breakdown 2025–2026," <https://registrar.ontariotechu.ca/fees-and-payment/ancillary-fees/undergraduate-ancillary-fee-breakdown-2025-2026.php>.

to set administrative fee amounts even where the actual cost of providing the service may be lower than the fee charged to students. Before an institution is allowed to introduce or change an administrative fee, the provincial government should mandate that they conduct a reasonable assessment of the additional costs associated with providing this service, and that these assessment documents are made publicly available. By making these assessments publicly available, students can understand why the fee exists, how the amount was determined, and whether it reflects the actual cost of service delivery. The provincial government should also establish that administrative fees must be at or below the cost of providing the services funded by those fees.

Students should also be able to access essential academic records without facing unnecessary financial barriers. Documents such as transcripts, confirmation of enrolment, and degree confirmation are often required for employment, graduate studies, professional licensing, scholarships, immigration processes, and other post-graduation opportunities. Charging students for access to these records can create additional barriers, particularly for current students and recent graduates who may already be managing significant education-related debt. The provincial government should therefore mandate that universities provide essential academic records at no cost for current students and recently graduated students, of up to five years, after leaving school.

Finally, fees that could reasonably be considered administrative are not always clearly classified, which can allow them to fall outside existing regulation or transparency expectations. When a fee is labelled as miscellaneous or placed in an unclear category, students may have little information about whether the charge is administrative, ancillary, or connected to another institutional service. To prevent institutions from avoiding administrative fee requirements through unclear classification, the provincial government should establish that any miscellaneous fee be treated identically to an administrative fee until it is formally reclassified. Setting clear guidelines for administrative and miscellaneous charges would strengthen transparency, improve accountability, and help ensure students are not charged fees beyond the cost of providing routine services.

STUDENT DIRECTED FUNDS

Principle: Student directed funds should not be used to finance expenses that tuition should reasonably cover.

Principle: The availability and accessibility of student directed funds should be clearly communicated to eligible parties.

Principle: The disbursement of student direct funds should be primarily controlled by students.

Concern: Post-secondary institutions are becoming increasingly reliant on student directed funds to provide the necessary components of a quality education to students.

Concern: There is limited data transparency on the administration and use of student directed funds to sustain baseline educational quality.

Concern: In some cases students who contributed to student directed funds do not have control over the disbursement of those funds, either directly or through representatives.

Concern: Parties eligible to apply to student directed funds often are unaware that they are eligible to apply to them.

Recommendation: MCURES should mandate that disbursement decisions of jointly governed student directed funds be made by a representative body composed primarily of students.

Recommendation: The provincial government should mandate that student directed funds be required to publish their financial information and a list of sponsored projects in a way that is readily available to students who've contributed to it.

Recommendation: The provincial government should task post-secondary institutions to systematically assess and readjust areas of their budgets that consistently require supplemental funding, from student directed funds to preserve the quality of academic programming.

Recommendation: The provincial government should provide envelope funding to post-secondary institutions where student directed funds are often used to preserve the quality of academic programming.

Recommendation: MCURES should match disbursements made by student directed funds which contribute to direct learning objectives and/or experiential learning requirements.

Recommendation: MCURES should mandate that institutions with student directed funds promote the availability of those funds to all eligible parties/applicants.

Post-secondary Institutions may have student directed funds that are intended to support student life, faculty-based initiatives, student-led projects, experiential learning opportunities, or program specific improvements. Students contribute to these funds with the understanding that the accumulated money will be used to enhance their post-secondary experience. In some cases, these funds exist within specific faculties to support and enhance programming. For example, in 2023, the Waterloo Environment Students Endowment Fund was used to support orientation programs for environment students, as well as computer lab revitalization.¹¹²

¹¹² Faculty of Environment, "Waterloo Environment Students Endowment Fund Past Purchases – 2023," University of Waterloo, n.d., <https://uwaterloo.ca/waterloo-environment-students-endowment-fund/past-purchases/past-purchases-2023>

While student directed funds do have a positive impact on students and the student experience, they should not be used to finance expenses that tuition should reasonably cover. Tuition fees and government grants are intended to support the core costs of academic program delivery, including the equipment, software, infrastructure, and resources required for students to complete their programs. When student-directed funds are used to purchase materials that are necessary for baseline educational quality, institutions may become reliant on student contributions to fill gaps in academic budgets. For example, the Waterloo Engineering Endowment Fund states that funding may be used to acquire hardware, software, and equipment for undergraduate engineering students.¹¹³ While these purchases may benefit students, they also raise concerns about whether students are being asked to fund core academic resources that should be supported through tuition, operating grants, or institutional budgets. Therefore, the provincial government should task post-secondary institutions with systematically assessing and readjusting areas of their budgets that consistently require supplemental funding from student-directed funds to preserve the quality of academic programming. The provincial government should also provide envelope funding to post-secondary institutions where student-directed funds are regularly used to maintain baseline academic quality. Finally, MCURES should match disbursements made by student-directed funds that contribute to direct learning objectives or experiential learning requirements. Matching these contributions would help preserve the value of student-directed funds while reducing institutional reliance on students to finance core educational needs.

The disbursement of student direct funds should be primarily controlled by students. However, in some cases, students may contribute to student-directed funds without having final authority over how those funds are disbursed, either directly or through elected representatives. For example, the Western Engineering Endowed Student Donation Fund collects \$50 from students to finance the upgrading and renewal of laboratory equipment for the engineering department. Although students constitute the majority of voting members on the board responsible for recommending annual expenditures, the final decision of how these funds can and should be spent ultimately rests with the dean.¹¹⁴ To strengthen student representation, MCURES should mandate that disbursement decisions for jointly governed student-directed funds be made by a representative body composed primarily of students. This would ensure that student contributions are directed by those best positioned to understand student needs, while improving transparency and accountability in fund governance.

The availability and accessibility of student directed funds should be clearly communicated to eligible parties. Currently, there is limited transparency surrounding the administration and use

¹¹³ Engineering, “Waterloo Engineering Endowment Foundation Funding Guidelines,” University of Waterloo, n.d., <https://uwaterloo.ca/engineering-endowment-foundation/getting-funding/funding-guidelines>

¹¹⁴ Western Engineering, “By-Law XIII – WEESDF,” Undergraduate Engineering Donation Fund, January 7, 2026. <https://www.eng.uwo.ca/departments-units/finance-stores/undergrads/WEESDF-By-Law.pdf>

of some student-directed funds. Students may not have access to clear information about how much money is collected, what projects are funded, what funds remain unspent, who makes final disbursement decisions, or whether these funds are being used to sustain baseline educational quality. Further, Parties eligible to apply to student directed funds are often unaware that they are eligible to apply. For example, there is limited publicly accessible information regarding the decisions that determine how the Western Engineering Endowed Student Donation Fund is allocated.¹¹⁵ To improve transparency and accountability, the provincial government should mandate that student-directed funds publish financial information and a list of sponsored projects in a way that is readily available to the students who have contributed to them.

Despite the fact that Western University's faculties collectively hold approximately \$7 million in student donations, many students remain unclear about the purpose of the funds to which they are contributing.¹¹⁶ If students, student groups, clubs, departments, or program initiatives are eligible to apply for funding, institutions should clearly communicate the existence of these funds, eligibility requirements, application timelines, and decision-making criteria. MCURES should therefore require institutions with student-directed funds to actively promote the availability of these funds and ensure that information about eligibility and application processes is communicated to all potential applicants.

SYSTEM-WIDE AND VENDOR FEES

Principle: Decisions related to compulsory ancillary fees should be transparent, consistently governed, and include meaningful student participation.

Principle: Ancillary fees should follow consistent guidelines, regardless of the way they are negotiated, or the number of post-secondary institutions involved in consultation.

Concern: System-wide and vendor fees are exempt from current requirements under the Ancillary Fee Guidelines, allowing these fees to be implemented without consistent transparency, governance standards, or meaningful student participation in the decision-making process.

Recommendation: The provincial government should remove vendor and system- wide fees exemptions from the *Tuition Fee Framework and Ancillary Fee Guidelines*, ensuring these fees are subject to the same transparent consultation and accountability as other ancillary fees.

¹¹⁵ Western Engineering. "Undergraduate Engineering Donation Fund." Faculty of Engineering. Accessed May 31, 2026. <https://www.eng.uwo.ca/departments-units/finance-stores/undergrads/ug-donation-fund.html>

¹¹⁶ Zhao, Mabel. "How Western's Faculties Spend – and Don't Spend – \$7M in Student Donations." The Gazette Western University's Student Newspaper, March 20, 2026. https://westerngazette.ca/features/how-western-s-faculties-spend-and-don-t-spend-7m-in-student-donations/article_75a181d2-b60f-4635-8916-b09b454bd892.html

System-wide fees are defined in the Ontario Operating Funds Distribution Manual as fees where, through a formal agreement, students at all participating institutions pay a comparable amount for a comparable service. Vendor fees are fees for materials or services where institutions act as a broker between students and a third-party vendor. One key distinction between system-wide fees and vendor fees, is that vendor fees cannot generate net revenue for the institution, while no equivalent restrictions are in place for system-wide fees.¹¹⁷

Decisions related to compulsory ancillary fees should be transparent, consistently governed, and include meaningful student participation. Under Ontario's *Tuition Fee Framework and Ancillary Fee Guidelines*, both system-wide and vendor fees are negotiated between institutions and vendors or partner institutions without any student consultation required.¹¹⁸ Platforms like Canvas or Brightspace, which students are required to use to access course materials and submit assignments, and may be required to pay for, commonly fall under these categories. Yet, unlike standard ancillary fees, system-wide and vendor fees are currently exempt from the transparency, governance, and accountability requirements that govern other compulsory fees.¹¹⁹ As a result, students can be charged for services they had no role in selecting, with limited obligation for institutions to disclose cost structures or explain the amounts being passed on.¹²⁰

These exemptions create inconsistent governance standards for compulsory ancillary fees. Ancillary fees should follow transparent and consistent guidelines regardless of whether they are negotiated by a single institution, multiple institutions, or through a third-party vendor. Students are the primary funders of these fees and the current framework does not guarantee them a meaningful role in how system-wide or vendor fees are set, reviewed, or communicated. This runs counter to the broader purpose of the *Ancillary Fee Guidelines*, which should ensure transparency, accountability, and student participation in compulsory fee decisions.¹²¹ The provincial government should therefore remove vendor and system-wide fees exemptions from the *Tuition Fee Framework and Ancillary Fee Guidelines*, ensuring these fees are subject to the same transparent consultation and accountability as other ancillary fees.

¹¹⁷ Ontario Ministry of Training, Colleges and Universities, *Tuition Fee Framework and Ancillary Fee Guidelines: Publicly-Assisted Universities, 2019–20 and 2020–21*, 2019.

<https://www.tcu.gov.on.ca/pepg/mtcu-university-tuition-framework-guidelines-mar2019-en.pdf>

¹¹⁸ Ibid.

¹¹⁹ Ontario Ministry of Colleges and Universities, *Tuition and Ancillary Fees Minister's Binding Policy Directive: Colleges of Applied Arts and Technology Policy Framework, 2023–24, 2024–25, 2025–26 & 2026–2027*, August 2024. <https://www.ontario.ca/files/2024-11/mcu-tuition-and-ancillary-fees-binding-policy-directive-aug2024-en-2024-11-01.pdf>

¹²⁰ Ibid.

¹²¹ Ontario Ministry of Training, Colleges and Universities, *Ontario Tuition Fee Framework and Ancillary Fee Guidelines*, 20–21.

ADDITIONAL RESOURCES FOR LEARNING

LEARNING MATERIALS

Principle: All students at the post-secondary level should have affordable access to the materials needed to participate and succeed in their courses.

Concern: The additional costs associated with textbooks, course materials, digital resources, and other learning materials place a significant financial burden on students, particularly students from low socioeconomic backgrounds.

Concern: Courses often require additional software, programs, and/or subscriptions to complete and submit assignments, in addition to course textbooks, creating additional financial barriers and placing students who cannot afford to purchase these materials at an academic disadvantage.

Recommendation: The provincial government should work to create a Provincial Textbook Tax Credit, similar to the previous Federal Textbook Tax Credit, and expand it to digital learning materials.

Recommendation: MCURES should provide targeted grant funding to post-secondary institutions to establish and expand subsidized rental and used-material programs that allow students to rent or purchase physical learning materials.

Recommendation: The provincial government should mandate that established post-secondary institutions' course material rental programs regularly replace or update items in their loaned equipment inventory.

All students at the post-secondary level should have affordable access to the materials needed to participate and succeed in their courses. However, the additional costs associated with textbooks, course materials, digital resources, and other learning materials place a significant financial burden on students, particularly students from low socioeconomic backgrounds, who may already be facing financial barriers related to tuition, housing, transportation, and food security.

In addition to traditional textbooks, many courses now require students to purchase access to online learning platforms, assignment software, and digital subscriptions that are often integrated directly into course participation and grading structures. The increasing digitization of learning materials has also introduced new concerns regarding affordability and accessibility. In some cases, students are required to purchase unique access codes or software licenses that cannot be reused, shared, or purchased second-hand. This can limit students' ability to access lower-cost alternatives and increase reliance on purchasing materials directly through institutional or publisher-approved systems. When required learning materials are only available

through publisher-approved or institution-approved systems, students who cannot afford these materials may be placed at an academic disadvantage. To reduce these financial barriers, the provincial government should work to create a Provincial Textbook Tax Credit, similar to the previous Federal Textbook Tax Credit, and expand it to digital learning materials.¹²² Expanding financial relief to include digital resources would better reflect the current cost of learning materials, as students are increasingly required to purchase online platforms, software, and subscriptions alongside or instead of physical textbooks.

While informal textbook resale markets exist through social media groups, group chats, and online marketplaces, these systems are often inconsistent, difficult to navigate, and inaccessible for many students. Listings may not include prices, availability can be unpredictable, and students may not have access to a centralized or trusted platform for purchasing used materials. In some cases, institutional policies may also limit student-led resale initiatives. For example, Western University's student newspaper reported that the Social Science Students' Council was blocked from running a textbook buyback program because the Western Book Store holds exclusive responsibility for the sale, buyback, and resale of course materials on campus.¹²³ These barriers can prevent students from accessing more affordable second-hand options, even when student groups are willing to organize them. More formalized institutional rental and resale programs would help improve affordability by allowing students to access physical learning materials at lower costs. MCURES should therefore provide targeted grant funding to post-secondary institutions to establish and expand subsidized rental and used-material programs that allow students to rent or purchase physical learning materials.

Expanding rental and used-material programs would also support environmental sustainability. The continual cycle of purchasing new textbooks and physical course materials contributes to ongoing paper consumption, printing emissions, and transportation impacts, even when only a portion of a textbook is used in a course. Supporting second-hand, rental, and reuse programs would reduce the repeated production of new learning materials while making textbooks and other physical materials more affordable for students.

In addition to textbooks, many students also rely on equipment loan programs and institutional rental systems to access specialized technology, software, and course-related materials. However, outdated inventory and inconsistent replacement practices can limit the effectiveness of these programs and reduce their accessibility for students. If loaned materials are damaged, obsolete, unavailable in sufficient quantities, or no longer aligned with course requirements,

¹²² "Textbook Amount," Government of Canada, accessed September 3, 2026, <https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/line-32300-your-tuition-education-textbook-amounts/textbook-amount.html>

¹²³ Shreya Menon, "Western Policy Bans Textbook Resale on Campus," *The Gazette*, March 8, 2023, https://westerngazette.ca/news/campus/western-policy-bans-textbook-resale-on-campus/article_1d641618-bdfd-11ed-ae2-13df3a34cbd9.html

students may still be forced to purchase materials independently. The provincial government should mandate that established post-secondary institutions' course material rental programs regularly replace or update items in their loaned equipment inventory.

WORK-INTEGRATED LEARNING

Principle: All students should be given the opportunity to participate in work-integrated learning during their post-secondary education.

Principle: Post-secondary students should not experience increased financial hardship when participating in a work-integrated learning program.

Concern: Work-integrated learning fees are exempt under the *Tuition Fee Framework and Ancillary Fee Guidelines* protocol which allows post-secondary institutions the ability to charge students high and unregulated amounts for work-integrated learning services, making this educational opportunity inaccessible for some students.

Concern: Post-secondary institutions have experienced an increase in students aiming to participate in a work-integrated learning program but do not have sufficient opportunities available to meet student demand.

Concern: Students who cannot participate in a work-integrated learning program are placed at both an academic and professional disadvantage, potentially affecting their ability to gain employment and enter graduate studies.

Recommendation: The provincial government should invest in on-campus work-integrated learning programs to reduce these programs' dependency on student ancillary fees.

Recommendation: The provincial government should include work-integrated learning fees as a non-exempt fee within the ancillary fee protocol.

Work-integrated learning programs provide students with valuable opportunities to connect academic learning with professional and practical experience. These programs can include co-operative education, internships, placements, practicums, clinical experiences, and other forms of experiential learning integrated into post-secondary education. Work-integrated learning has increasingly become an important component of undergraduate education as students seek opportunities to develop professional skills, strengthen employability, and gain experience prior to graduation.¹²⁴ Therefore, all students should be given the opportunity to participate in work-integrated learning during their post-secondary education.

The importance of work-integrated learning has also been recognized across Ontario's post-secondary sector. At both the federal and provincial levels, governments have also

¹²⁴ "Work-Integrated Learning," Higher Education Quality Council of Ontario, accessed September 3, 2026, <https://heqco.ca/data-and-resources/work-integrated-learning/>.

recognized the benefit in providing students with work-integrated learning opportunities, leading to the creation of programs like the Innovative Work-Integrated Learning Initiative.¹²⁵ By expanding access to experiential learning opportunities, post-secondary institutions can help strengthen a student's workforce preparedness, while also supporting their transition into employment and graduate education. Participation in work-integrated learning programs often allows students to build professional networks, gain industry-specific experience, and develop transferable skills that improve long-term career outcomes.

Despite the benefits associated with work-integrated learning, financial barriers continue to limit equitable student access to these opportunities. Currently, work-integrated learning fees are exempt under the *Tuition Fee Framework and Ancillary Fee Guidelines* protocol, allowing post-secondary institutions to charge students high and unregulated amounts for work-integrated learning services, making this educational opportunity inaccessible for some students. Post-secondary students should not experience increased financial hardship when participating in a work-integrated learning program. The provincial government should therefore include work-integrated learning fees as a non-exempt fee within the ancillary fee protocol to help maintain the affordability of these opportunities.

Post-secondary institutions have experienced an increase in students aiming to participate in a work-integrated learning program but do not have sufficient opportunities available to meet student demand. Students who cannot participate in a work-integrated learning program are placed at both an academic and professional disadvantage, potentially affecting their ability to gain employment and enter graduate studies. The inability to access work-integrated learning opportunities especially disadvantages students whose field of study will lead them towards an industry where experiential learning has become increasingly valued by employers and graduate programs. To improve the accessibility and affordability of work-integrated learning, the provincial government should invest in on-campus work-integrated learning programs to reduce institutional reliance on student ancillary fees to fund these opportunities. Increased public investment would help institutions expand placements and strengthen student supports without transferring growing operational costs onto students.

¹²⁵ "Inovative Work-Integrated Learning Initaitives," Government of Canada, April 1, 2026, <https://www.canada.ca/en/services/jobs/training/initiatives/innovative-work-integrated-learning/students.html>

POLICY STATEMENT

Whereas: Students who meet admissions requirements should have equitable access to post-secondary education in Ontario regardless of socioeconomic status.

Whereas: All academically qualified students should have the opportunity to pursue a professional degree without facing financial barriers due to high tuition cost.

Whereas: Professional program tuition should not result in excessive student debt.

Whereas: Students should be able to accurately and easily anticipate the total cost of a professional degree before the time of enrolment.

Whereas: Out-of-Province students should be able and encouraged to pursue an affordable education in Ontario.

Whereas: Out-of-province students should not be financially burdened as a result of underfunding for Ontario's post-secondary sector.

Whereas: International applicants who meet admission requirements should not be inhibited from applying to Ontario universities due to the high cost of international student tuition.

Whereas: International students should be able to plan their educational expenses with the same predictability as domestic students.

Whereas: International students should have access to need-based financial aid.

Whereas: Students should have the option to defer their tuition payments without incurring financial penalties.

Whereas: Tuition payment schedules should align with the timing of students' financial aid disbursements.

Whereas: Students should have clear and readily available information regarding tuition deferment processes.

Whereas: Students' admission offers should not be put at risk for being unable to pay a deferment fee.

Whereas: Students should be able to access post-secondary education in Ontario without incurring unmanageable debt that undermines financial stability.

Whereas: Students should be thoroughly informed about all institutional financial penalties, including late fees and interest charges, in a timely and transparent manner.

Whereas: Financial penalties imposed by post-secondary institutions should function as a corrective mechanism; not as a way to generate large revenue.

Whereas: Students should not be penalized for payment delays caused by extenuating circumstances, timelines of public financial aid disbursements, or administrative delays beyond their control.

Whereas: Financial penalties in post-secondary education should not create barriers to academic progression.

Whereas: Students should be provided with clear, comprehensive, and easily accessible information regarding the full cost of pursuing post-secondary education.

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

Whereas: Students as the primary funders of Ontario universities should have access to information regarding how their tuition is being used by their respective institution.

Whereas: The administration, definition, and purpose of any and all ancillary fees should be fully transparent and accessible to all students prior to registration.

Whereas: The timeline for ancillary fee refunds and opt-out processes should be readily available and accessible to students.

Whereas: Students should have the opportunities to provide feedback on student services as the main beneficiaries and primary funders.

Whereas: Students should be a part of the governance bodies overseeing and administering student services that their fees fund.

Whereas: Post-secondary education is a public good, and therefore its operating costs should be equitably distributed between students and the provincial government.

Whereas: Tuition and ancillary fees should not be the main source of operating revenue for post-secondary institutions in Ontario.

Whereas: Capital funding should be available for all projects aimed at bettering the student experience regardless of whether they are managed by student associations or institutions.

Whereas: Student-facing capital projects should not be exempt from standards of responsible cost sharing at any Ontario post-secondary institution.

Whereas: Students who contribute to a capital project should have their feedback heard and appropriately addressed.

Whereas: The provincial government should mandate that institutions only use student levy fees as supplementary funding to institutional funding for capital projects.

Whereas: All students should have baseline-level access to quality services that support their well-being, inclusion, and safety on campus.

Whereas: Services that support the well-being, inclusion, and safety of students should demonstrate a system of responsible cost sharing and avoid overreliance on student ancillary fees.

Whereas: Predictable funding and institutional investment are necessary to ensure the continued provision of baseline student services.

Whereas: Ancillary fee policies should balance provincial standardization with the autonomy of students and recognize student associations.

Whereas: Mandatory ancillary fees help provide predictable funding to useful services and opportunities at post-secondary institutions.

Whereas: Students should have the authority to decide whether ancillary fees are mandatory or optional through democratic processes administered by recognized student associations.

Whereas: Ancillary fee policies should ensure that students, particularly those from marginalized communities, do not face disproportionate barriers to accessing campus supports and services.

Whereas: Student associations should have stable and predictable resources to support positive and meaningful post-secondary experiences, including the provision of student employment and experiential learning opportunities.

Whereas: Institutional ancillary fee protocols should be easily accessible to all members of a post-secondary institution.

Whereas: Institutional ancillary fees should be reviewed regularly to ensure they remain relevant and reflective of the current realities of students' needs on their campuses.

Whereas: Institutional ancillary fee protocols should embody the principles of fairness, reflecting the unique contexts and needs of each post-secondary institution and student body.

Whereas: Publicly funded universities should act within the best interest of students rather than to generate revenue.

Whereas: Student housing is an essential service and should be provided at an affordable market rate to facilitate community building and stability for incoming students.

Whereas: University residences play an important role in addressing housing quality, safety, and supply concerns.

Whereas: University residences support the transition into independent living in a safe and guided environment.

Whereas: Students should retain the full monetary and purchasing value of their meal plans.

Whereas: Students should be easily able to understand the cost of food for their needs across the entire academic year.

Whereas: Students should not face financial penalties for course enrollment decisions made during an institution's official add/drop period.

Whereas: Students should be accurately refunded for unused tuition costs during course withdrawals.

Whereas: Administrative fees should be predictable and transparent, covering the costs of routine administrative processes and limited to services that do not require additional administrative labour.

Whereas: Student directed funds should not be used to finance expenses that tuition should reasonably cover.

Whereas: The availability and accessibility of student directed funds should be clearly communicated to eligible parties.

Whereas: The disbursement of student direct funds should be primarily controlled by students.

Whereas: Decisions related to compulsory ancillary fees should be transparent, consistently governed, and include meaningful student participation.

Whereas: Ancillary fees should follow consistent guidelines, regardless of the way they are negotiated, or the number of post-secondary institutions involved in consultation.

Whereas: All students at the post-secondary level should have affordable access to the materials needed to participate and succeed in their courses.

Whereas: All students should be given the opportunity to participate in work-integrated learning during their post-secondary education.

Whereas: Post-secondary students should not experience increased financial hardship when participating in a work-integrated learning program.

Be it resolved that: MCURES should maintain the current tuition increase cap at two percent of inflation, whichever is lower, while ensuring the increases are matched by proportional increases in student financial aid.

Be it further resolved that (BIFRT): MCURES should reduce the tuition increase cap from 7.5 percent to 5 percent per year or double the rate of inflation, whichever is lower, for programs deemed tuition anomalies.

BIFRT: The provincial government should expand the Learn and Stay Grant to include additional professional programs not covered by the Canada Student Loan Forgiveness Program in order to reduce financial barriers for students in professional programs that currently lack targeted financial support.

BIFRT: MCURES should mandate that professional programs report all mandatory ancillary fees and estimated additional costs rather than listing only the base tuition amount.

BIFRT: The provincial government should remove the domestic out-of-province tuition increase provision and require that tuition for out-of-province Canadian students be subjected to the same annual increase cap as in-province students.

BIFRT: MCURES should mandate through the Tuition Framework that Universities establish an emergency need-based grant at a similar rate as the domestic tuition set-aside for international students.

BIFRT: The provincial government should regulate international tuition increases at a maximum of five percent per year for incoming students and a two percent per year increase for current students.

BIFRT: In the Tuition Fee Framework, MCURES should mandate that all institutions allow flexible payment schedules which align with the timing of financial aid disbursements beyond OSAP.

BIFRT: MCURES should develop best practices for communicating, developing, and facilitating deferment fee processes across Ontario universities in the Tuition Fee Framework.

BIFRT: MCURES should mandate that institutions implement appeal processes that would waive late fees for students affected by extenuating circumstances.

BIFRT: MCURES should require institutions to integrate notice periods into their student fee collection frameworks, such that students are alerted when their account balances are within punishable thresholds before any charges are applied.

BIFRT: MCURES should strengthen provincial guidance on financial penalties by requiring clear communication standards, transparency around late fee application, and reasonable limits on penalty rates/caps and alternatives that support student payment.

BIFRT: MCURES should mandate standardized provincial caps on late fees and interest rates, tied explicitly to cost recovery, rather than discretionary institutional rates.

BIFRT: MCURES should mandate that institutions be prohibited from applying late fees or interest to balances pending confirmed public financial aid or institutional funding.

BIFRT: MCURES should mandate that late fee penalties do not result in academic restrictions that delay graduation or otherwise undermine academic outcomes.

BIFRT: The provincial government should outline procedures for fee transfers, ensuring that payments are made within reasonable timelines, avoiding administrative surcharges for late payments.

BIFRT: MCURES should mandate that all institutions provide timely notice of proposed tuition changes and breakdown of tuition to all prospective incoming and current students.

BIFRT: MCURES should establish standardized best practices for universities to produce public reports on budget and spending.

BIFRT: MCURES should produce a yearly public report that outlines a breakdown of each university's tuition revenue streams and major spending categories in an accessible format.

BIFRT: MCURES should collaborate with the Council of Ontario Universities to leverage the existing OUIInfo platform to create a centralized cost-comparison tool outlining tuition, ancillary fees, and other mandatory program fees over the duration of study.

BIFRT: MCURES should mandate that post-secondary institutions public the year to year tuition and associated program fees for the previous year's in an accessible format.

BIFRT: The provincial government should establish standalone ancillary fee guidelines, distinct from the *Tuition Fee Framework*, in consultation with post-secondary institution administrators, student association representatives, and the Council of Ontario Universities.

BIFRT: The provincial government, in consultation with student association representatives, should ensure that the ancillary fee guideline be reviewed every three years to reflect ongoing changes to the sector.

BIFRT: The provincial government should update the ancillary fee protocol to mandate that the term "compulsory non-tuition related ancillary fee" be used consistently across the sector.

BIFRT: The provincial government should mandate that all post-secondary institutions collect and refund all ancillary fees through a centralized online system with clear well-promoted opt-out and refund guidelines.

BIFRT: MCURES should mandate that post-secondary institutions publish a report highlighting each institutional ancillary fee funding stream breakdown and utilization at the end of the fiscal year for students and public viewing.

BIFRT: The provincial government should mandate that students have significant voting representation on the governing bodies of the university services funded by ancillary fees.

BIFRT: MCURES should establish a best-practices guideline for how post-secondary institutions receive student feedback in regards to the effectiveness of student services.

BIFRT: The provincial government should increase operating grants so that their contributions are equitable and make up a majority of operating revenue for post-secondary institutions.

BIFRT: The provincial government should mandate that student-funded capital projects operate under a dual-approval structure, and equitable cost sharing framework requiring student association ratification of major changes, equitable student representation in capital oversight, and timely project and budget reporting to students.

BIFRT: MCURES should mandate that each institution is transparent to their students about the student-university cost sharing of capital projects, and how the funding compares to the standards of responsible cost sharing.

BIFRT: The provincial government should create priority funding for student-facing capital projects aimed at enhancing the student experience.

BIFRT: The provincial government should ensure that the funding allotted for deferred maintenance includes student-funded spaces and that capital maintenance grants are available to support the continuous function of these spaces.

BIFRT: The provincial government should mandate that, for all student-ancillary-funded spaces, agreements must be made between post-secondary institutions and student associations to establish a consultation framework of the project that prioritizes student concerns and priorities.

BIFRT: The provincial government should mandate that post-secondary institutions include a clear breakdown of baseline operating funding and its allocation in their annual financial reports to improve transparency around how institutional funding is utilized.

BIFRT: The provincial government should classify ancillary fees that fund baseline student services as “essential” under ancillary fee guidelines.

BIFRT: The provincial government should co-fund baseline student services and support that provides a reasonable minimum standard of safety, inclusion, and well-being at post-secondary institutions across the province.

BIFRT: The provincial government should co-fund student services and support in an effort to provide an equitable and adequate standard of safety, inclusion, and well-being at post-secondary institutions across the province.

BIFRT: MCURES should continue to honour the autonomy of student associations and institutions by allowing them to implement the democratic processes in place.

BIFRT: MCURES should mandate that the introduction, modification, removal, and classification of ancillary fee be supported by a demonstrated majority of voting students through institutionally defined democratic processes, as set out in existing student association by-laws.

BIFRT: The provincial government should engage in consultations with post-secondary institutions and recognized student associations when developing ancillary fee policies, ensuring that changes to fee payment and distribution do not compromise the stability of existing services.

BIFRT: The provincial government should establish frameworks requiring institutions to include terms on the categorization, approval, review timelines, and oversight bodies of various fees.

BIFRT: MCURES should require universities to have a policy, developed in consultation with students, with respect to how ancillary fees are assessed to students studying online/on satellite campuses.

BIFRT: MCURES should require universities to adopt policies governing the charging of ancillary fees, developed in consultation with students.

BIFRT: The provincial government should mandate, through standalone ancillary fee guidelines, that all university residences or housing services have an oversight body with significant voting student representation.

BIFRT: MCURES, alongside the Ministry of Municipal Affairs and Housing , should compile a periodic report on university residences on the state of the student housing system, including a breakdown of aggregate revenues, operating expenditures, and contributions to any housing capital fund.

BIFRT: The provincial government should mandate that any profit generated by housing services be used to maintain, improve, and build on-campus student housing.

BIFRT: The provincial government should provide targeted capital funding towards the construction of more off-campus university-controlled student housing.

BIFRT: The provincial government should mandate that universities must have housing available for all first year rental-dependent students and a proportion of the returning students.

BIFRT: The provincial government should partner with the federal government to provide targeted funding and incentives for universities to expand student housing capacity without increasing housing-related ancillary fees.

BIFRT: MCURES should mandate that universities provide detailed information on the functionality, value, and accurate cost of meal plans, including the average amounts of top ups required to students.

BIFRT: The provincial government should mandate that universities transfer any leftover meal plan dollars to monetary value, flex dollars, or an equivalent accessible system, after a residence or academic term has ended.

BIFRT: The provincial government should mandate that universities communicate the accurate cost of meal plans, including the average amounts of top ups required to students.

BIFRT: The provincial government should mandate that information regarding changes to meal and dining options be disseminated prior to payment of the meal plan.

BIFRT: MCURES should mandate that meal plans do not charge students Capital, Administrative, or Yearly renewal fees.

BIFRT: The provincial government should establish best practices for tuition refund models during course withdrawals that accurately reflect the cost of education delivered.

BIFRT: The provincial government should require post-secondary institutions to publish transparent course withdrawal policies, prohibit withdrawal costs during the official add/drop period when course configurations change, and mandate waivers for document extenuating circumstances.

BIFRT: The provincial government should establish that administrative fees must be at or lower than the cost of providing the services funded by those fees.

BIFRT: The provincial government should mandate that before the introduction or change in an administrative fee, a reasonable assessment of the additional cost of providing that service be conducted, and that these assessment documents be made publicly available.

BIFRT: The provincial government should mandate that universities provide essential academic records at no cost for current students and recently graduated students (of up to 5 years out of school).

BIFRT: The provincial government should establish that any miscellaneous fee should be treated identically to an administrative fee, with this status remaining until the fee is reclassified.

BIFRT: MCURES should mandate that disbursement decisions of jointly governed student directed funds be made by a representative body composed primarily of students.

BIFRT: The provincial government should mandate that student directed funds be required to publish their financial information and a list of sponsored projects in a way that is readily available to students who've contributed to it.

BIFRT: The provincial government should task post-secondary institutions to systematically assess and readjust areas of their budgets that consistently require supplemental funding, from student directed funds to preserve the quality of academic programming.

BIFRT: The provincial government should provide envelope funding to post-secondary institutions where student directed funds are often used to preserve the quality of academic programming.

BIFRT: MCURES should match disbursements made by student directed funds which contribute to direct learning objectives and/or experiential learning requirements.

BIFRT: MCURES should mandate that institutions with student directed funds promote the availability of those funds to all eligible parties/applicants.

BIFRT: The provincial government should remove vendor and system-wide fees exemptions from the Tuition Fee Framework and Ancillary Fee Guidelines, ensuring these fees are subject to the same transparent consultation and accountability as other ancillary fees.

BIFRT: The provincial government should work to create a Provincial Textbook Tax Credit, similar to the previous Federal Textbook Tax Credit, and expand it to digital learning materials.

BIFRT: MCURES should provide targeted grant funding to post-secondary institutions to establish and expand subsidized rental and used-material programs that allow students to rent or purchase physical learning materials.

BIFRT: The provincial government should mandate that established post-secondary institutions' course material rental programs regularly replace or update items in their loaned equipment inventory.

BIFRT: The provincial government should invest in on-campus work-integrated learning programs to reduce these programs' dependency on student ancillary fees.

BIFRT: The provincial government should include work-integrated learning fees as a non-exempt fee within the ancillary fee protocol.