UNIVERSITY OF TORONTO

OFFICE OF THE VICE-PRESIDENT AND PROVOST

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Professor J.J. Berry Smith
Chair
Committee on Academic Policy & Programs
c/o Office of the Governing Council
Simcoe Hall

Dear Professor Smith:

RE: Report on Student Financial Support, 2001-02

I am pleased to enclose my annual report on Student Financial Support, prepared in compliance with the Policy on Student Financial Support which was approved in 1998. I hope the Committee will find the information useful.

At the meeting on February 5, Karel Swift and I will be pleased to answer any questions that members may have.

Yours sincerely,

Dave

David Farrar
Vice-Provost, Students

cc. Susan Girard

encl.

REPORT OF THE VICE-PROVOST, STUDENTS

STUDENT FINANCIAL SUPPORT
2001-02

INTRODUCTION

The Policy on Student Financial Support (Appendix1) was approved by the Governing Council in April, 1998. The Policy carries the following Statement of Principle:

> *No student offered admission to a program at the University of Toronto should be unable to enter or complete the program due to lack of financial means.*

This report on the fourth year of experience with the Policy is called for in Section 7, Annual Reporting.

In May, 2000, the Report of the Task Force on Graduate Student Financial Support was completed. This report will also include information on the progress made toward achieving the goals recommended by the Task Force.

MEETING THE FINANCIAL SUPPORT GUARANTEE

1. FULL-TIME STUDENTS

Based on the Policy on Student Financial Support, the Ontario Student Assistance Program (OSAP) needs assessment is the primary mechanism for determining financial need. For deregulated-fee programs, the OSAP assessment places limits on the amount of tuition and other fees ($4,500) and on the maxima for books, supplies and instruments which are included. Admissions and Awards therefore calculates a second assessment, using actual amounts, for students in programs where the fees and/or other costs exceed these limits.

As specified by the Policy, students are expected to apply for OSAP, or for aid through another Canadian province. For those students who qualify for maximum assistance but have unmet need as assessed by OSAP and Admissions and Awards, UTAPS (University of Toronto Advance Planning for Students) assistance is made available. It is important to note that UTAPS is a means of identifying and assessing need, rather than a source of funds. The additional resources needed, as assessed by UTAPS, are drawn from the central Student Assistance Budget and tuition reinvestment funds.

The UTAPS program has been in existence since 1996-97. Prior to the Policy, however, the grants provided through UTAPS were capped at a maximum of $2,000. The fundamental change resulting from the Policy was to remove the cap, allowing students to access the entire amount of unmet need. (UTAPS grants remain capped for students in Dentistry, Law, Medicine, Management and Pharmacy.)

The Policy specifies that for all first-entry and doctoral-stream students, OSAP-assessed need should be met first by OSAP and that need above OSAP should be met primarily by grants. Since 1998-99, that has been done each year.

The Policy states that for second-entry and graduate professional programs, need unmet by OSAP should be met through a mixture of grants and institutionally-negotiated loans. In 2001-02, students in all but the following specified programs received the unmet need in the form of grants. Students in Dentistry, Law, Management (MBA), Medicine and Pharmacy had access to a grant, to a specified level, then to a Scotiabank loan, and finally to an additional grant to cover the interest on that loan. It should be noted that Law and Management chose to design and run their own student aid programs, while Admissions and Awards administered the programs for Dentistry, Medicine and Pharmacy.

The total amount spent through UTAPS has increased as follows: $1.6 million in 1996-97; $2.7 million in 1997-98; $4.7 million in 1998-99; $9.2 million in 1999-2000; $10.1 million in 2000-01; $10.7 million in 2001-02. Appendix 2, Tables 1 and 2, and Figures 1 - 4 show the pattern of need and aid by division. Appendix 2, Table 3 provides a summary of the UTAPS grants awarded to students from other provinces, and aboriginal students. (Many aboriginal students who rely on funding from their bands have unmet need. In 1999, a special UTAPS initiative was implemented through the Office of Aboriginal Student Services and Programs, whereby students can apply for and receive grants to augment their band support.)

Differences in Table 2 between "Need not met by OSAP" and "Total UTAPS grants" are attributable to the following factors: a) some divisional contributions toward meeting unmet need are not shown; b) UTAPS grants are awarded only if need exceeds $100; c) adjustments in OSAP-assessed need after UTAPS is awarded may result in increased need met by grants not shown here, or decreased need in which case UTAPS is not reduced; and, d) Scotia loans in Dentistry, Law, Management, Medicine and Pharmacy (Table 2A).

In addition to UTAPS, grant assistance is provided to students who demonstrate need during the academic year. Grants are administered by faculties and colleges, and divisions that lack sufficient need-based resources receive central grant allocations to enable them to meet student need. The students include OSAP recipients and UTAPS recipients for whom additional funding is required, and others who encounter financial problems or unusual expenses. With the development of the University's program of grants for high-need students (see "Students with Special Financial Needs, p.3), improved divisional awareness with respect to student financial support, and increased availability of income in OSOTF funds, the amount awarded on the basis of need beyond the UTAPS program has increased steadily: 1998-99: $3.1 million; 1999-00: $13.6 million; 2000-01: $18.9 million; 2001-02: $23.4 million (Appendix 2, Table 4). Although the University's Policy on Student Financial Support has sometimes been criticized for relying on the OSAP needs assessment, these grants are given on the basis of individually-assessed need, and offer evidence of the University's responsiveness to students' particular circumstances.

2. PART-TIME STUDENTS

Students whose courseload is less than 60 per cent are ineligible for OSAP. Although part-time students have always had access to grant assistance on an *ad hoc* emergency basis, the Noah Meltz Part-time Financial Aid Program, which was implemented when the Policy on Student Financial Support was approved, provides a systematic way of reaching out to students with need, and enabling them to apply for assistance at the beginning of the school year. In order to deliver aid to part-time students, it was necessary to design an application process and assessment mechanism. This was done in consultation with the Association of Part-Time Undergraduate Students and Woodsworth College.

In the pilot phase of the program in 1998-99, the grant covered tuition and other fees for one course per session. The program was enhanced in 1999. The Noah Meltz Part-Time Financial Aid Program now uses a needs assessment modelled on OSAP, but refined by Admissions and Awards, to deliver grants up to the cost of tuition and other fees, books, transportation and, if needed, childcare, for one full course in the winter and summer sessions.

In 2001-02, 114 part-time students received grants totalling $168, 175 (Appendix 2, Table 5, "Grants to part-time students").

3. STUDENTS WITH SPECIAL FINANCIAL NEEDS

The Policy on Student Financial Support recognizes that there are categories of high-need students where the OSAP needs assessment does not reflect the true need of the student. Often, for high-need students, student financial aid is the only means of support during the academic year. High-need students often have higher costs than others, and little access to resources from family or part-time work. There are several distinct groups: student parents, especially sole-support parents; students with disabilities; single undergraduate students who have no family or who are alienated from their family. Because virtually all TYP students fall into one or more of these categories, in 1998-99, the TYP population was used as a pilot model for an enhanced student aid program. Although TYP was the model, it is important to note that the individual needs of other students have also been identified and met through counselling and grant assistance through their academic divisions, or through Admissions and Awards.

By removing the cap on UTAPS grants, the Policy on Student Financial Support has the effect of delivering significantly more funding to these students. Beyond the UTAPS assessment, which is driven by OSAP costs and allowances, high-need students must be assessed on an individual basis within parameters derived from experience with such students. Examples of costs not recognized adequately by OSAP are: clothing, medication and additional childcare costs for student-parents; higher living costs. In addition, we have enabled students moving from social assistance to OSAP to access bridging funds.

In 2001-02, 313 high-need students received grants totalling $1.5 million, or an average of approximately $4,700 (Appendix 2, Table 5, "Grants to students with high need").

4. INCREASES IN NEED-BASED STUDENT SUPPORT

In 1990-91, the total amount of funding awarded on the basis of financial need was about $1.5 million. In 2001-02, the total awarded was $34.7 million (Appendix 2, Table 5.) The numbers of students assisted increased from about 2,200 to about 15,000. These dramatic increases can be attributed to the policy change in 1998, and to the expanded availability of resources due to the OSOTF program and tuition reinvestment.

DOCTORAL-STREAM STUDENTS: GRADUATE FUNDING PACKAGES

Following the recommendations of the Task Force on Graduate Student Financial Support, http://www.utoronto.ca/provost/gradfinanc/FinalMay2000/finalMay.htm , the Provost established an Advisory Committee to oversee the implementation of the Task Force report. The terms of reference were :

- To monitor and report to the Provost the progress being made in the implementation of the Task Force's recommendations; and to ensure that strategies for eliminating the shortfall are being implemented effectively and expeditiously.
- To provide advice to the Provost on the distribution of new central funding.
- To put into place mechanisms for the collection and analysis of graduate unit funding levels which allow full financial reporting to units, divisions and the Provost.
- To develop best practices for units around the provision of packages of funding for doctoral-stream students.

The Advisory Committee, which is comprised of the Vice-Provost, Students, decanal representatives from relevant faculties and graduate students, including the President of the Graduate Students' Union, has been meeting since January 2001. Great progress has been made in the university's goal of establishing guaranteed minimum packages of funding for 5 years of doctoral-stream studies. Indeed, the Faculty of Arts and Science successfully implemented a guarantee of $17,600 for students in the Humanities and Social Sciences, and $20,600 for Science students in September 2001. Similar guarantees have been achieved in a number of other units, and the shortfall in achieving the university's goal is likely to be eliminated in September 2003, earlier than the original task force had anticipated. Briefly, $9.4M in new graduate student funding has been reserved in the budget model through 2003-4, and $1.2M was added to OISE/UT base funding in 2001. $2.2 M was distributed in September 2001 and again in 2002 as the University's $5,000 match for each Ontario Graduate Scholarship (OGS) received. N.B. In this new OGS program, the Provincial Government has increased the number of OGSs by 50% and the value of each award to $15,000. The University must provide $5,000 of this $15,000 with $10,000 coming from the

Province. The new OGS Program will result in a net addition of $5.3 M of graduate student support each year. The University is fundraising to endow the $5,000 match for future years.

In addition, $2.5 M has been dedicated to doctoral-stream students in year 5 and 6 of their program as a Doctoral Thesis Completion Grant of $2,500 per student.

Finally, the University has successfully integrated the data in the various administrative data systems (AMS, ROSI) such that funding can now be analyzed, and reports on graduate student funding from all sources generated, in a routine fashion. Examples of this are shown for 2000-01 and 2001-02 in Appendix 4, Table 1, and Figures 1 and 2. These show the distribution of graduate student funding by graduate division and source.

DEBTLOAD

The Policy specifies that the annual report should include information about the debt levels carried by students upon graduation from first-entry undergraduate programs. These are summarized in Appendix 3, Figures 1 and 2.

The Task Force on Tuition Fees and Student Financial Support reviewed the OSAP debt of students graduating from first-entry programs in 1997, and reported that more than half had no debt, while two-thirds had debt of $10,000 or less. Only 5 per cent had debt levels over $25,000. For students graduating in 2002, the results are not significantly different, although there have been small increases in the average debt and the proportion of students with debt levels over $25,000 (7 per cent).. Of students graduating in 2002, 59 per cent had no OSAP debt. The proportion of students with debts over $15,000 remained constant at 21 per cent in 2001 and 2002.

Debtload is, of course, a particular concern for students in Dentistry, Law, Management, Medicine and Pharmacy. The survey performed of a sample of these students in 2002 (Appendix 4, Table 1) showed that about 75 per cent expected to owe less than $70,000 (OSAP and bank loans) when they graduated. The employment and income prospects for these students are excellent. For those who may encounter problems with repayment, both Canada and Ontario Student Loans have interest-relief provisions. For bank loans, the University has implemented its own income-sensitive loan remission program, and has notified all graduates since 1999.

OSAP default rates and employment rates of graduates are performance indicators compiled by the Provincial Government. The OSAP default rate for the University of Toronto for 2002 is 6.2 per cent, compared with a total for Ontario universities of 7.5 per cent. The overall provincial default rate for all institutions, including colleges and private vocational schools, is currently 13.9 per cent, the lowest annual rate since these rates were first measured in 1996. The employment rate for undergraduates graduating in 1999 from the University of Toronto, two years after graduation, is a healthy 96 per cent.

FINANCIAL COUNSELLING

The financial aid staff in Admissions and Awards have continued to work closely with faculty and college financial aid counsellors to enhance their knowledge and to promote consistency of practice. In addition, staff have provided financial aid and budget management sessions for various groups of students on campus (graduate students; Transitional Year Programme; students with families). In conjunction with the Canadian Imperial Bank of Commerce, four sessions on repaying student loans were provided in early 2002, intended for staff and for students who expected to graduate in 2002.

In order to ensure that students who are applying to university are aware of financial aid opportunities and the University's student support policy, Admissions and Awards conducts "Financing your Studies" sessions for secondary school students in schools and on campus during the March break. In 2001-02, approximately 45 sessions were provided to about 3,000 students.

FINANCIAL SUPPORT SURVEY

The Policy on Student Financial Support calls for regular surveys directed at assessing the accessibility of the University's programs. Working with the University Registrar, the Hitachi Research Centre at the University of Toronto at Mississauga has conducted annual surveys of undergraduate and professional faculty students for that purpose. Appendix 5 provides the noteworthy survey results for 2002 and for previous years.

1. STUDENTS IN DENTISTRY, LAW, MEDICINE AND PHARMACY:

The 1999 survey sample was selected to include students in the upper years of the programs, and students in the first year where fees had been increased substantially. The upper-year sample thus provides a benchmark against which to compare students currently enrolled in these programs, and to determine whether, despite higher fees, student financial support programs have been successful in maintaining accessibility.

The MBA program in the Rotman School of Management is also a deregulated-fee program, and MBA students are included in the survey sample. Because applicants to the MBA program are normally required to have been employed for at least four years, we believe that the profile of these students could be quite different from that of students in the other programs. For that reason, the following observations are derived only from the responses from students in Dentistry, Law, Medicine and Pharmacy.

The accessibility measures of greatest interest include: gender; parental income; parental education; ethno-cultural background; and, reliance on OSAP as an indicator of financial need (Appendix 5, Table 1). In 2002, female respondents were in the majority (59 per cent). With respect to parents' total income and education, the proportions of respondents reporting family incomes of less than $50,000 and parents with less than post-secondary education

have remained very similar over the years of the survey. In terms of self-identified ethno-cultural background, the proportion of students who described themselves as belonging to non-European groups has remained constant at 44 per cent. In 2002, 69 per cent had applied for OSAP, compared with 65 per cent in 2001 and 62 per cent in 1999.

Based on these measures, it would appear that accessibility has been maintained.

2. STUDENTS IN FIRST-ENTRY UNDERGRADUATE PROGRAMS:

The level of tuition fees, and the increases to those, have been relatively modest in first-entry undergraduate programs (Arts & Science, Applied Science & Engineering, Music, Physical Education & Health) over the time since the implementation of the Policies on Tuition Fees and on Student Financial Support in 1998. Nonetheless, it is important that we continue to monitor accessibility and student financial support. The first survey of undergraduate students was conducted in 2000 and has been repeated annually.

The results of the 2002 survey (Appendix 5, Table 2) are very comparable with those of the previous surveys and provide reassurance that the University continues to be accessible to students from minority and less-advantaged socioeconomic backgrounds.

3. DOCTORAL-STREAM GRADUATE STUDENTS

In 2002, doctoral-stream graduate students were included in the survey for the first time. The results (Appendix 5, Table 3) will provide a baseline against which to compare the results of future surveys. (It should be noted that, because the survey deals primarily with the impact of the Policy on Student Financial Support, which does not extend to international students, and because the accessibility measures reflect the domestic context, the survey samples are limited to Canadian citizens and permanent residents.)

ADVOCACY

The Policy on Student Financial Support concludes with the following statement:

> *In making the case for public policies strongly supportive of an accessible system of university education, the University will continue to advocate well designed programs of government financial support for students, sustained by substantial levels of public expenditure.*

In 2002, the Vice-President, Government and Institutional Relations and Interim Vice-Provost, Students, struck a joint student-administration working group to develop proposals for the improvement and enhancement of the Ontario Student Assistance Program, to be presented to the provincial government. The group, which is co-chaired by the Director of the Transitional Year Programme and a student, includes representatives from the Association of Part-time Undergraduate Students, the Graduate Students' Union, the Students' Administrative Council, student governors, and Admissions and Awards. It has been meeting

regularly since the summer of 2002, and has reached unanimous agreement on a series of recommendations regarding OSAP. The group is currently developing background material to the recommendations and arranging for an external consulting group to conduct a cost-of-living study which will provide evidence of the inadequacy of the current OSAP allowances. The group, which has also met with alumni governors, expects to finish its work within the next few months and is hopeful that, in an election year, the recommendations will have a positive impact.

SUMMARY OF APPENDICES

University of Toronto TORONTO ONTARIO M5S 1A1

OFFICE OF THE VICE-PRESIDENT AND PROVOST

POLICY ON STUDENT FINANCIAL SUPPORT

1. Statement of Principle:

No student offered admission to a program at the University of Toronto should be unable to enter or complete the program due to lack of financial means.

2. Scope of Application:

This Policy applies to all student financial support at the University of Toronto, whether funded by restricted funds, funds established under the Ontario Student Opportunities Trust Fund (OSOTF) program or through the University's operating budget, and including awards governed by the Policy on Student Awards. Financial support includes:

- grants, bursaries, scholarships, fellowships as defined in the Policy on Student Awards, whether funded from restricted funds, OSOTF or through the University's operating budget
- outside awards as defined in the Policy on Student Awards
- institutionally-negotiated loan programs; that is, programs negotiated by the University with a financial institution on behalf of students, and in some cases for the subsidization of interest payments by the University.
- work-study and other forms of employment-based learning
- teaching assistantships and research assistantships

3. Implementation:

a) **The University's guarantee:** The financial support programs of the University of Toronto will be designed to guarantee that each student has access to the resources necessary to meet his or her needs as assessed by a common mechanism. This mechanism will be based on the Ontario Student Assistance Plan (OSAP) needs assessment with appropriate modifications as determined by the Vice-Provost, Students, and the University Registrar in consultation with the academic divisions of the University. This guarantee will apply to students in good academic standing, and will be in effect so long as levels of OSAP support remain at least equivalent to those prevailing in 1997-98.

b) Needs as identified in 3 (a) will be met as follows:

i) Full-time Students (except doctoral-stream[1]):

Students are expected to rely on OSAP assistance, up to the level of the maximum OSAP loan. Assessed need which remains unmet above the OSAP maximum will be met as follows:

[1] Doctoral-stream students are students in programs leading to the Ph.D., Ed.D., S.J.D and Mus.Doc. degrees as well as students in master's programs that constitute the normal route for admission to these programs, and who intend to pursue doctoral work. See Administrative Note appended to this policy.

- for students in first-entry undergraduate programs, need unmet by OSAP should be met primarily through grants
- for students in second-entry professional programs (both undergraduate and graduate), need unmet by OSAP should be met through a mix of grants and institutionally-negotiated loans. The appropriate mix will vary across second-entry programs.

ii) Doctoral-stream Students:

As a base-line, doctoral stream students are covered by the guarantee offered to all full-time students. OSAP-assessed need will be met first by OSAP, and need unmet by OSAP should be met primarily through grants. Beyond this base-line guarantee, however, the following principles will apply:

- The goal of the University of Toronto should be to give doctoral-stream students multi-year packages of support that are competitive with packages offered by peer universities.
- Support for doctoral-stream students should take into account the student's own ability to contribute to the cost of his or her education.
- As much as possible, packages should take the form of fellowships and grants supplemented by teaching and research assistantships as appropriate. Institutionally-negotiated loans should be considered as a last resort.

iii) Part-time Students:

The University should develop a mechanism to assess the financial needs of part-time students, and to determine how best to support needy part-time students in meeting their educational costs. A pilot project designed to assess and to meet the needs of such students will be put in place for 1998-99. The results of this pilot project, to be assessed in consultation with students, will inform a subsequent amendment to this policy.

iv) Out-of-province Students:

Out-of-province students are expected to rely on programs of government support in their home jurisdictions. Where there is a difference between the level of support received from the home jurisdiction and the level which a comparable Ontario student would have received as an OSAP loan, the out-of-province student will have access to an institutionally-negotiated loan to make up the difference. Out-of-province students are also eligible for support in meeting unmet need on the same basis as Ontario students.

v) International Students:

International students must demonstrate that they have sufficient resources to meet their financial needs in order to qualify for a student visa. They are not eligible for the University's guarantee offered to domestic students. International students will nonetheless be eligible for emergency assistance as determined by academic divisions

under guidelines issued by the Vice-Provost, Students, and the University Registrar as described in section 3 (b) vi below.

For international students in the doctoral stream, the goal of the University of Toronto should be to offer a package of support competitive with packages offered by peer universities, as described in section 3 (b) ii above.

vi) Students with special financial needs:

The Vice-Provost, Students, and the University Registrar, in consultation with the colleges, faculties and other academic divisions of the University, may issue guidelines dealing with categories of cases in which it is determined that the OSAP needs assessment mechanism does not reflect the true need of the student.

Students who are ineligible for government support for reasons such as disqualifying credit histories are not eligible for the University of Toronto guarantee, but will be assessed on request on a case-by-case basis to determine the level of support that it is appropriate and feasible for the University to provide.

c) Within the common principles stated in 3 (a) and (b) above, divisional diversity and flexibility is to be encouraged with regard to the appropriate mix of student aid: grants, loans, debt remission, work-study, etc. and the appropropriate mode of administration and delivery. Student participation in the design and delivery of programs of student financial support is to be encouraged at the divisional level.

d) Consistent with the guarantee in 3 (a) above, need should be a necessary condition of eligibility for the preponderance of financial assistance (other than for doctoral-stream students) at the University. For some need-based awards, eligibility may require passing a certain threshold of merit.

4. Awards Based on Merit Only:

Although need should be a condition of eligibility for the preponderance of financial assistance for other than doctoral-stream students as stated in 3 (d) above, merit-only awards should also exist, consistent with the Policy on Student Awards, to recognize and promote academic excellence among the student body and to provide incentives for academically excellent students to select the University; and the University should also offer other means of recognizing particularly meritorious performance.

5. Financial Counselling:

The University and its divisions shall make financial counselling available to students.

6. Administrative Regulations:

The Vice-Provost, Students, and the University Registrar may issue administrative regulations under this Policy and shall report such regulations for information to the Committee on Academic Policy and Programs.

7. Annual Reporting:

The Vice-Provost, Students, shall issue an annual report on Student Financial Support to include the following:

- levels of student financial need, by academic division, as assessed through the University's common needs assessment mechanism
- student financial assistance provided, by academic division, broken down by category and source (external/ University) of assistance: grants, interest-subsidized loans and/or institutionally-negotiated loans, work-study, etc.
- for doctoral students, the full annual value of the packages of support provided to students, by SGS division, broken down by category and source (external/ University) of funding: grants, research assistantships, teaching assistantships, interest-subsidized and/or institutionally-negotiated loans, etc.
- the debt levels carried by students upon graduation from first-entry programs
- the results of regular student surveys directed at assessing the accessibility of the University's programs

This report shall be submitted for information to the Committee on Academic Policy and Programs.

8. Advocacy:

In making the case for public policies strongly supportive of an accessible public system of university education, the University will continue to advocate well designed programs of governmental financial support for students, sustained by substantial levels of public expenditure.

March 25, 1998

OSAP and UTAPS Participation Rates
(2000-2001 and 2001-2002)

APPENDIX 2
Table 1

Faculty/College/Program	2000-2001 OSAP applicants as a percent of full-time enrolment (Note 1)	2000-2001 UTAPS recipients as a percent of full-time enrolment (Note 2)	2001-2002 OSAP applicants as a percent of full-time enrolment (Note 1)	2001-2002 UTAPS recipients as a percent of full-time enrolment (Note 2)
ERIN	46%	8.0%	42%	5.3%
INNIS	40%	10.4%	34%	8.2%
NEW	49%	9.5%	46%	7.9%
SCAR	55%	11.3%	53%	8.4%
SMC	36%	5.4%	34%	4.2%
TRIN	30%	7.9%	28%	5.1%
UC	38%	9.0%	37%	6.2%
VIC	39%	6.9%	36%	6.6%
WDW	78%	19.1%	70%	12.2%
TOTAL A&S	**46%**	**9.2%**	**43%**	**6.9%**
APSC	40%	31.0%	39%	28.9%
ARCLA	41%	15.6%	35%	20.0%
ED	43%	13.5%	40%	14.7%
FPEH	38%	5.0%	33%	0.5%
MUSIC	33%	10.8%	29%	9.8%
NURS	43%	14.7%	44%	14.4%
OCT	58%	23.7%	97%	48.7%
PHT	51%	27.2%	50%	28.8%
RAD	65%	28.6%	57%	25.5%
TOTAL above prof fac	**42%**	**23.6%**	**40%**	**22.5%**
DENT	70%	63.9%	66%	61.1%
LAW	42%		39%	
MED	59%	49.7%	60%	49.1%
PHM	55%	44.1%	59%	45.8%
TOTAL Dent, Law, Med, Phm	**55%**	**50.5%**	**55%**	**50.0%**
TYP	93%	54.5%	87%	57.4%
TOTAL TYP	**93%**	**54.5%**	**87%**	**57.4%**
MGT	33%		30%	
SGS	16%	9.1%	14%	7.9%
TOTAL SGS	**17%**	**9.1%**	**15%**	**7.9%**
OISUT	25%	12.7%	22%	10.9%
TOTAL OISE/UT	**25%**	**12.7%**	**22%**	**10.9%**
OVERALL TOTAL	**41%**	**13.0%**	**38%**	**11.0%**

Notes:
1. Some part-time students (course load >= 60%) are eligible for OSAP.
2. UTAPS at Law and Management is distributed as part of their bursary allocation.

APPENDIX 2
Table 2

Amount of OSAP and UTAPS
(2000-2001 and 2001-2002)

Faculty/College/Program	2000-2001			2001-2002		
	Total OSAP loans and grants (Note 1)	Need assessed by but not met by OSAP (Note 2)	Total grants awarded under UTAPS	Total OSAP loans and grants (Note 1)	Need assessed by but not met by OSAP (Note 2)	Total grants awarded under UTAPS
ERIN	10,671,228	488,586	499,900	9,578,035	430,333	410,100
INNIS	2,414,887	163,528	169,800	2,307,648	151,302	162,750
NEW	7,209,631	465,428	445,000	6,831,109	423,031	426,000
SCAR	12,428,744	604,873	575,400	12,173,146	679,060	677,200
SMC	5,448,344	258,825	249,200	4,942,371	220,994	225,210
TRIN	1,911,253	136,945	132,700	1,780,997	109,125	108,650
UC	6,259,103	364,793	343,800	6,135,713	355,850	362,250
VIC	6,020,652	328,731	328,800	6,092,125	334,394	323,400
WDW	8,152,635	650,184	573,333	8,713,419	581,970	563,210
TOTAL A&S	**60,516,477**	**3,461,893**	**3,317,933**	**58,554,563**	**3,286,058**	**3,258,770**
APSC	7,011,814	1,737,854	1,751,318	6,759,442	1,783,347	1,913,834
ARCLA	432,466	47,017	47,100	145,308	34,427	33,400
ED	3,759,378	439,020	438,300	4,028,595	544,689	537,350
FPEH	726,316	30,835	30,800	651,439	7,051	3,850
MUSIC	900,744	126,168	126,868	720,353	119,882	118,668
NURS	307,789	31,820	31,900	422,185	52,289	52,350
OCT	630,037	109,520	106,900	405,742	69,818	65,150
PHT	827,157	112,492	112,300	548,944	93,439	93,550
RAD	1,076,607	126,063	118,496	1,468,513	201,288	199,250
TOTAL above prof fac	**15,672,308**	**2,760,789**	**2,763,982**	**15,150,521**	**2,906,230**	**3,017,402**
DENT	1,860,619	1,985,112	722,785	1,670,000	2,597,161	681,922
LAW	1,488,465	1,020,036		1,294,476	1,093,964	
MED	3,814,467	2,719,674	969,353	3,908,923	3,425,106	1,101,058
PHM	1,737,047	768,125	501,374	2,042,466	879,463	584,685
TOTAL Dent, Law, Med, Phm	**8,900,598**	**6,492,946**	**2,193,512**	**8,915,865**	**7,995,693**	**2,367,665**
TYP	533,034	79,085	75,745	526,684	101,597	93,600
TOTAL TYP	**533,034**	**79,085**	**75,745**	**526,684**	**101,597**	**93,600**
MGT	635,711	604,623		631,676	921,073	
SGS	6,709,961	1,063,618	1,239,640	6,433,756	1,399,629	1,444,127
TOTAL SGS	**7,345,672**	**1,668,241**	**1,239,640**	**7,065,432**	**2,320,702**	**1,444,127**
OISUT	2,694,339	422,755	502,700	2,369,689	508,473	524,855
TOTAL OISE/UT	**2,694,339**	**422,755**	**502,700**	**2,369,689**	**508,473**	**524,855**
OVERALL TOTAL	**95,662,428**	**14,885,709**	**10,093,512**	**92,582,754**	**17,118,753**	**10,706,419**

Notes:

1. OSAP includes Canada Student Loan, Ontario Student Loan and Canada Study Grant
2. This includes the unmet need of part-time students (course load >= 60%) who are eligible for OSAP but not UTAPS.
3. UTAPS at the Faculty of Law and the Rotman School of Management is distributed as part of their bursary allocation.

APPENDIX 2
Table 2A

Eligibility for Interest-Subsidized Scotia Loan

Faculty	2000-2001	2001-2002
DENT	2,232,900	2,288,300
LAW	1,046,900	1,143,200
MED	2,180,200	3,033,350
MGT	550,000	900,200
PHM	459,700	636,300
OVERALL TOTAL	**6,469,700**	**8,001,350**

Notes:

1. Law and management administer their own student aid programs. The loan amounts are computed on the same basis as other second entry professional faculties in this list.
2. The amounts shown are what is estimated students would borrow to meet their unmet need after UTAPS. These are the amounts for which interest subsidies are provided.

UTAPS to non-OSAP applicants

APPENDIX 2
Table 3

Faculty/College/Program	2000-2001 Number	2000-2001 Amount	2001-2002 Number	2001-2002 Amount
ERIN	4	4,000	1	3,200
INNIS	1	1,400	5	10,000
NEW	2	3,000	4	5,900
SCAR	3	3,200	5	15,700
SMC	6	11,400	7	11,750
TRIN	5	9,425	7	27,000
UC	20	20,094	7	22,600
VIC	6	8,150	9	17,200
WDW	69	33,700	10	25,700
TOTAL A&S	**116**	**94,369**	**55**	**139,050**
APSC	26	32,850	21	64,900
ARCLA	2	5,000		
ED	8	19,100	6	12,000
FPEH			1	2,800
MUSIC	5	6,400	4	15,600
NURS	4	11,420	4	14,650
OCT	4	12,100		
PHT	10	27,200	1	4,300
RAD	1	2,900	4	13,500
TOTAL above prof fac	**60**	**116,970**	**41**	**127,750**
DENT	15	72,725	10	39,574
MED	45	131,682	47	161,043
PHM	9	16,694	7	14,678
TOTAL Dent, Law, Med, Phm	**69**	**221,101**	**64**	**215,295**
TYP	2	4,400	2	2,300
TOTAL TYP	**2**	**4,400**	**2**	**2,300**
SGS	47	158,178	47	151,555
TOTAL SGS	**47**	**158,178**	**47**	**151,555**
OISUT	9	27,300	13	32,850
TOTAL OISE/UT	**9**	**27,300**	**13**	**32,850**
OVERALL TOTAL	**303**	**622,318**	**222**	**668,800**

Note:
These are UTAPS recipients who were not OSAP applicants. That could be because the students were from other provinces or were aboriginal students who received funding from their First Nations bands.

APPENDIX 2
Table 4

2001-2002 Non-UTAPS grants (including OSOTF)

Faculty/College/Program \ Fund Source	General University		Arts and Science		Medicine		Other faculties/colleges		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
ERIN	365	312,883	12	20,667	0	0	69	84,526	446	418,075
INNIS	160	197,404	11	9,574	0	0	33	16,323	204	223,301
NEW	363	606,864	10	14,986	0	0	92	103,702	465	725,553
SCAR	546	866,922	2	7,000	0	0	194	249,489	742	1,123,411
SMC	321	399,203	12	16,046	0	0	50	85,817	383	501,066
TRIN	59	167,165	13	22,094	0	0	65	108,883	137	298,142
UC	300	748,514	29	43,728	0	0	237	357,185	566	1,149,427
VIC	126	279,420	26	34,320	0	0	244	327,613	396	641,353
WDW	464	300,118	16	13,160	0	0	365	478,243	845	1,291,520
TOTAL A&S	**2,704**	**4,378,492**	**131**	**181,575**	**0**	**0**	**1,349**	**1,811,782**	**4,184**	**6,371,848**
APSC	72	250,551	1	500	0	0	368	855,729	441	1,106,780
ARCLA	23	32,943	0	0	0	0	1	5,625	24	38,568
ED	151	555,839	0	0	0	0	26	107,532	177	663,371
FPEH	82	85,110	0	0	0	0	10	7,483	92	92,593
MUSIC	47	70,928	1	1,000	0	0	91	162,196	139	234,124
NURS	57	114,750	0	0	0	0	29	51,484	86	166,234
OCT	13	29,793	0	0	0	0	1	1,000	14	30,793
PHT	20	35,494	0	0	2	10,574	6	5,906	28	51,975
RAD	10	23,427	0	0	0	0	0	0	10	23,427
TOTAL above prof fac	**475**	**1,198,834**	**2**	**1,500**	**2**	**10,574**	**532**	**1,196,956**	**1,011**	**2,407,864**
DENT	9	9,135	0	0	0	0	57	53,915	66	63,050
LAW	30	94,384	0	0	0	0	612	1,301,805	642	1,396,188
MED	41	97,308	0	0	272	363,285	0	0	313	460,593
PHM	19	35,599	0	0	0	0	282	393,082	301	428,681
TOTAL Dent, Law, Med, Phm	**99**	**236,426**	**0**	**0**	**272**	**363,285**	**951**	**1,748,802**	**1,322**	**2,348,512**
TYP	64	175,441	0	0	0	0	40	35,420	104	210,861
TOTAL TYP	**64**	**175,441**	**0**	**0**	**0**	**0**	**40**	**35,420**	**104**	**210,861**
MGT	2	7,000	0	0	0	0	199	1,140,328	201	1,147,328
SGS	484	2,127,225	236	664,050	302	2,066,144	1,310	3,516,572	2,332	8,373,992
TOTAL SGS	**486**	**2,134,225**	**236**	**664,050**	**302**	**2,066,144**	**1,509**	**4,656,900**	**2,533**	**9,521,319**
OISUT	47	259,190	0	0	5	58,331	1,272	2,178,231	1,324	2,495,753
TOTAL OISE/UT	**47**	**259,190**	**0**	**0**	**5**	**58,331**	**1,272**	**2,178,231**	**1,324**	**2,495,753**
OVERALL TOTAL	**3,875**	**8,382,608**	**369**	**847,126**	**581**	**2,498,334**	**5,653**	**11,628,091**	**10,478**	**23,356,158**

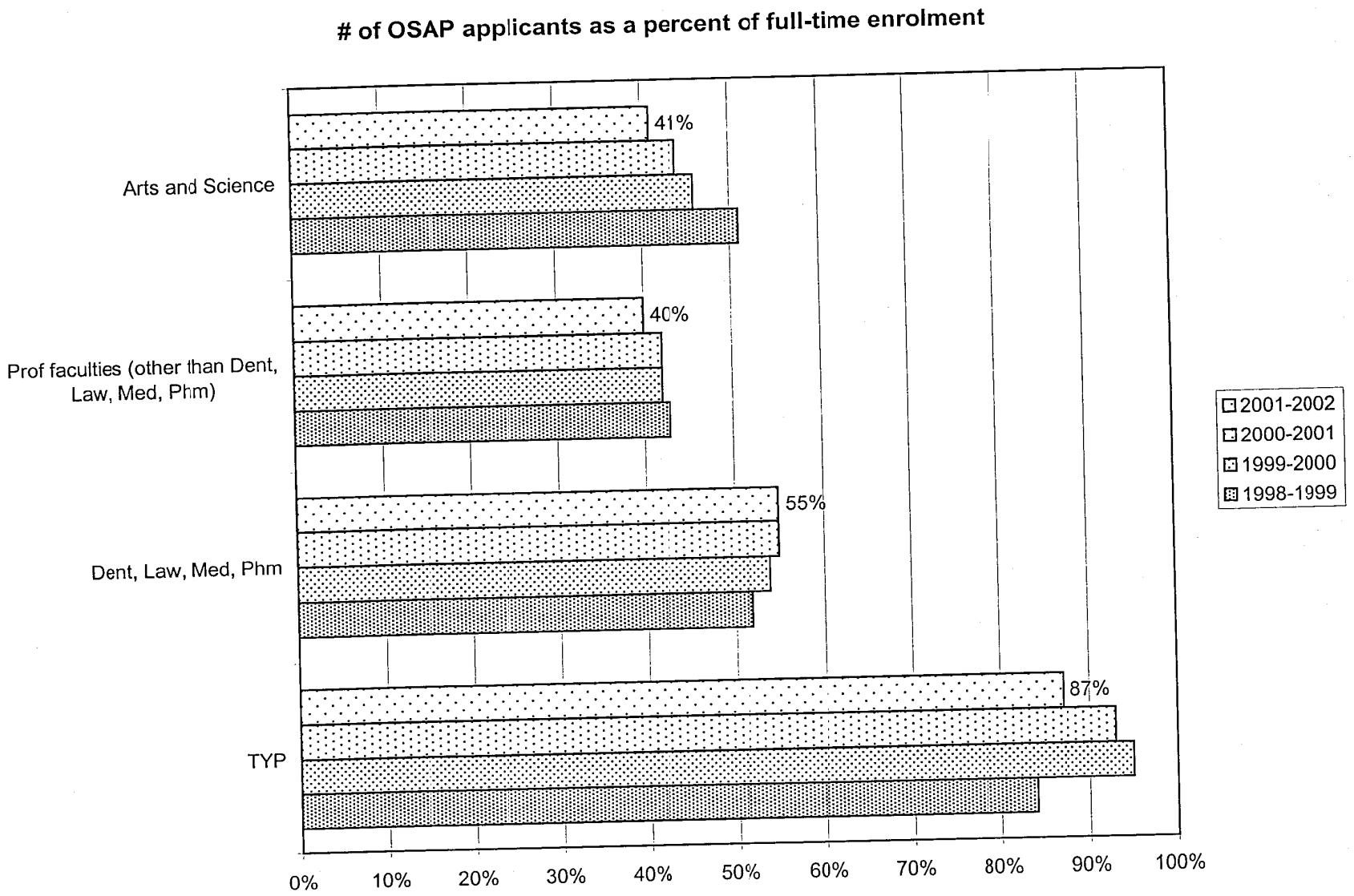
Notes:
Graduate awards for Arts and Science and Medicine are now administered by the faculties rather than SGS.

APPENDIX 2
Table 5

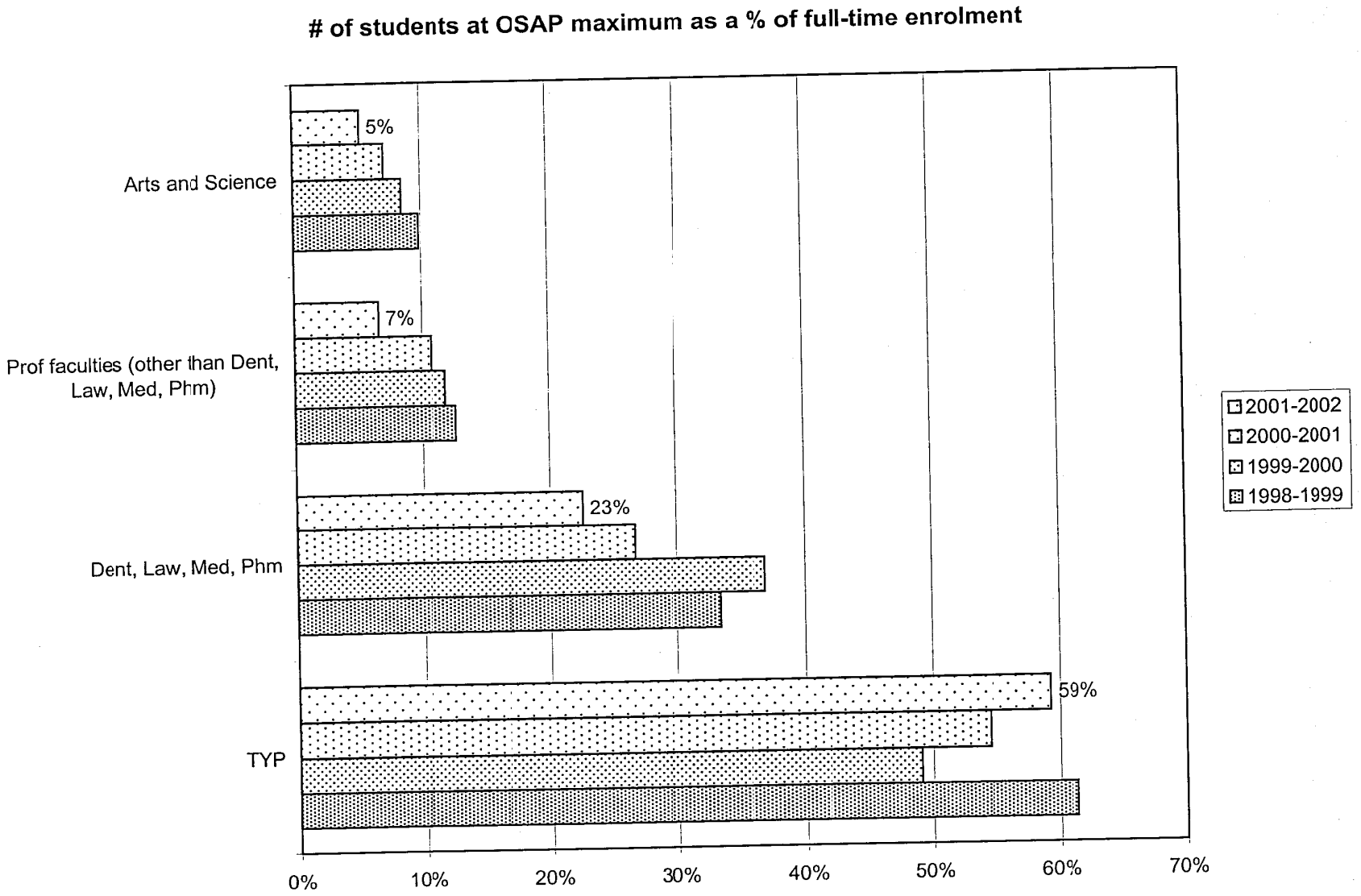
Need based awards by year
undergraduate and graduate divisions
(including OSOTF)

award year	Grants awarded under UTAPS		Grants to students with high need		Grants to Part-Time students		Other grants from General University funds		Other grants from faculty/college funds		Total grants	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
1990-1991	0	0	0	0	0	0	1,456	884,388	781	579,446	2,237	1,463,834
1991-1992	0	0	0	0	0	0	1,445	843,084	1,036	728,925	2,481	1,572,008
1992-1993	0	0	0	0	0	0	1,433	824,929	971	709,863	2,404	1,534,793
1993-1994	0	0	0	0	0	0	1,641	975,608	961	794,692	2,602	1,770,300
1994-1995	0	0	0	0	0	0	1,805	1,103,230	1,028	906,879	2,833	2,010,109
1995-1996	0	0	0	0	0	0	1,822	1,177,398	1,044	1,010,008	2,866	2,187,406
1996-1997	1,872	1,758,589	0	0	0	0	1,605	1,210,681	1,014	1,006,181	4,491	3,975,452
1997-1998	2,441	2,814,424	1	13,129	0	0	2,016	1,478,985	925	1,154,565	5,383	5,461,103
1998-1999	3,013	4,929,533	83	335,031	228	196,438	2,760	3,472,489	2,016	3,260,397	8,100	12,193,888
1999-2000	5,497	9,675,426	394	1,072,220	110	134,996	3,480	4,838,175	3,843	7,138,011	13,324	22,858,828
2000-2001	5,454	10,715,830	324	1,455,010	121	152,004	3,246	5,284,472	7,085	11,964,604	16,230	29,571,920
2001-2002	4,832	11,375,219	313	1,463,061	114	168,715	3,448	6,750,832	6,603	14,973,550	15,310	34,731,378

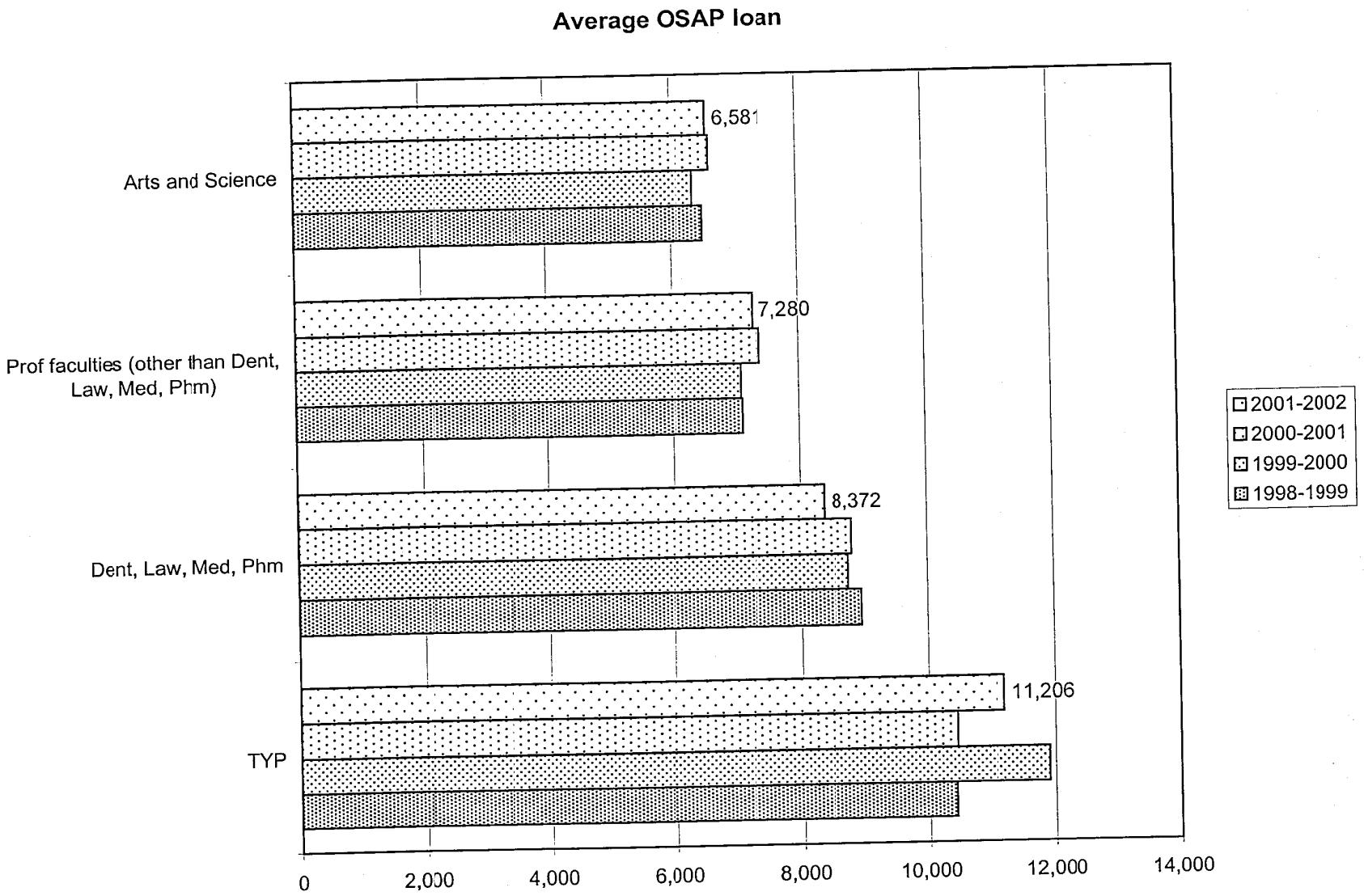
APPENDIX 2
Figure 1



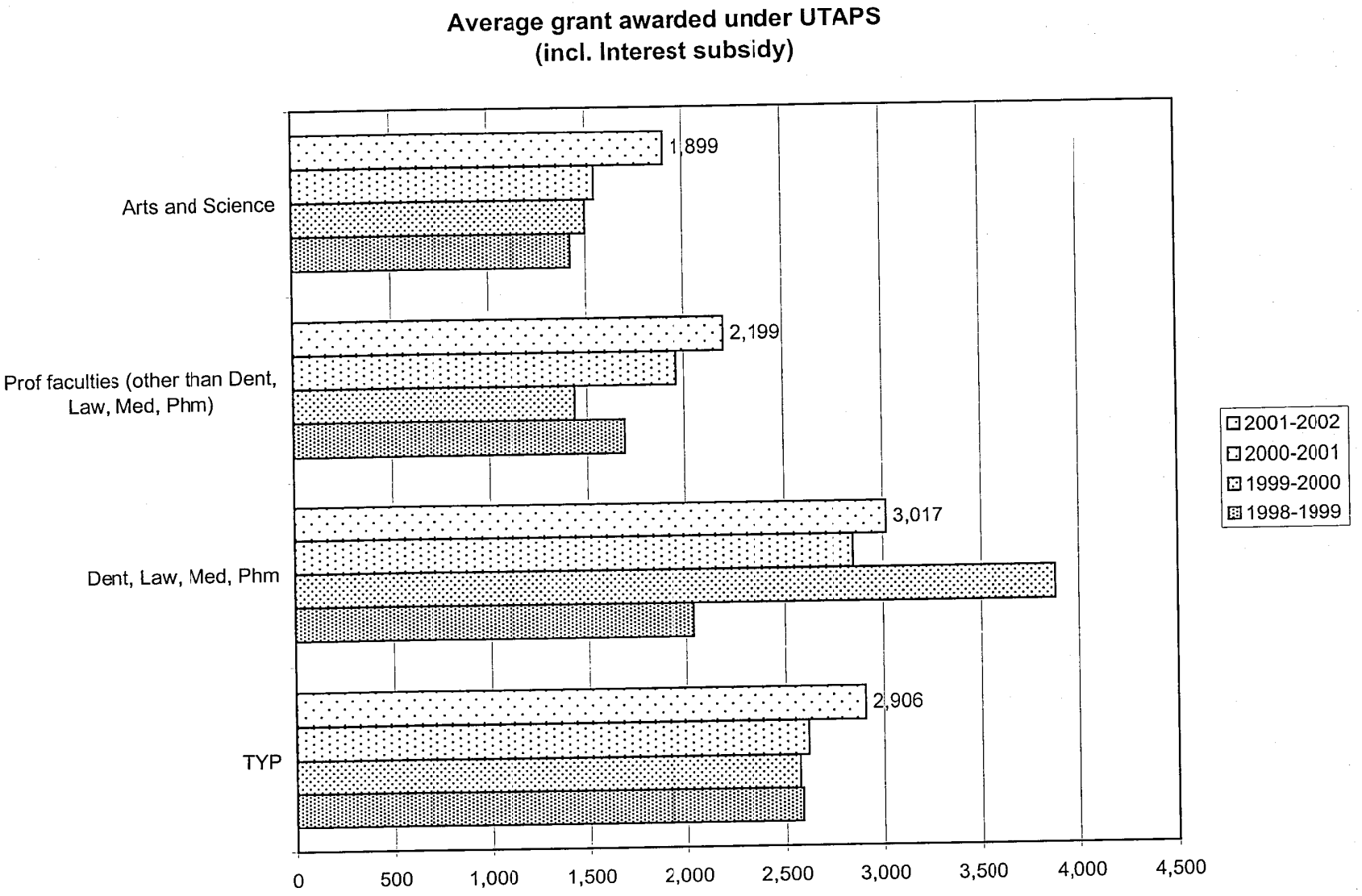
APPENDIX 2
Figure 2



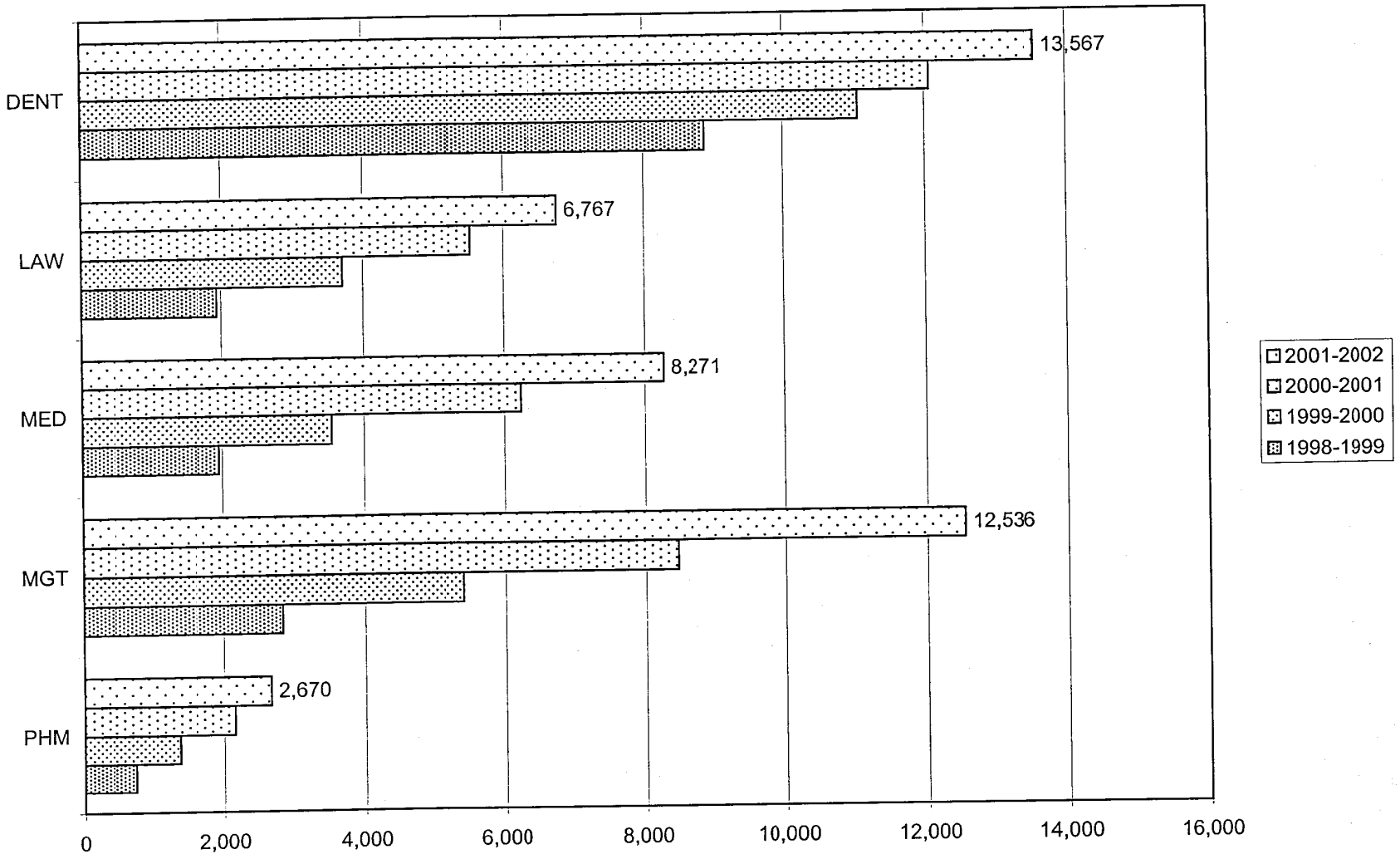
APPENDIX 2
Figure 3



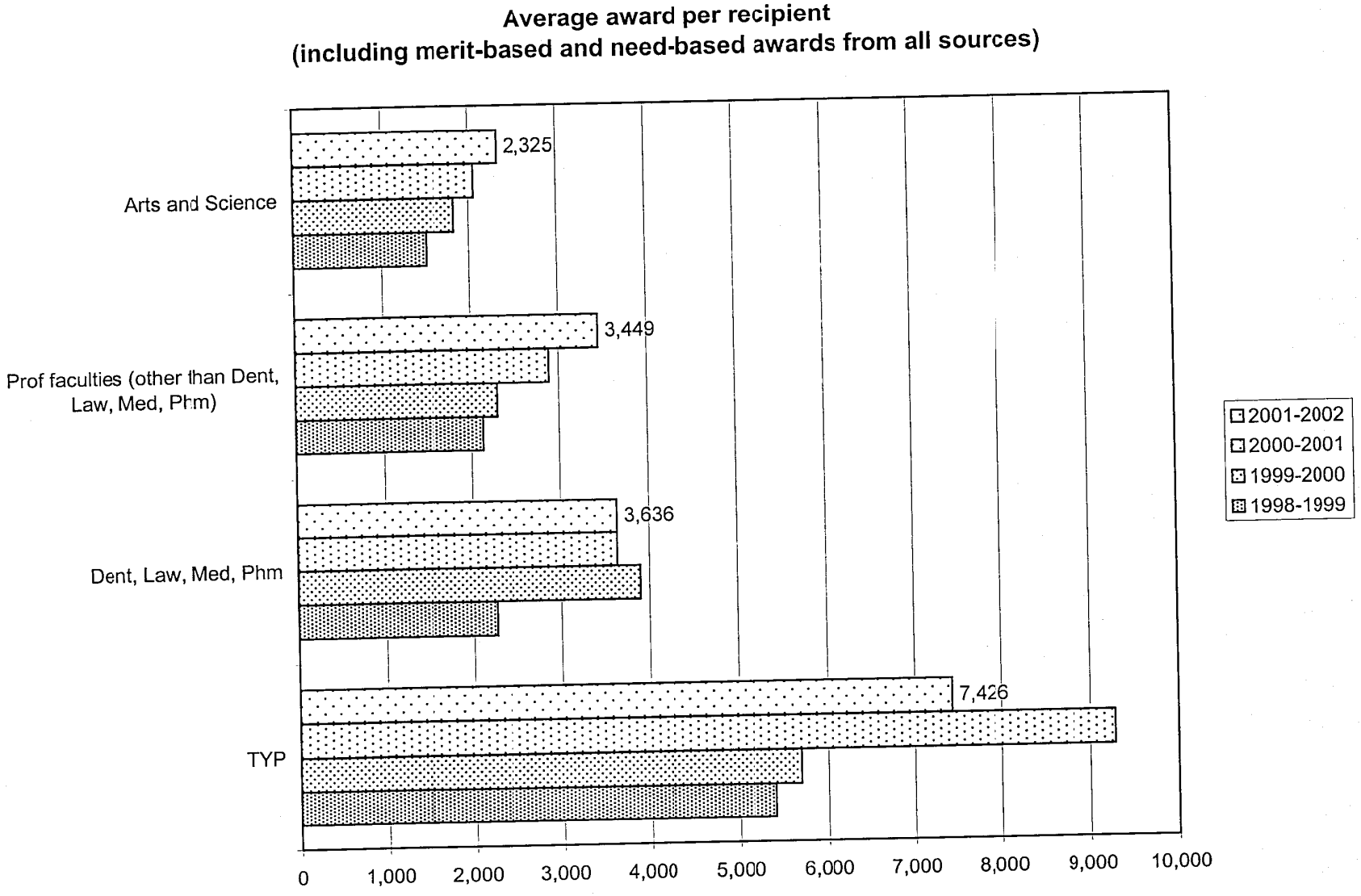
APPENDIX 2
Figure 4

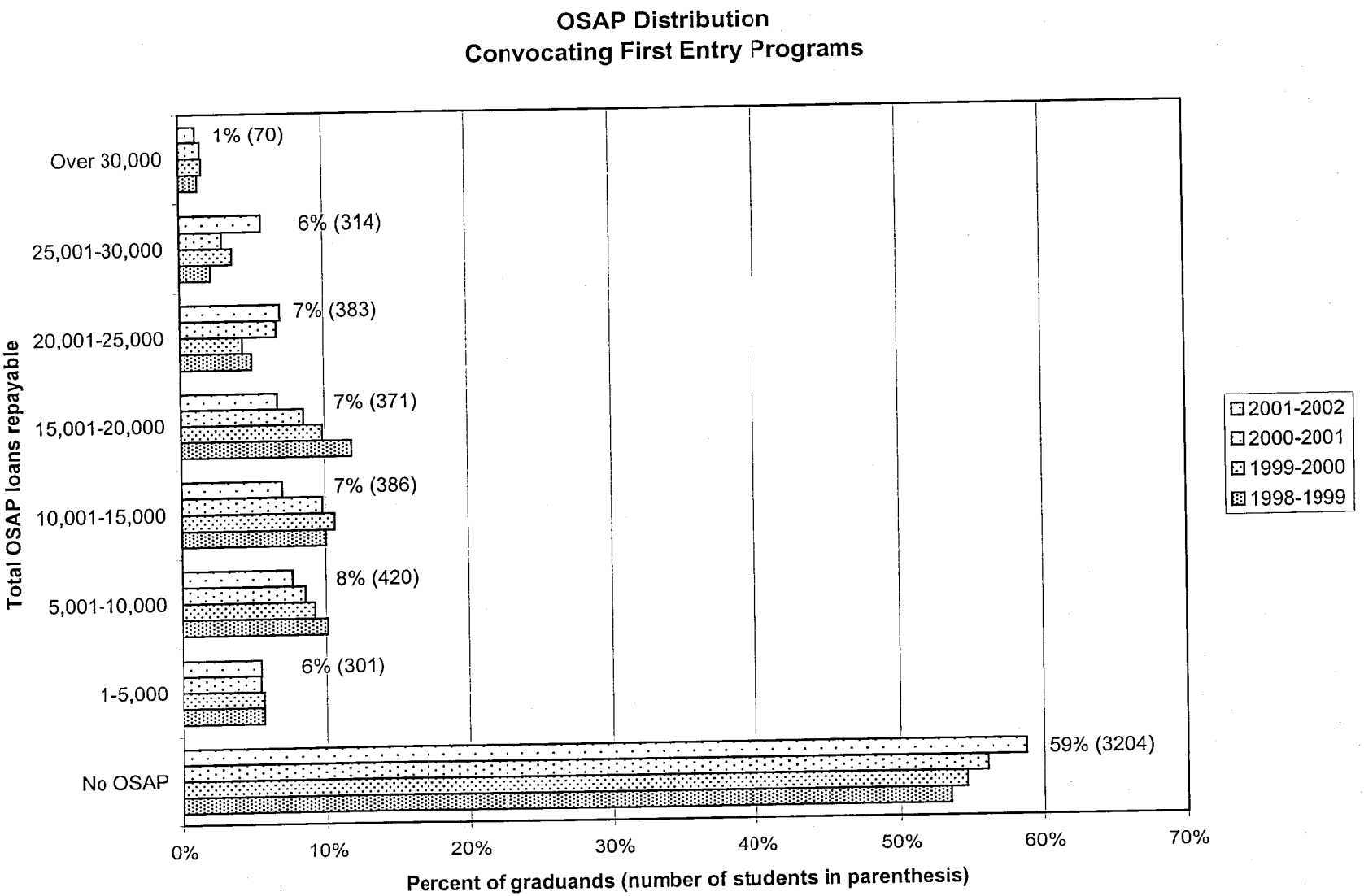


Average Eligibility for Interest-Subsidized Scotia Loan

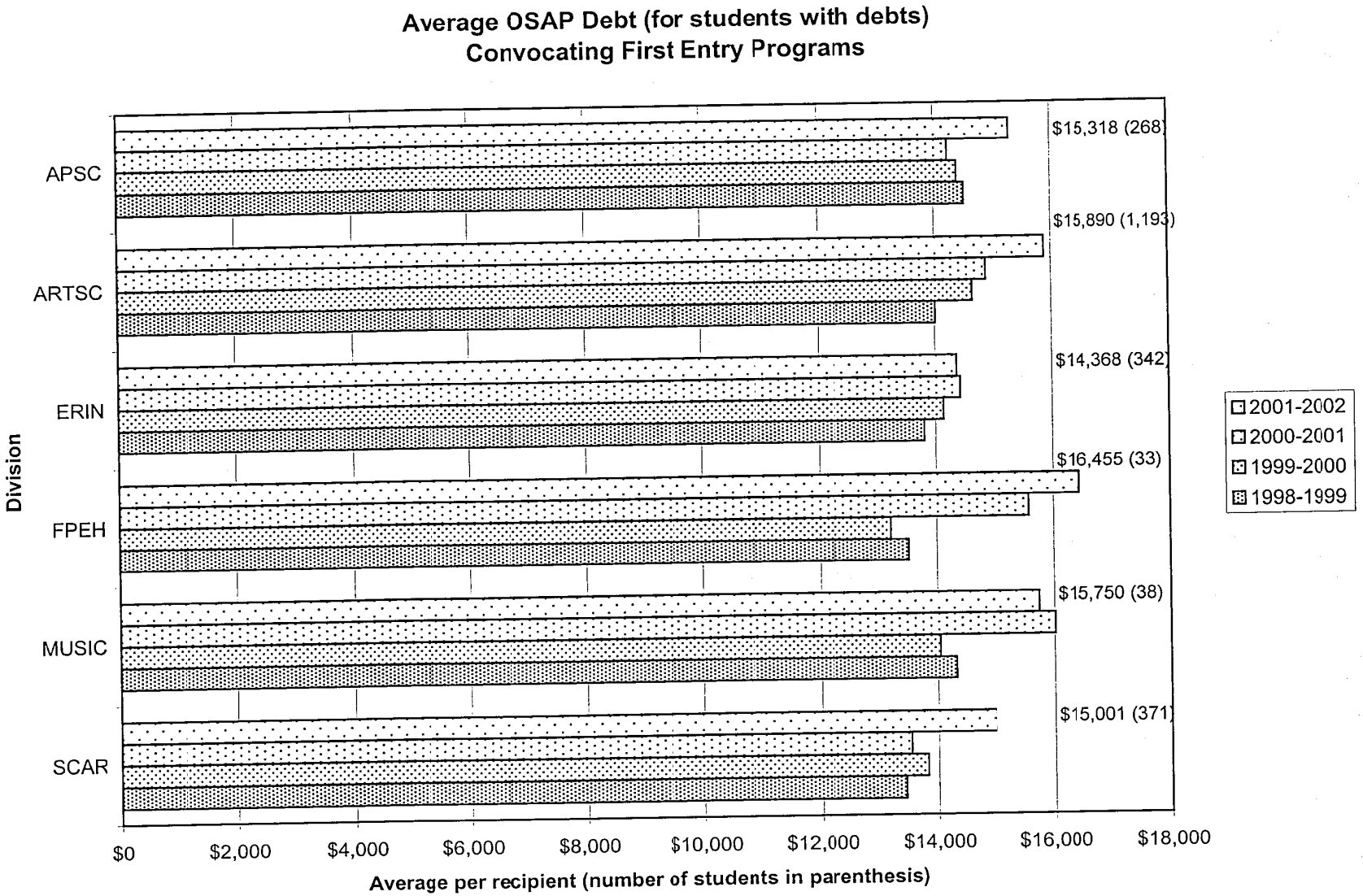


Scotia loan amounts are calculated based on each student's OSAP need and UTAPS eligibility


Average award per recipient
(including merit-based and need-based awards from all sources)
Arts and Science
Prof faculties (other than Dent, Law, Med, Phm)
Dent, Law, Med, Phm
TYP
2,325
3,449
3,636
7,426
0
1,000
2,000
3,000
4,000
5,000
6,000
7,000
8,000
9,000
10,000
2001-2002
2000-2001
1999-2000
1998-1999



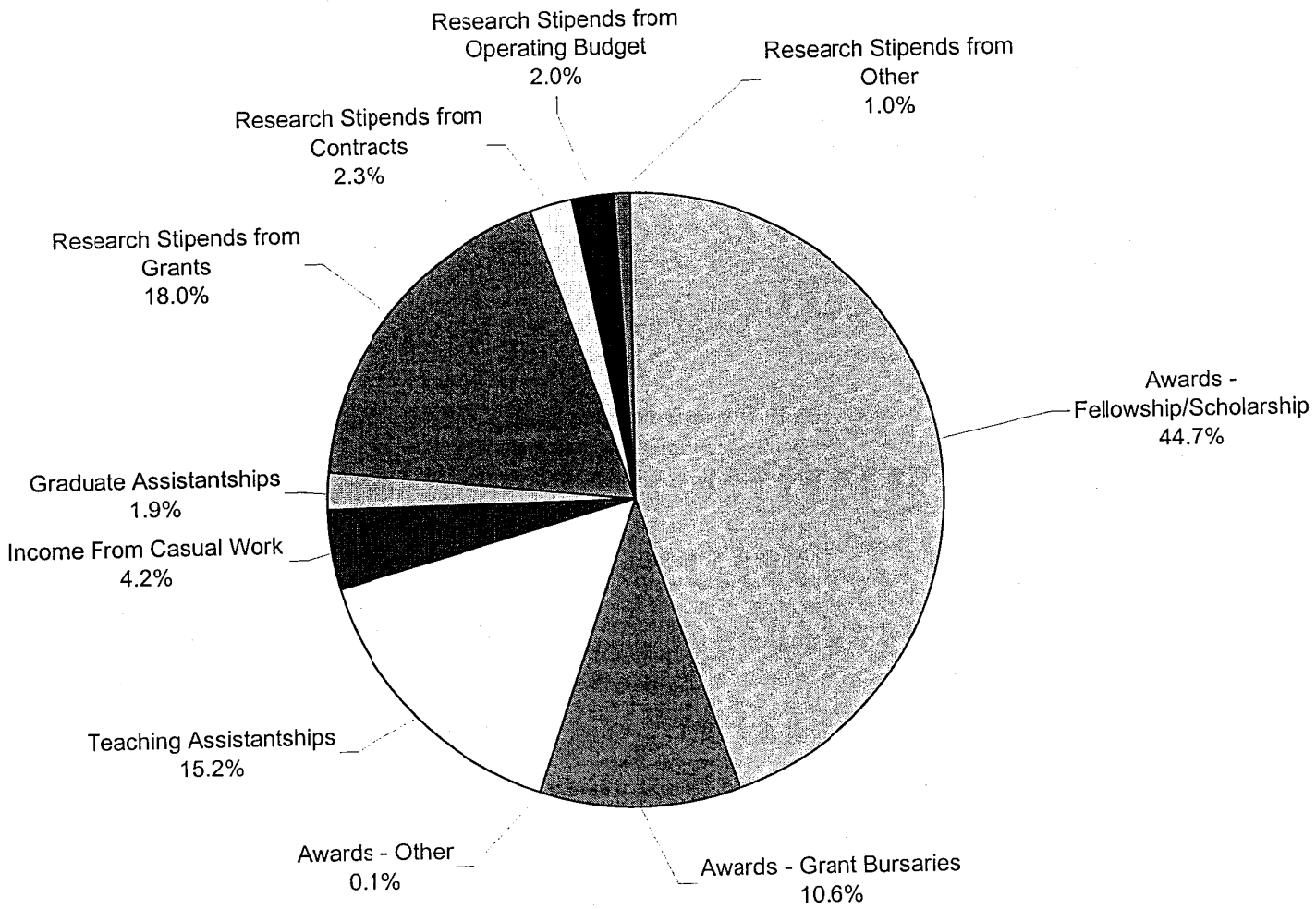
The above refers to OSAP loan repayable, i.e. after elgibility for Ontario Student Opportunity Grant (Loan Forgiveness) is taken into consideration.



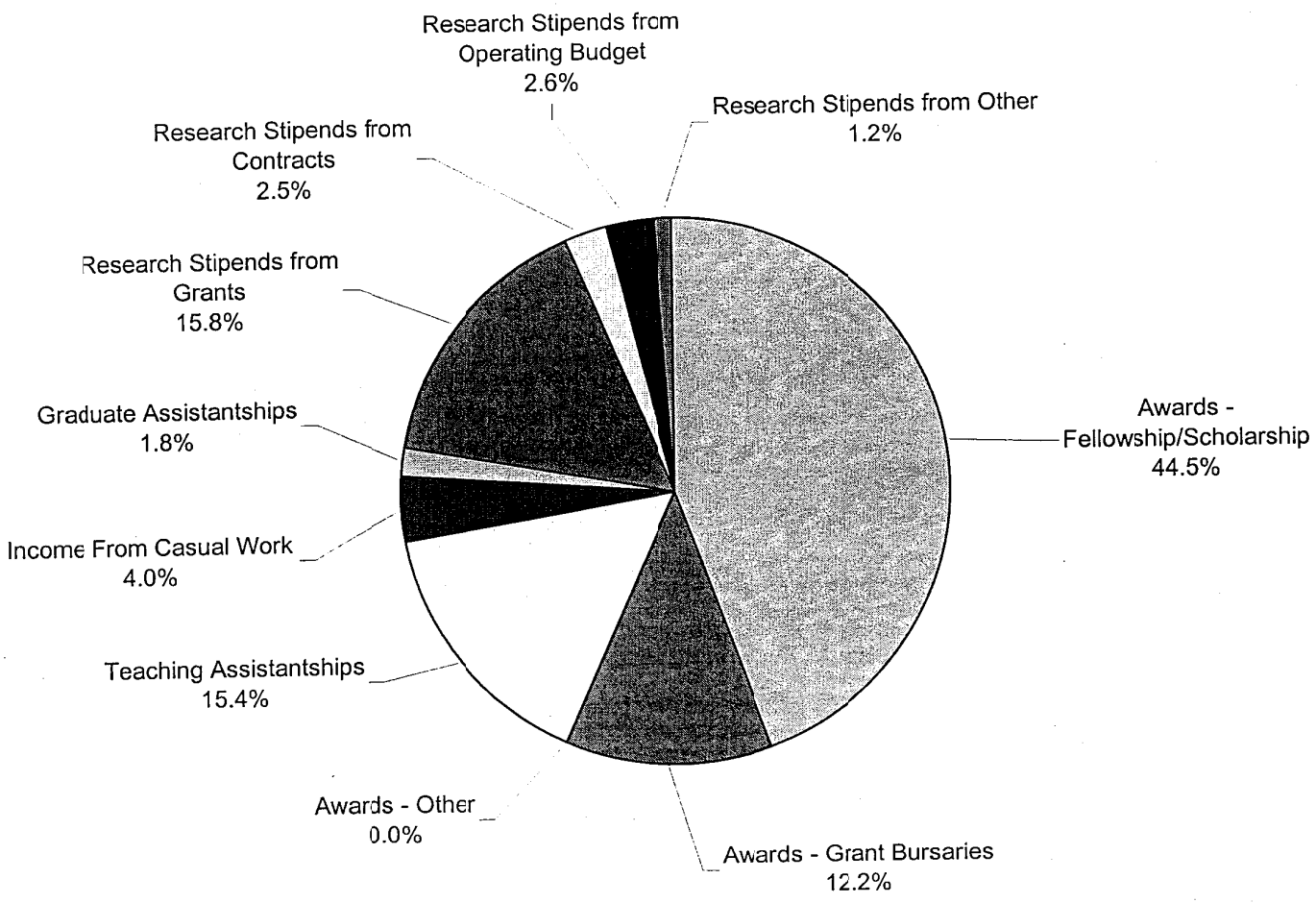
The above refers to OSAP loan repayable, i.e. after eligibility for Ontario Student Opportunity Grant (Loan Forgiveness) is taken into consideration.

Graduate Funding By Source 2000-01

Graduate Funding	**$100,697,207**
Affiliated Hospitals	**6,126,740**
Total Funding	**$106,823,947**



Graduate Funding By Source 2001-02
Graduate Funding $110,039,246
Affiliated Hospitals not available



TOTAL GRAD FUNDING BY SOURCE BY FACULTY 2000/2001 and 2001/2002

2000/2001	2000/2001 Total Award Income	2000/2001 Total Employment Income	2000/2001 Research Stipend	2000/2001 All Income
Applied Science & Engineering	$ 7,206,558	$ 2,341,955	$ 6,740,785	$ 16,289,298
Architecture, Landscape, and Design	360,901	142,534	-	503,435
Arts & Science	22,532,170	12,210,018	6,986,625	41,728,812
Dentistry	471,749	201,214	300,297	973,260
Forestry	735,807	137,291	202,073	1,075,171
Information Studies	652,318	489,592	136,029	1,277,938
Law	795,989	106,389	158,350	1,060,728
Management	1,886,832	300,917	4,869	2,192,617
Medicine	15,703,666	1,316,946	9,121,500	26,142,112
Music	704,251	134,607	-	838,858
Nursing	531,689	145,110	278,559	955,358
OISE/UT	3,821,562	4,155,817	307,262	8,284,641
Pharmacy	470,135	124,392	393,640	988,167
Physical Education and Health	185,224	130,166	44,791	360,181
Social Work	1,457,420	233,135	80,006	1,770,561
UTM - Mississauga	5,000	576	-	5,576
SGS Centres & Institutes:				
Criminology	323,493	168,072	63,353	554,918
Drama	715,794	234,502	17,308	967,604
Industrial Relations	300,032	73,484	-	373,516
Museum Studies	152,009	43,760	52,034	247,803
Russian & East European Studies	142,158	59,505	-	201,663
South Asian Studies	28,237	3,490	-	31,727
Total SGS Centres & Institutes	1,980,623	727,997	192,426	2,377,231
All Programs by Faculty 2000/2001	$ 59,182,994	$ 22,753,471	$ 24,887,482	$ 106,823,947

2001/2002	2001/2002 Total Award Income	2001/2002 Total Employment Income	2001/2002 Research Stipend	2001/2002 All Income
Applied Science & Engineering	$ 6,918,902	$ 2,504,352	$ 8,723,006	$ 18,146,261
Architecture, Landscape, and Design	532,157	204,259	10,400	746,815
Arts & Science	25,662,176	12,422,990	7,035,222	45,120,388
Dentistry	484,858	169,180	374,049	1,028,086
Forestry	607,328	123,304	306,434	1,037,065
Information Studies	586,988	464,732	108,187	1,159,907
Law	990,515	141,488	1,664	1,133,667
Management	2,803,434	491,072	99,867	3,394,374
Medicine	12,047,230	1,338,760	6,457,705	19,843,696
Music	913,444	153,814	136	1,067,394
Nursing	462,014	142,531	326,342	930,887
OISE/UT	6,057,829	3,932,114	236,405	10,226,347
Pharmacy	478,592	167,326	416,936	1,062,855
Physical Education and Health	370,541	142,011	27,708	540,260
Social Work	1,639,731	223,646	135,812	1,999,189
UTM - Mississauga	-	6,888	5,000	11,888
SGS Centres & Institutes:				
Criminology	234,228	163,273	47,361	444,862
Drama	959,929	284,247	21,646	1,265,821
Industrial Relations	275,362	93,451	1,812	370,625
Museum Studies	211,169	35,374	-	246,543
Russian & East European Studies	191,646	49,032	-	240,678
South Asian Studies	20,991	648	-	21,639
Total SGS Centres & Institutes	1,980,623	727,997	192,426	2,590,168
All Programs by Faculty 2001/2002	$ 62,449,063	$ 23,254,492	$ 24,335,692	$ 110,039,246 *

*** does not include updated information on research stipends from affiliated teaching hospitals**

APPENDIX 5
Table 1

SURVEY RESULTS: STUDENTS IN DENTISTRY, LAW, MEDICINE, PHARMACY

	1999 UPPER YEAR	1999 1st YEAR	2001 1st and 2nd YEAR	2002 ALL YEARS
STUDENT CHARACTERISTICS				
born outside Canada	34%	29%	27%	29%
"Non-European"	36%	44%	44%	44%
female	44%	54%	59%	59%
PARENTS' CHARACTERISTICS				
father's education less than post-secondary	33%	28%	25%	29%
mother's education less than post-secondary	38%	35%	33%	33%
parental income less than $50,000	31%	31%	26%	29%
STUDENT FINANCING				
applied for OSAP	60%	58%	65%	69%
anticipated debt at graduation less than $70,000	91%	70%	72%	75%

2002 survey

Sample size:	1,003
Completed interviews:	646
Response rate:	64.4%

APPENDIX 5
Table 2

SURVEY RESULTS: UNDERGRADUATE STUDENTS

	2000	2001	2002
STUDENT CHARACTERISTICS			
born outside Canada	41%	36%	43%
"Non-European"	50%	47%	53%
female	56%	56%	57%
PARENTS' CHARACTERISTICS			
father's education less than post-secondary	38%	35%	35%
mother's education less than post-secondary	49%	40%	43%
parental income less than $50,000	38%	38%	39%
STUDENT FINANCING			
applied for OSAP	38%	34%	38%
anticipated debt at graduation less than $30,000	86%	83%	90%

2002 survey

Sample size:	4,271
Completed interviews:	2,716
Response rate:	63.6%

APPENDIX 5
Table 3

SURVEY RESULTS: DOCTORAL-STREAM GRADUATE STUDENTS 2002

STUDENT CHARACTERISTICS

born outside Canada	33%
"Non-European"	28%
female	57%

PARENTS' CHARACTERISTICS

father's education less than post-secondary	38%
mother's education less than post-secondary	44%
parental income less than $50,000	37%

STUDENT FINANCING

1st to 4th year in program	80%
receiving fellowship support	67%
applied for OSAP	21%
anticipated debt at graduation less than $30,000	80%

Sample size:	2,304
Completed interviews:	1,264
Response rate:	54.9%

APPENDIX 5
Note 1

SURVEY METHODOLOGY

The Student Finance Survey 2002 was fielded by the Hitachi Survey Research Centre at the University of Toronto at Mississauga between November 19 and December 15, 2003. Under the direction of the University Registrar, Student Information Systems provided population lists which detailed program and contact information for U of T students enrolled in first-entry undergraduate, doctoral-stream graduate and professional deregulated-fee programs. From each list a random sample was drawn; this represented the sample for the group at the entire study level.

Professionally-trained telephone interviewers, who work to the ethical standards and guidelines set out by the American Association of Public Opinion Research (AAPOR), conducted the study under the supervision of the Centre's staff who monitored every detail of the data collection process.