

ACCESSIBILITY AND STUDENT FINANCIAL ASSISTANCE REVIEW

Stakeholder Consultation Report

PREFACE

Between May 19, 2005, and November 4, 2005, various members of the Accessibility and Student Financial Assistance Review Steering Committee met with a series of stakeholders to discuss the draft problem statement and the draft terms of reference prepared by the steering committee. These documents provided the basis for discussion rather than a finalized approach. Stakeholders consulted are listed in Table 1, in Appendix A.

This document is a thematic summary of comments made during the consultation sessions overall, and are not assigned to individuals but to students, youth, or institutions: the main stakeholders consulted. The first part deals with comments made around the scope of the review, while the latter sections deal with specific areas of access, affordability, and student financial assistance identified by stakeholder groups.

SUMMARY OF THEMES

- Accessibility and affordability of post-secondary education is a multi-faceted problem.
- Ensuring affordable access to post-secondary education is an issue which involves students, their families, government, institutions, and employers.
- Education is not simply an individual investment; it is a social investment.
- The review needs to achieve the multiple objectives of social, civic, and economic prosperity.
- Individuals from rural and northern areas of the province face additional constraints around accessing post-secondary education.
- For many, the cost of housing, transportation and child care and lack of supports are significant barriers.
- Tuition fees are seen as a deterrent to post-secondary participation for some people, particularly for those who are traditionally underrepresented in the post-secondary system.
- K to 12 students are not being well-enough prepared to successfully transition to the post-secondary system and to the labour market. Informed career counselling is key.

- There is a need to consider early interventions for first generation post-secondary education households (both parents and children) to help them realize the possibility of participating in post-secondary education.
- More communication around student financial assistance programs and other financial and non-financial supports is needed.
- Student financial assistance should be simplified, both at the application and disbursement phase and in repayment.
- There is a significant issue around non-completion of post-secondary programs.
- There is need for a thorough evidence base to support decision-making.
- Quality and capacity issues need to be addressed as part of the review. These may be equally, if not more important, than the affordability and access issues.
- Employability is an important consideration for students deciding whether or not to participate in post-secondary education. There is a need to link employment programs, including co-op programs, to the issue of student financial assistance and debt reduction.
- There is a need to support innovation in post-secondary education and attract more graduate students.
- Educational debt is a concern for many stakeholders.
- There is a need to consider asset accumulation strategies for lower income families, to provide additional incentives to participate in post-secondary education.

DETAILED THEMES

SCOPE

Stakeholders agreed that the issues facing post-secondary education are multifaceted and involve students, parents, institutions, industry and government. Institutions in particular noted that, while government has an important role to play in this area, other stakeholders including institutions, families, and individual students are part of the solution.

As noted by all stakeholders, the issues are not only about access and affordability but must include capacity and quality. If we are talking about increasing access to post-secondary education, there will have to be adjustments made to capacity. Any capacity, financial, or other changes will have to be made with consideration of the provision of high-quality education. Stakeholders noted that these issues are interconnected, and making changes to one area will impact another area.

Stakeholders noted that the range and complexity of issues involved in the review may require a narrowing of the problem definition, in order to be able to successfully address these issues.

Education and Society

Stakeholders participating in the consultations highlighted the importance of understanding that there has been a shift in the world as we know it, to a knowledge-based society and economy. Post-secondary education occupies a different position than it had previously, and has become a requirement for much employment in the new economy. Some stakeholders emphasized that if over 70% of new jobs require post-secondary education in the future, then this is fast becoming the new standard of education. Stakeholders agreed that improving access to post-secondary education provides a way to ensure Saskatchewan citizens can contribute to, and benefit from, Saskatchewan's goals of achieving social, civic, and economic prosperity.

Some stakeholders emphasized that post-secondary education is not simply an individual investment: it is a social investment. Society benefits from having an increasing number of citizens with post-secondary education, through a healthier population drawing fewer resources from the health system, increased employment and a greater taxation base, greater investment in early childhood education and care, and a more engaged, civic-minded society. Others emphasized the individual returns accrued through participation in post-secondary education. Some students noted that they would consider going on to post-secondary study, despite the hardships involved for them, to pursue better pay and better careers for themselves and their families. They emphasized that post-secondary education can help break negative cycles, while leaving a positive legacy for children and communities. All stakeholders felt that post-secondary education is generally a worthwhile investment overall, benefiting both individuals and society.

Encouraging Participation

In order to encourage participation, stakeholders noted that it is important to start thinking about the incentives that will bring people into the system and keep them there. It is necessary to remove the disincentives, and provide supports for people not only at the beginning of their programs, but throughout their programs of study. Supports also need to be in place to ensure successful transitions from high school and adult basic education/GED to post-secondary study and/or to the labour market, as well as from post-secondary study to the labour market. Stakeholders emphasized that tools need to be made available for individuals in the labour force as well as for those already in studies, who might be interested in learning to build on what they have.

When thinking about participation in post-secondary study, some students and some institutions emphasized the importance of the non-linear path. Some students said that planning for the future, including post-secondary study, meant that sometimes you have no idea where you will end up. Policies to increase participation and access to post-secondary education must take this non-linear pathing into account. Also, some stakeholders noted that successful participation does not look the same for all individuals. It is important to recognize the particular challenges facing non-traditional and adult learners in accessing and completing post-secondary education because of their life circumstances.

Both institutional and student stakeholders noted that demographic trends in the province mean that Saskatchewan is faced with a series of opportunities and possibilities. An increasing proportion of Aboriginal youth accessing post-secondary study would be a great opportunity for the province, and the learning sector should work toward this goal. Many institutional stakeholders noted that there is a decreasing post-secondary education participation rate among males, and that this needs to be understood and addressed.

Decision-Making and Communications

Particular stakeholders felt that there is a great deal of rhetoric in the post-secondary system that makes discussion of these issues challenging. It is not always clear what the problem is around access and affordability, and what barriers different people face at different times in their lives. It is important to establish an evidence base to support new directions, rather than relying on what we think we know, particularly for the Saskatchewan context.

Some argued that there is a need to develop a communications plan to present the range of issues. This will start a broader discussion of the problem and explore how various stakeholders see this problem. It is hoped that this approach will help to change perceptions of access and affordability in post-secondary education.

FRICION POINTS

There are essentially three main friction points described differently by students and institutions. These are as follows:

Students	Institutions	Timing
Information	Recruitment	“Front-end”
Supports	Retention	“On-going”
Debt Relief	Employment	“Back-end”

1. Information/Recruitment

K-12 System Improvements

All student and post-secondary institutional stakeholders emphasized the importance of starting information and recruitment campaigns with students in the K-12 system. K-12 students are lacking knowledge of post-secondary educational opportunities, the necessity for these opportunities, and what they need to do to be able to access these opportunities.

There needs to be better career knowledge in the K-12 system. High school students do not have a good sense of the range of possibilities open to them. Many students need to be educated at a much younger age regarding the possibility and necessity of post-secondary education. Some stakeholders noted that students might benefit from having access to a non-academic route in high school, rather than taking only the academic route. One institutional stakeholder suggested that resources are not always available to support all students equally throughout K-12 education.

In particular, student stakeholders noted that people from lower-income/rural/northern backgrounds do not always believe that attending post-secondary education is a viable option. Stakeholders noted that in many cases, individuals need to know that their options include more than attending university or working on the oil rigs.

All stakeholders agreed that there is a lack of knowledge of both educational opportunities and of available funding opportunities for accessing post-secondary education. Providing information about post-secondary education, career planning, and the financial and non-financial supports available must begin early on in elementary school. Boosting participation in post-secondary education begins with a long-term approach, starting at the elementary school level.

Several stakeholders noted that the K-12 system needs to help students achieve higher outcomes. In particular, student stakeholders noted feeling that they were not well-prepared for post-secondary study, and this may contribute to lack of success within post-secondary institutions. Life skills (including money management) are lacking for many, particularly those who have not had the opportunities to see necessary skills modelled for them. All stakeholders agreed that more students need to have the skills and grounding necessary to help them complete post-secondary study.

Institutional Outreach

Institutions and students emphasized the need to make post-secondary education in Saskatchewan more attractive, in part to help keep students in the province. The universities are committed to recruiting both undergraduate and graduate students in increasing numbers, and will have to ensure that the necessary supports are provided (both financial and non-financial) in order to support these commitments. The type of supports needed differ for undergraduates, professional, and graduate students, but students agreed that these must be improved for all groups.

Students in particular emphasized that institutions need to engage in outreach to increase participation rates, especially in the Aboriginal population. One stakeholder suggested that the training system could re-examine the location of programs of interest to members of Aboriginal communities, and work to coordinate the needs of these communities with the campuses closest to them.

Additional stakeholders emphasized the importance of doing promotional work around Saskatchewan jobs. Individuals need to know that it is okay to live in Saskatchewan, that they can find work in the province, and that not all satisfying work in the province involves a university degree.

One institutional stakeholder noted that non-traditional approaches to the provision of post-secondary study should be explored. Students (or potential students) may benefit from classes scheduled at non-traditional times. The expansion of offerings at the regional colleges would also benefit non-traditional students. However, one stakeholder group noted that doing a program one course at a time, through distance education or regional college study, can be more expensive to an individual than enrolling full-time, in part because of the opportunity costs.

Students emphasized that educational costs borne by the individual have increased, but there has not been a visible increase in the quality of the education and services provided in post-secondary institutions.

Affordability

All stakeholders agreed that the costs associated with post-secondary education are a particular barrier for certain specified households. These include:

- households with low incomes;
- Aboriginal households;
- households where no one had attended post-secondary education (first generation households);
- households in the North/remote rural; and,
- single parent households.

Stakeholders noted that Saskatchewan individuals from these particular backgrounds are more likely to face “sticker shock” when faced with the costs associated with tuition and other fees, moving expenses, living expenses, transportation costs, as well as, child care expenses for some. Costs are considered to be more of a deterrent for individuals from these types of backgrounds. One stakeholder noted that immigrants also face many of these issues.

Students and institutions also noted that some middle and upper-income students are facing concerns around the rising costs of education. Students from some middle-income families in particular face concerns around both rising costs and challenges to accessing student financial assistance, while also seeing an increase in the amount of debt they are carrying after graduation. These are important issues to consider. One stakeholder group noted that as the private costs of post-secondary education grow, private and public savings plans will become more important.

Several stakeholders pointed out that in Saskatchewan, over half of the population lives further than 80 km from a university, which likely impacts individuals' decision-making processes. Some stakeholders emphasized that distance was a particular issue for individuals who also come from an underrepresented group like those listed above. Those who must move face expenses around utility connections and up-front costs associated with down-payments and ongoing rent payments. Some students also noted that community links are a vital part of the reason why some individuals (especially those with families) may not move to attend a post-secondary education. Many people want to stay where their families and their homes are. Students with family members in the centres where they plan to attend school find relocating for post-secondary study easier than those without family members in those centres.

Questions were raised about the impact of increasing tuition fees on individuals' decisions to attend a post-secondary institution. It was emphasized that the significance of fees should not be downplayed, as all stakeholders noted that tuition costs could be a substantial deterrent for some individuals and their families.

The age of students is an important part of determining how/whether the issue of debt is taken into consideration. Some student stakeholders in particular felt that tuition costs are less of a deterrent to younger students who are considering entering post-secondary education. Typically, younger students do not worry about debt while older students and those with families do. Some felt that acquiring educational debt was an acceptable part of ensuring access to education, while other student stakeholders were concerned that taking on debt undermined the financial benefits of post-secondary education. It was noted that for some, taking on educational debt meant that improvements to individuals' quality of life were not as great as for those without educational debt.

All stakeholders emphasized that the funding available through student financial assistance does not always meet all of the needs of individual students. Some students and some institutions especially expressed concerns about students' costs exceeding available financial supports. Living costs were considered vital for many students, as well as some institutions. The need for subsidized, quality housing for students (especially those with families, and those moving to attend a post-secondary institution) would benefit especially from this approach. Those who move back and forth between their home communities and their school communities, over the summer or for a term/semester also need supports for the costs they incur in doing so.

Other institutional stakeholders suggested that particular post-secondary courses, that presently, qualify for student loans should be converted to non-repayable support. Short courses that are publicly and socially valuable (such as health care aide, child care worker) should be funded through non-repayable support to acknowledge the low wages attained by graduates, the social significance of the education, and the low repayment rates of the loans associated with these programs.

Perceptions of Student Support

Institutions emphasized the importance of a “cost perception barrier” acting as a deterrent to greater participation in post-secondary education. Research has demonstrated that many low income families overestimate the total costs (e.g., tuition, books, housing, food, clothing, transportation, child care, etc.) of education, while underestimating the financial benefits of completed post-secondary education. However, some student stakeholders emphasized that managing the up-front costs of education can be a deterrent especially for low income families, and are impacted by their connection to non-financial barriers such as lack of family and community support.

All stakeholders indicated that the approach to be taken around information and other supports needs to be broader than a response targeted toward marginalized students. It is vital to ensure that these individuals (both current and potential students) have access to the information, supports, and funding that they need. Many stakeholders noted that it is vital to address the misperceptions around costs and available financial supports. For example, some students concluded that they would be unable to qualify for a student loan, despite having never applied for one.

Some student stakeholder groups noted that there are perceptions about the value of student financial assistance. Many argued that student loans do not provide enough funding to support students (especially those with families) but also that the Provincial Training Allowance does not cover students’ expenses. Others noted that Band funding and living costs do not fully address expenses for all students, particularly those with mortgages and families.

Needs for Supports for Transitions

All stakeholders emphasized the importance of transitions: from high school to post-secondary, from adult basic education/GED to post-secondary, from education to the labour market, and back and forth. Many of the funding programs currently in place address individual pieces of this pattern, but do not carry over with an individual to accommodate changing circumstances. Financial support is needed for those moving from Provincial Training Allowance to student loans, for example, to help cover the one-two month gap between programming. This would help ease individuals’ transitions between financial support systems.

Non-financial supports are also needed to facilitate transitions for learners and those who wish to be post-secondary students. In particular, student stakeholders emphasized the importance of ensuring individuals are confident about their choices and have good self-esteem in order to make successful transitions, both between educational institutions and between education and the labour market.

Access to Student Financial Assistance

Some students and institutions emphasized that many students are unable to access student loans, because of previous defaults or credit-related issues. For these students and potential students, going to a bank for a loan/line of credit is not an option. Providing access to financial support for these individuals would also be important.

Funding and Career Choices

Students and some institutional stakeholders noted that financial issues can have a major impact on individuals' choices (program and career) as well. Individuals with fewer financial resources seem more likely to be attracted to shorter programs, and may be less likely to go into fields of study that are not clearly linked to particular employment outcomes. An institutional stakeholder argued that there is a skew in the system toward "pre-employment" training such as university and SIAST programming, and away from people moving into the labour market and from there into the post-secondary system.

Youth stakeholders (in early career positions) emphasized that employers need to take a more prominent role in supporting lifelong learning. Industry and government, as employers, need to ensure that their staff have access to further training and educational opportunities.

Funding and Access to Professional/Graduate Studies

Student stakeholders emphasized the importance of ensuring access to professional and graduate programs for individuals from all socio-economic backgrounds. Some students noted that access to professional and graduate programs can be limited by financial and non-financial barriers faced earlier in an individual's life. If a student from a higher-income background has the ability not to work during undergraduate study, she/he is more likely to concentrate on his/her studies, achieve higher standards, and be more likely to be able to enter professional/graduate study.

Some stakeholders noted that increasing fees for professional programs may influence individuals' career choices. Students and other youth stakeholders emphasized that individuals in professional programs like Medicine, who have particularly large debts, may decide to specialize instead of going into general practice in order to ensure that they are able to deal with their debt after graduation. Others have noted that the change in residency requirements for general practice have lengthened, impacting students' choices to do a longer residency.

Access to Resources “Up-front”

Students noted that individuals who want to study at the post-secondary level face a number of up-front costs, including application fees, housing costs, and moving costs. These costs are not directly covered by the current array of student financial assistance programs available. Students said that some students rely on their families to assist in meeting these costs, but that there are many students who are not able to do that – they either don’t have family to assist, or their families are unable to provide financial support.

Students would prefer non-repayable student financial assistance (such as the Canada Millennium Scholarship Foundation Bursary) up-front and not later as a debt reduction payment. This provides a better incentive to attend post-secondary education.

Some institutions noted that cash flow issues are of concern for students in apprenticeship programs as well, as they may have some financial support but not enough either up-front or throughout their program to cover all of their expenses. Many qualify for Employment Insurance, but this is not always enough to address transportation and child care needs. Apprentices attending short-course programs are not currently eligible for student loan support.

Access to Student Financial Assistance for Partnered/Married Students

Students noted that when dependent/married/partnered students apply for student loans, only their assets and not their debts are taken into account. The assessed need may not in fact be equal to the actual need, because of other debts or financial commitments. This has an impact on life decisions for some students as well, as they may be more likely to put off marriage or partnerships until their education is complete.

Simplification of Student Financial Assistance Programs

All stakeholders made references to the complexity of student financial assistance programs. They are considered bureaucratic and complex and are not always adequately communicated to students and potential students. In addition, many stakeholders noted that the method of application (i.e., multiple-page paper-based forms) may act as a barrier. A multiplicity of service providers for those who have pre-integration loans also complicates individuals’ experiences with student loans.

Stakeholders argued that the system should be simplified, avoiding disincentives for individuals to access the programs. Institutional stakeholders emphasized that it is necessary to understand why individuals have turned away from the government student loan program, as well as the role of unmet need in why individuals may not access the program.

2. Supports/Retention

Assistance Easing Financial and Non-Financial Barriers

Stakeholders emphasized that in addition to affordability, there are a range of non-financial barriers that are affecting the decision of low income students to attend post-secondary education. These include information regarding available loans and grants/bursaries; life skills development; and, money management skills.

Financial barriers (with a non-financial component) include transportation costs (students in the North and rural areas), child care costs, and housing costs. Student stakeholders in urban centres noted that limited access to parking (and subsequent parking tickets) and restricted access to computers and library facilities on campus also create barriers to successful program completion.

Student and institutional stakeholders noted the importance of First Nations' Bands supporting students both financially and non-financially through encouraging them to attend and making it possible for them to do so. Institutional stakeholders pointed out that emergency funding through universities is typically accessed to address the above issues (housing, child care, transportation). Financial costs are also identified by all stakeholders as a leading reason students leave post-secondary education before completion.

Increasing Capacity in the Post-Secondary System

Students and some institutional stakeholders have noted that there are capacity issues in the post-secondary education and training system that are driving students out of the province or that act to deter students from post-secondary education. When students see waitlists for the program they are interested in attending, they may go to another province to access that program. Students pointed out that even though there may be jobs when they complete their program, they are less likely to be able to access those jobs if they have moved out of the province to access programming.

However, some institutional stakeholders pointed out that having individuals completing programs in the training sector is currently a more important priority than creating additional capacity at this time.

Persistence and Completion

Student and institutional stakeholders acknowledged that there is often a focus on both front and back-end supports for post-secondary education, without emphasizing the importance of the process in between. There is a need to provide on-going financial and non-financial supports throughout programs, through scholarships, bursaries, and other types of supports.

Most stakeholders noted that Aboriginal students are currently at a greater risk than non-Aboriginal students to not complete the programs they start. This is likely due in part to non-financial issues such as culture shock and lack of community supports, as well as costs associated with living, transportation, child care, housing, and educational fees.

Many student stakeholders noted that institutions have a large role to play in ensuring students persist and complete their programs. For some, small class sizes and access to instructors is a vital part of ensuring that they complete the programs they register in. This is particularly important for students who are entering a post-secondary institution after being away from education or those who need more intensive supports.

Institutional stakeholders have noted that individuals entering post-secondary education often find that there are a number of different types of avenues of support that they can access (eg. co-op programs, internships, etc.) that they were unfamiliar with before entering.

Institutional stakeholders have also noted that in the training system, even with the training allowance, there are financial barriers around accessing child care and transportation. The allowance or funds received through Employment Insurance are often not sufficient to cover the costs for individuals with families or with particular transportation needs.

For students, ensuring that costs are predictable throughout a program of post-secondary study is an important issue. Knowing what to expect for costs, and what to anticipate for sources of income (including student loan funding) is important to both students and their families.

Time-to-Completion

Students and some institutions pointed out that some students seem to be taking longer to complete their programs. Graduate students cannot always complete the work necessary for their degree within the timeframes funded by the institutions. The amount of time undergraduate university students take to complete their degrees has been increasing. At SIAST, there are issues around increasing time-to-completion (whether due to finances, family circumstances, etc.) and whether the additional time is fundable through student financial assistance. However, there are conflicting opinions about whether or not increased time-to-completion is always a problem: some institutions in particular point to individuals' greater connection to the labour market that could lead to more secure employment later on as well as to diminished levels of debt.

Targeted Versus Universal Approaches

Students, youth, and institutions agreed that scholarships, grants, and bursaries should be more widely available. Student stakeholders pointed out that currently only a very small percentage of "top" students receive merit-based funding. They argued that this type of funding (non-repayable) should be expanded to reach more students.

Again, students and institutions emphasized that targeting is an important approach. Ensuring that funds reach those most underrepresented in the system is an important public policy goal. However, it is also important to ensure that the wider population has affordable access to post-secondary study. Students and some institutions pointed to the understanding that the middle classes are being hit hard, in that they are often seen to have enough funds to support their children's education, but actually do not have enough to do so adequately.

There was greatly divided opinion on the importance of tuition interventions. Some student stakeholders emphasized the importance of government interventions to reduce tuition fees as a useful approach, in that everyone attending (or wanting to attend) a post-secondary program could benefit from this. Other student stakeholders disagreed, saying that there were other interventions that would be more valuable, including greater funding for child care, longer-term support, and others. Institutions expressed a preference for resources to help support greater participation, completion, and lower student debt.

Funding for First Nations Students

All stakeholders agreed that funding for First Nations students must be increased. Currently, waiting lists for accessing funds through Band supports are long, as federal funds to support post-secondary education are capped. Institutions and some student stakeholders noted that funds are often directed toward programs at least two years in duration, so individuals planning to pursue shorter programs often have trouble accessing funds. Other students noted that funding may be allocated for a shorter amount of time than it takes students to complete their programs, ensuring that students must find additional sources of funding or fail to complete their programs.

3. Debt Relief/Employment

Institutions emphasized that there needs to be additional attention directed toward student debt, including more communication. It is important to talk in-depth, with more people, about debt. It seems that there are gaps between the rhetoric and the reality around debt. Students emphasized that affordability is more than just managing debt, and that increasing debt through increased loan limits is not the right solution to increasing access or affordability.

Debt Aversion

All stakeholders noted that debt aversion can be a major barrier to participation in post-secondary education and is one of the factors that contribute to higher drop out rates. Students and other youth stakeholders emphasized that this is particularly problematic for individuals from lower income backgrounds and for the most underrepresented individuals in the post-secondary system.

Many student stakeholders provided examples of friends and family members who have experienced hardship through student loans. These examples provide disincentive for individual students to use the program.

One institution noted that Saskatchewan students seem to be particularly debt averse, especially when the link between post-secondary education and a resulting career/job is less direct.

Debt and Financial Literacy Education

Some institutional and student stakeholders noted that debt education and financial literacy education are required for students and for potential students. Institutions emphasized that students do not always equate educational debt with the returns they can expect to receive. Educational debt is considered to be more onerous than a loan taken out to buy a car, for example. Some student stakeholders noted that having access to financial education (including budget planning and money management) before accessing student loans would be helpful.

Loans and Flexible Repayment

Students perceive income contingent loans to be more costly to the poorest and most underrepresented students over the long-term. Others have pointed to income contingent repayment as a progressive way for the system to be responsive to the situation facing high-debt graduates/students. Some students and other youth stakeholders observed that repayment should be more flexible, as some individuals need more time to repay their loans than they are currently able to access.

Loan Remission/Interest Relief

Both students and some institutions expressed concerns around the ability to access particular debt management programs. People may not know about them, and there are hurdles to be negotiated in order to access debt reduction/write-down programs. Students particularly noted that when applying for interest relief, an individual's other debt is not being factored in, and this can make repayment more difficult.

Graduate students face particular issues around loan remission associated with the length of their studies. Student stakeholders noted that after 400 weeks of registration, student loans go into repayment whether or not a graduate student has completed his/her course.

Institutions emphasized that it is important to understand why individuals are defaulting on their loans. Is it related to their socio-economic backgrounds? Are they unable to access the existing debt management programs?

Employment Eases Debt Concerns

Some student stakeholders noted that students in post-secondary education would have less concern about debt if there were links to meaningful employment. Some youth stakeholders argued that there is an onus on the individual to focus on employment options when considering post-secondary study. Students enrolled in courses that led directly to employment noted that they were less likely to be diverted from their courses of study because of the clear connection to the labour market. Post-secondary education is more likely to be viewed as an investment that will provide returns, through a better career/job and increased earning potential.

However, institutional and student stakeholders noted that it is necessary to be clear about the purposes of post-secondary education, particularly university education. Connections between particular types of university education and labour market outcomes are not as linear as with other types of post-secondary study, and this needs to be understood.

Some institutional stakeholders suggested that conditional funding to institutions for co-operative and internship programs would address labour market issues and ensure that retiring workers can pass along their corporate knowledge. It would also provide a significant learning and labour market opportunity to students. Participation in co-op programs may diminish the amount of debt individual students take on, as well as strengthening their ability to transition from post-secondary study to the labour force.

One institutional stakeholder noted that the learning system is skewed towards the “pre-employment systems”: universities, SIAST and colleges rather than work-based education. Instead of thinking about work-based education first, there is a bias toward attending a post-secondary institution instead. It is important to think about work-based training as an access strategy.

Some stakeholders emphasized the importance of thinking more widely about the links between education and labour market activity: the capacity of the labour market also needs to be considered. It is important to understand where (in which provinces/countries) the individuals who participate in Saskatchewan post-secondary education end up.

One institutional stakeholder noted that employment does not automatically come from post-secondary study. There are many other factors involved that can impact an individual’s success in the labour market. This must be taken into account.

Tax Credits

Both students and institutions generally agreed that the parental and spousal tax credits were not always the most useful instrument to support access to post-secondary education. Those who benefit the most are those with the most financial resources. However, there was some agreement around the situations in which tax credits can be useful. Some students and institutional stakeholders noted that they can help students to earn more before paying taxes, and they are useful for those students who have been in the labour market prior to entering post-secondary study.

Overall, students did not see the value of post-graduate tax credits as a measure to address education-related debt. However, some youth noted that it could be possible, through a longer term approach to tax credits, to use greater tax credits to help attract younger skilled people to the province and retaining them throughout their careers.

Part-Time Studies

Concerns around managing debt, accessing needed education, and lifelong learning were expressed by students in conjunction with part-time study. Students emphasized that there are considerable challenges associated with part-time study in Saskatchewan. Part-time study in graduate and professional programs at the universities is becoming more difficult to access, as programs move to an emphasis on full-time programming. There are also challenges associated with trying to study part-time at SIAST, as many programs are based on two-year cycles and are not amenable to longer timeframes.

Students argued that better assistance should be provided to part-time students. If the outcome is a more educated society it does not make sense that we do not support part-time students more fully.

Appendix A

Table 1: External Stakeholders Consulted

Stakeholder/Group	Date
University of Regina Senior Executive Team	May 19, 2005
University of Saskatchewan Senior Executive Team	June 1, 2005
Student Financial Assistance Branch – Experts	June 1, 2005
Apprenticeship and Trade Certification Commission	June 6, 2005
SIAST Wascana Students’ Association	June 7, 2005
University of Regina Students’ Union	June 7, 2005
Scholarships, Bursaries, and Loans Committee	June 9, 2005
University of Regina President	June 9, 2005
First Nations University of Canada President and Senior Executive Team	June 10, 2005
University of Saskatchewan President	June 20, 2005
University of Saskatchewan Students’ Union	June 20, 2005
University of Saskatchewan Graduate Students’ Association	June 20, 2005
SIAST Kelsey Students’ Association	June 20, 2005
SIAST Woodland Students’ Association	June 20, 2005
Association of Saskatchewan Regional Colleges	June 22, 2005
SIAST President and CEO	June 23, 2005
Provincial Youth Advisory Council	June 25, 2005
First Nations University Students’ Association – Saskatoon Campus	June 28, 2005
Saskatchewan Association of Career Colleges	July 26, 2005
Saskatchewan Indian Institute of Technologies (SIIT)	July 26, 2005
Dumont Technical Institute/Gabriel Dumont Institute	July 26, 2005
SIAST Adult Basic Education Students	September 8, 2005
First Nations University Students’ Association – Regina Campus	November 1, 2005
Dumont Technical Institute/Gabriel Dumont Institute Saskatoon Campus Students (Adult Basic Education and Literacy)	November 3, 2005
Saskatchewan Indian Institute of Technologies (SIIT) Saskatoon Campus Students	November 4, 2005