

## REPORT OF THE VICE-PROVOST, STUDENTS

### STUDENT FINANCIAL SUPPORT

2003-04

#### INTRODUCTION

The Policy on Student Financial Support (Appendix 1) 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 is called for in Section 7 of the Policy, Annual Reporting. It includes information on need-based aid by academic division, OSAP debtload for students graduating from undergraduate first-entry programs, funding for graduate students in doctoral-stream programs, and the results of a survey conducted among students in the fall of 2004.

#### NEED-BASED STUDENT AID (Appendix 2)

The University provides need-based aid in two forms. UTAPS (University of Toronto Advance Planning for Students) grants are awarded by Admissions and Awards to students who have reached the maximum for government aid from Ontario (OSAP) or other Canadian provinces, or aboriginal band funding, who have assessed need beyond that maximum. In addition, many students who may or may not have received government aid and UTAPS qualify for grants awarded through the academic divisions on the basis of assessments of their individual circumstances. Divisions that lack sufficient resources of their own to meet need draw on central student aid resources managed by Admissions and Awards.

For 2003-04:

- |   |                   |              |          |               |
|---|-------------------|--------------|----------|---------------|
| • | UTAPS grants      | \$19,196,432 | (2002-03 | \$14,411,167) |
| • | individual grants | \$24,500,018 | (2002-03 | \$25,948,839) |

Appendix 2 provides a complete analysis of the distribution of student aid. Appendix 2, Table 1, demonstrates that need-based student aid from the University increased from about \$1.5 million in 1992-93 to about \$43.7 million in 2003-04. This is a direct outcome of the implementation of the Policy on Student Financial Support in 1998, and to the increased resources made available from the OSOTF program and tuition reinvestment.

### **DEBTLOAD (Appendix 3)**

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 2004, 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 (10 per cent). Of students graduating in 2004, 59 per cent had no OSAP debt. The proportion of students with debts over \$15,000 was 22 per cent in 2004.

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 2003 (Appendix 4, Table 12) showed that about 71 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 by institution are performance indicators compiled by the Provincial Government. The OSAP default rate for the University of Toronto for 2003 was 5.2 per cent, down from 6.2 per cent in 2002, compared with a total for Ontario universities in 2003 of 7.1 per cent. The overall provincial default rate for all institutions, including colleges and private vocational schools, was 13.5 per cent, the lowest annual rate since these rates were first measured in 1996. The Government has not yet released the 2004 rates.

### **DOCTORAL-STREAM STUDENTS: GRADUATE FUNDING PACKAGES (Appendix 4)**

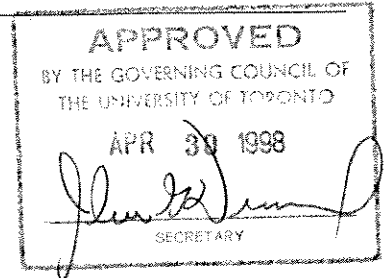
In 2000, the Task Force on Graduate Student Financial Support, set a goal of establishing guaranteed minimum packages of funding for the first 5 years of doctoral-stream graduate studies. Significant progress has been made; the data for 2003-04 show that a total of \$138.8 million was awarded to students (exclusive of funding from affiliated teaching hospitals.)

**FINANCIAL SUPPORT SURVEY (Appendix 5)**

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, professional faculty and doctoral-stream graduate students for that purpose. Appendix 5 provides the noteworthy survey results for 2004 and for previous years. The results of the 2004 survey 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, as measured by parents' level of education and income.

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## 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<sup>1</sup>):

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:

<sup>1</sup> 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 appropriate 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



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

award year	Grants awarded under UTAPS		Other grants from General University		Other grants from faculty/college funds		Total grants	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
1990-1991	0	0	1,456	884,388	781	579,446	2,237	1,463,834
1991-1992	0	0	1,445	843,084	1,036	728,925	2,481	1,572,008
1992-1993	0	0	1,433	824,929	971	709,863	2,404	1,534,793
1993-1994	0	0	1,641	975,608	961	794,692	2,602	1,770,300
1994-1995	0	0	1,805	1,103,230	1,028	906,879	2,833	2,010,109
1995-1996	0	0	1,822	1,177,398	1,044	1,010,008	2,866	2,187,406
1996-1997	1,872	1,758,589	1,605	1,210,681	1,014	1,006,181	4,491	3,975,452
1997-1998	2,441	2,814,424	2,017	1,492,113	925	1,154,565	5,383	5,461,103
1998-1999	3,013	4,929,533	3,071	4,003,958	2,016	3,260,397	8,100	12,193,888
1999-2000	5,497	9,675,426	3,984	6,045,392	3,843	7,138,011	13,324	22,858,828
2000-2001	5,454	10,715,830	3,691	6,891,486	7,085	11,964,604	16,230	29,571,920
2001-2002	4,832	11,375,219	3,875	8,382,608	6,603	14,973,550	15,310	34,731,378
2002-2003	5,689	14,411,167	4,144	9,341,761	7,595	16,607,078	17,428	40,360,006
2003-2004	6,796	19,196,432	4,663	9,617,409	6,222	14,882,609	17,681	43,696,450

**Amount of OSAP and UTAPS  
(2002-2003 and 2003-2004)**

Faculty/College/Program	2002-2003			2003-2004		
	Total OSAP loans and grants	Need assessed by but not met by OSAP	Total grants awarded under UTAPS	Total OSAP loans and grants	Need assessed by but not met by OSAP	Total grants awarded under UTAPS
A&S St. George	39,323,061	3,017,961	2,866,015	44,457,297	4,509,146	4,454,495
UTM	11,246,377	775,291	763,200	14,861,022	1,317,489	1,343,550
UTSC	14,082,432	1,014,664	1,137,750	18,526,666	1,928,218	2,115,414
<b>TOTAL A&amp;S</b>	<b>64,651,870</b>	<b>4,807,916</b>	<b>4,766,965</b>	<b>77,844,985</b>	<b>7,754,853</b>	<b>7,913,459</b>
APSC	7,597,324	2,642,918	2,625,162	9,165,041	4,265,172	4,017,323
ED	3,817,642	497,951	497,050	3,791,441	533,749	532,950
FPEH	565,339	26,866	25,750	666,919	42,531	42,550
MUSIC	770,057	127,250	121,050	747,444	94,894	91,550
NURS	1,013,169	205,305	205,300	1,667,853	253,303	258,450
RAD	1,022,726	145,725	182,550	1,492,749	121,794	124,950
<b>TOTAL above prof fac</b>	<b>14,786,257</b>	<b>3,646,014</b>	<b>3,656,862</b>	<b>17,531,447</b>	<b>5,311,442</b>	<b>5,067,773</b>
DENT	1,747,769	2,904,647	675,046	1,758,282	3,100,179	615,422
LAW	1,371,724	1,221,731	See Note 1	1,667,858	2,173,758	See Note 1
MED	4,897,909	4,865,887	1,286,846	4,626,992	5,935,616	1,328,008
PHM	2,217,606	1,329,891	678,298	2,348,497	1,798,357	725,820
<b>TOTAL Dent, Law, Med, Phm</b>	<b>10,235,008</b>	<b>10,322,156</b>	<b>2,640,190</b>	<b>10,401,629</b>	<b>13,007,910</b>	<b>2,669,250</b>
TYP	638,697	169,347	176,250	526,248	115,334	104,750
<b>TOTAL TYP</b>	<b>638,697</b>	<b>169,347</b>	<b>176,250</b>	<b>526,248</b>	<b>115,334</b>	<b>104,750</b>
MGT	870,317	1,441,650	See Note 1	1,255,407	2,383,731	See Note 1
SGS	7,336,083	1,583,396	1,799,178	6,852,213	2,271,390	1,917,086
<b>TOTAL SGS</b>	<b>8,206,400</b>	<b>3,025,046</b>	<b>1,799,178</b>	<b>8,107,620</b>	<b>4,655,120</b>	<b>1,917,086</b>
OISE/UT	2,296,139	480,168	544,955	1,858,802	619,688	565,331
<b>TOTAL OISE/UT</b>	<b>2,296,139</b>	<b>480,168</b>	<b>544,955</b>	<b>1,858,802</b>	<b>619,688</b>	<b>565,331</b>
<b>OVERALL TOTAL</b>	<b>100,814,371</b>	<b>22,450,647</b>	<b>13,584,400</b>	<b>116,270,731</b>	<b>31,464,348</b>	<b>18,237,649</b>

Notes:

1. UTAPS at the Faculty of Law and the Rotman School of Management is distributed as part of their bursary allocation.

**OSAP and UTAPS Participation Rates  
(2002-2003 and 2003-2004)**

APPENDIX 2  
Table 3

Faculty/College/Program	2002-2003		2003-2004	
	OSAP applicants as a percent of full-time enrollment	UTAPS recipients as a percent of full-time enrollment (Note 1)	OSAP applicants as a percent of full-time enrollment	UTAPS recipients as a percent of full-time enrollment (Note 1)
A&S St. George		7.8%	36%	8.8%
UTM	41%	7.6%	38%	7.4%
UTSC	53%	10.0%	48%	10.0%
<b>TOTAL A&amp;S</b>	<b>44%</b>	<b>8.2%</b>	<b>39%</b>	<b>8.7%</b>
APSC	41%	30.4%	44%	34.3%
ED	39%	13.2%	38%	13.9%
FPEH	31%	4.0%	33%	3.6%
MUSIC	33%	9.3%	30%	7.6%
NURS	50%	25.7%	56%	23.3%
RAD	34%	17.5%	48%	12.6%
<b>TOTAL above prof fac</b>	<b>39%</b>	<b>23.1%</b>	<b>42%</b>	<b>25.0%</b>
DENT	68%	63.7%	69%	63.3%
LAW	39%	See Note 1	44%	See Note 1
MED	73%	55.0%	65%	56.4%
PHM	60%	48.0%	57%	45.7%
<b>TOTAL Dent, Law, Med, Phm</b>	<b>60%</b>	<b>53.9%</b>	<b>58%</b>	<b>53.3%</b>
TYP	93%	57.1%	83%	47.0%
<b>TOTAL TYP</b>	<b>93%</b>	<b>57.1%</b>	<b>83%</b>	<b>47.0%</b>
MGT	27%	See Note 1	30%	See Note 1
SGS	14%	8.2%	14%	7.9%
<b>TOTAL SGS</b>	<b>15%</b>	<b>8.2%</b>	<b>15%</b>	<b>7.9%</b>
OISE/UT	22%	11.4%	18%	10.7%
<b>TOTAL OISE/UT</b>	<b>22%</b>	<b>11.4%</b>	<b>18%</b>	<b>10.7%</b>
<b>OVERALL TOTAL</b>	<b>38%</b>	<b>12.0%</b>	<b>36%</b>	<b>12.0%</b>

Notes:  
1. UTAPS at Law and Management is distributed as part of their bursary allocation.

**Eligibility for Interest-Subsidized Scotia Loan**

<b>Faculty</b>	<b>2002-2003</b>	<b>2003-2004</b>
DENT	2,628,050	2,748,850
LAW	1,467,250	2,176,850
MED	4,468,450	5,037,450
MGT	1,441,850	2,362,350
PHM	932,500	1,186,600
<b>OVERALL TOTAL</b>	<b>10,938,100</b>	<b>13,512,100</b>

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 are 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**  
(non-Ont. students and aboriginal students with band funding)

Faculty/College/Program	2002-2003		2003-2004	
	Number	Amount	Number	Amount
A&S St. George	78	217,650	88	255,150
UTM	12	28,450	17	41,900
UTSC	9	33,600	15	46,550
<b>TOTAL A&amp;S</b>	<b>99</b>	<b>279,700</b>	<b>120</b>	<b>343,600</b>
APSC	22	63,350	23	90,500
ED	7	18,850	2	6,000
FPEH	1	2,800	0	0
MUSIC	4	11,750	5	14,800
NURS	5	24,150	8	38,500
RAD	6	23,300	4	13,950
<b>TOTAL above prof fac</b>	<b>45</b>	<b>144,200</b>	<b>42</b>	<b>163,750</b>
DENT	11	39,292	10	35,070
LAW	See Note 1	See Note 1	See Note 1	See Note 1
MED	44	145,076	39	118,841
PHM	6	14,100	10	23,593
<b>TOTAL Dent, Law, Med, Phm</b>	<b>61</b>	<b>198,468</b>	<b>59</b>	<b>177,504</b>
TYP	3	4,950	4	37,600
<b>TOTAL TYP</b>	<b>3</b>	<b>4,950</b>	<b>4</b>	<b>37,600</b>
MGT	See Note 1	See Note 1	See Note 1	See Note 1
SGS	52	162,099	58	181,279
<b>TOTAL SGS</b>	<b>52</b>	<b>162,099</b>	<b>58</b>	<b>181,279</b>
OISE/UT	11	37,350	12	55,050
<b>TOTAL OISE/UT</b>	<b>11</b>	<b>37,350</b>	<b>12</b>	<b>55,050</b>
<b>OVERALL TOTAL</b>	<b>271</b>	<b>826,767</b>	<b>295</b>	<b>958,783</b>

Notes:

1. UTAPS at Law and Management is distributed as part of their bursary allocation.

**2003-2004 Non-UTAPS grants  
(including OSOTF)**

APPENDIX 2  
Table 5

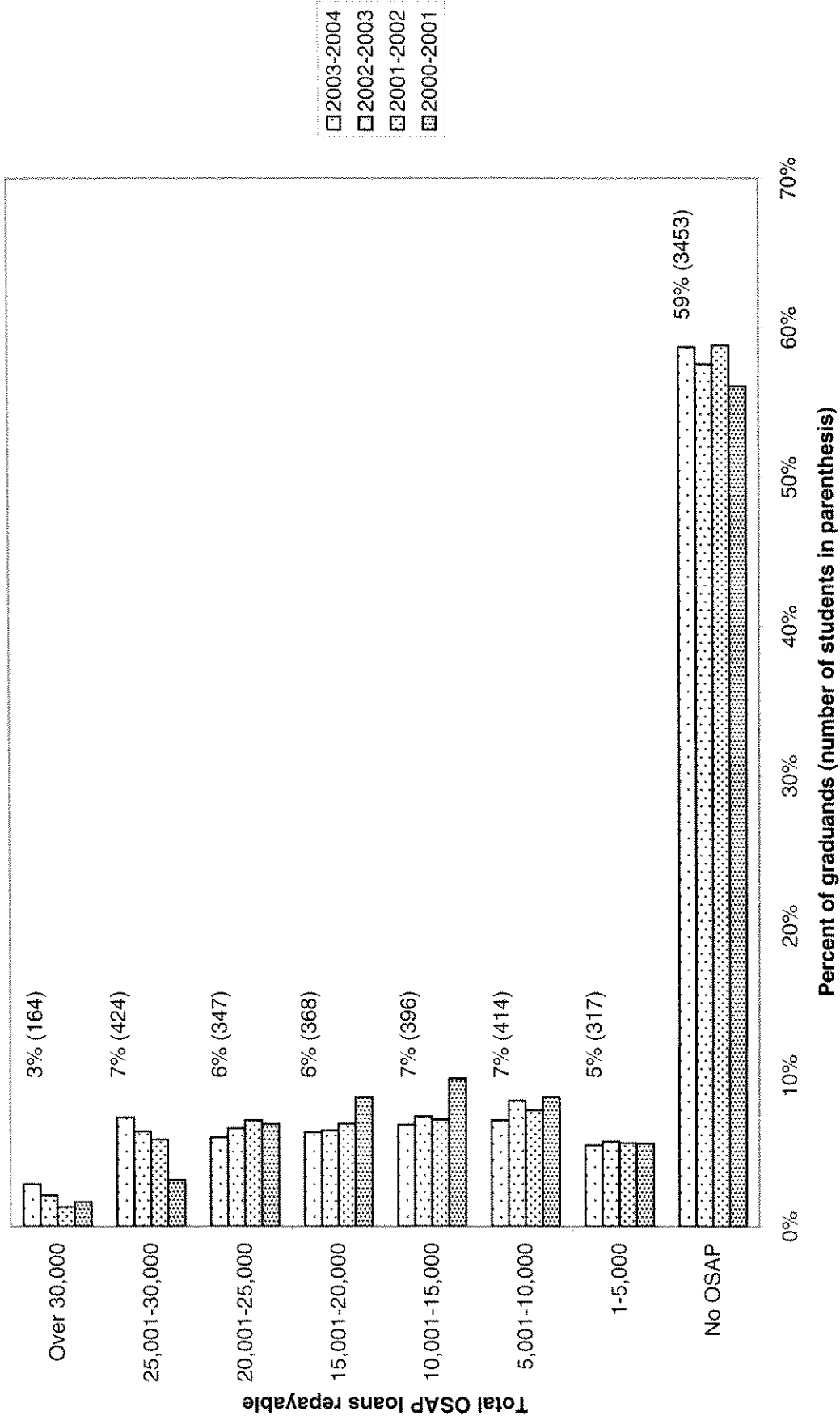
Faculty/College/Program	Fund Source		General University		Arts and Science		Medicine		Other faculties/colleges		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
A&S St. George	2,169	4,060,662	217	426,423	1	256	1,205	1,625,849	3,592	6,113,191		
UTM	446	519,633	6	7,077	0	0	83	120,355	535	647,065		
UTSC	502	835,886	8	32,450	0	0	171	202,444	681	1,070,781		
<b>TOTAL A&amp;S</b>	<b>3,117</b>	<b>5,416,181</b>	<b>231</b>	<b>465,951</b>	<b>1</b>	<b>256</b>	<b>1,459</b>	<b>1,948,649</b>	<b>4,808</b>	<b>7,831,037</b>		
APSC	102	238,192	0	0	0	0	399	840,891	501	1,079,084		
ED	262	639,507	0	0	0	0	10	45,627	272	685,134		
FPEH	78	83,341	0	0	0	0	11	8,344	89	91,685		
MUSIC	47	66,871	0	0	0	0	85	149,480	132	216,350		
NURS	76	153,094	0	0	0	0	40	66,402	116	219,495		
RAD	69	84,382	0	0	0	0	0	0	69	84,382		
<b>TOTAL above prof fac</b>	<b>634</b>	<b>1,265,387</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>545</b>	<b>1,110,744</b>	<b>1,179</b>	<b>2,376,131</b>		
DENT	3	3,200	0	0	0	0	42	25,816	45	29,016		
LAW	324	245,207	1	9,624	0	0	427	1,717,264	752	1,972,095		
MED	18	54,785	0	0	507	646,633	1	960	526	702,378		
PHM	2	5,500	0	0	0	0	459	614,524	461	620,024		
<b>TOTAL Dent, Law, Med, Phm</b>	<b>347</b>	<b>308,692</b>	<b>1</b>	<b>9,624</b>	<b>507</b>	<b>646,633</b>	<b>929</b>	<b>2,358,564</b>	<b>1,784</b>	<b>3,323,512</b>		
TYP	75	420,687	0	0	0	0	60	31,420	135	452,107		
<b>TOTAL TYP</b>	<b>75</b>	<b>420,687</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>60</b>	<b>31,420</b>	<b>135</b>	<b>452,107</b>		
MGT	4	6,453	1	1,500	0	0	154	719,795	159	727,748		
SGS	374	1,708,619	323	941,873	438	2,398,358	1,223	3,519,760	2,358	8,568,611		
<b>TOTAL SGS</b>	<b>378</b>	<b>1,715,072</b>	<b>324</b>	<b>943,373</b>	<b>438</b>	<b>2,398,358</b>	<b>1,377</b>	<b>4,239,555</b>	<b>2,517</b>	<b>9,296,359</b>		
OISE/UT	112	491,391	0	0	4	45,752	346	683,731	462	1,220,873		
<b>TOTAL OISE/UT</b>	<b>112</b>	<b>491,391</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>45,752</b>	<b>346</b>	<b>683,731</b>	<b>462</b>	<b>1,220,873</b>		
<b>OVERALL TOTAL</b>	<b>4,663</b>	<b>9,617,409</b>	<b>556</b>	<b>1,418,948</b>	<b>950</b>	<b>3,090,999</b>	<b>4,716</b>	<b>10,372,663</b>	<b>10,885</b>	<b>24,500,018</b>		

University of Toronto Work Study Program

Faculty/College/Program	2002-2003		2003-2004	
	Number of students	Total expenses	Number of students	Total expenses
A&S St. George	520	980,821	671	1,240,257
UTM	134	217,068	158	255,736
UTSC	154	257,124	168	265,745
<b>TOTAL A&amp;S</b>	<b>808</b>	<b>1,455,014</b>	<b>997</b>	<b>1,761,738</b>
APSC	29	42,185	35	47,470
ED	18	27,633	14	22,975
FPEH	40	69,559	43	72,230
MUSIC	16	26,543	14	27,131
NURS	3	4,296	3	3,996
RAD	2	4,373	3	6,560
<b>TOTAL above prof fac</b>	<b>108</b>	<b>174,590</b>	<b>112</b>	<b>180,362</b>
LAW	12	11,151	10	15,657
MED	4	5,843	5	6,128
PHM	6	10,443	9	13,540
<b>TOTAL Dent, Law, Med, Phm</b>	<b>22</b>	<b>27,437</b>	<b>24</b>	<b>35,324</b>
SGS	133	238,479	166	295,934
<b>TOTAL SGS</b>	<b>133</b>	<b>238,479</b>	<b>166</b>	<b>295,934</b>
OISE/UT	24	40,461	28	47,127
<b>TOTAL OISE/UT</b>	<b>24</b>	<b>40,461</b>	<b>28</b>	<b>47,127</b>
<b>OVERALL TOTAL</b>	<b>1,095</b>	<b>1,935,981</b>	<b>1,327</b>	<b>2,320,485</b>

Note:  
The program is jointly funded by the University (~40%) and the Ministry of Training, Colleges and Universities (~60%).

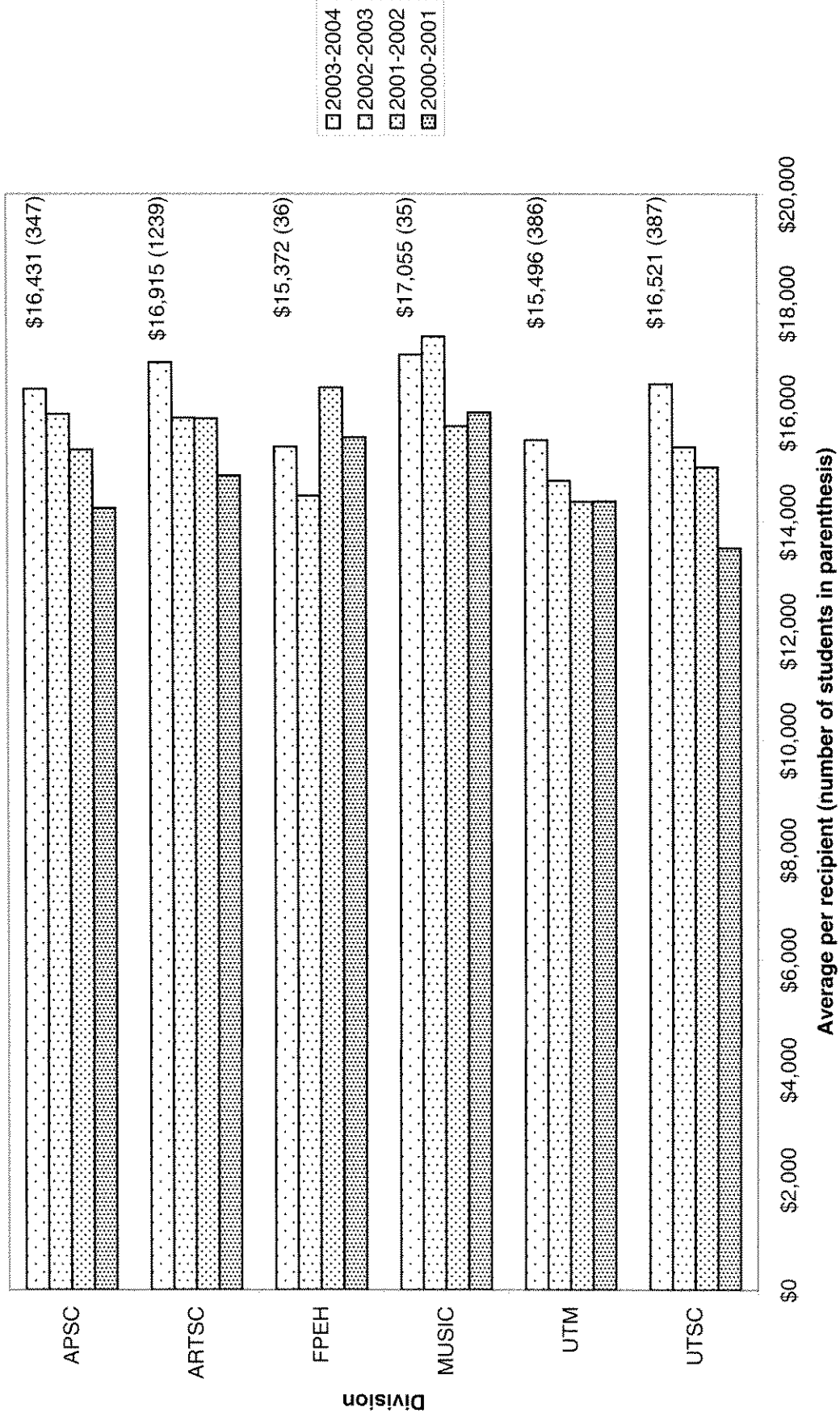
**Total OSAP Repayable  
Convocating First Entry Programs**



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



**Average OSAP Debt (for students with debts)  
Convocating First Entry Programs**



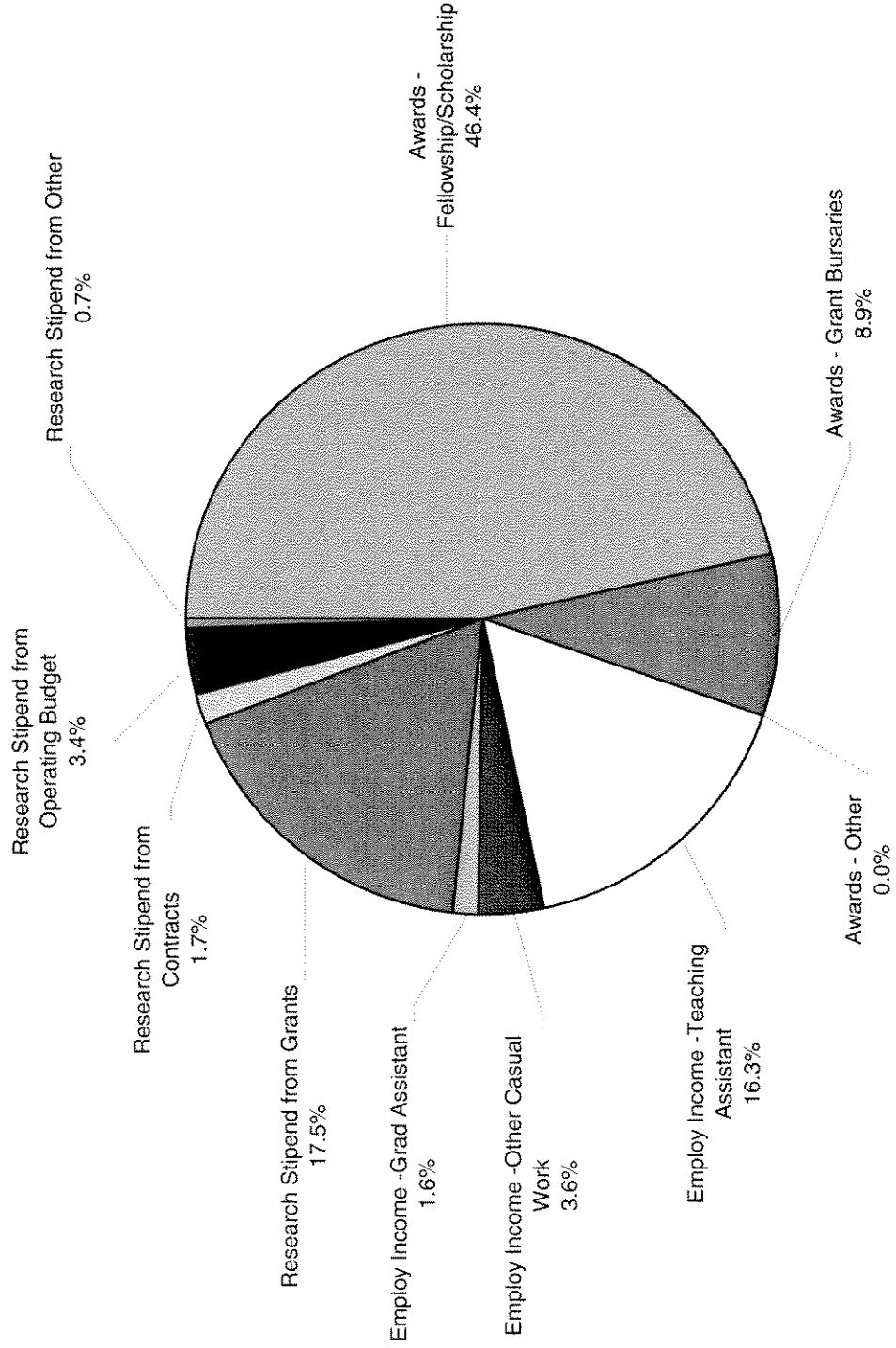
The above refers to OSAP loan repayable, i.e. after eligibility for Ontario Student Opportunity Grant (Loan Forgiveness) is taken into consideration.

TOTAL GRAD FUNDING BY SOURCE BY FACULTY 2002/2003 and 2003/2004

All Programs by Faculty	2002/2003				2003/2004			
	Award Income	Employment Income	Research Stipend	All Income	Award Income	Employment Income	Research Stipend	All Income
Applied Science & Engineering	8,435,438	2,780,322	10,226,543	21,442,303	9,825,475	2,706,879	11,550,055	24,082,409
Architecture, Landscape, and Design	826,023	194,518	0	1,020,541	775,485	263,420	0	1,038,906
Arts & Science	28,815,599	14,701,929	7,797,443	51,314,971	28,434,005	16,814,549	9,707,156	54,955,710
Dentistry	520,371	161,719	487,501	1,169,591	673,500	177,381	522,358	1,373,240
Forestry	697,494	154,161	424,000	1,275,656	745,571	167,499	457,614	1,370,684
Information Studies	707,445	548,452	63,009	1,318,906	810,901	730,313	146,541	1,687,754
Law	1,103,898	82,452	40,500	1,226,851	1,156,396	194,887	18,925	1,370,207
Management	2,784,623	479,427	140,858	3,404,908	2,734,823	538,853	111,581	3,385,258
Medicine	13,904,605	1,534,982	7,717,835	23,157,422	15,329,002	1,555,453	7,296,940	24,181,396
Music	1,147,619	169,860	3,744	1,321,223	903,786	192,746	450	1,096,982
Nursing	461,004	207,027	413,781	1,081,813	488,861	317,437	390,670	1,196,968
OISE/UT	7,188,528	4,441,787	250,694	11,881,009	9,396,391	4,572,681	336,574	14,305,646
Pharmacy	622,173	183,370	683,180	1,488,723	686,512	219,012	869,509	1,775,033
Physical Education and Health	312,498	153,144	32,612	498,254	382,600	171,774	56,155	610,529
Social Work	1,620,007	149,639	192,363	1,962,009	1,445,703	188,615	168,573	1,802,892
UTM - Mississauga	52,300	25,147	2,296	79,743	108,031	46,777	35,192	190,000
SGS Centres & Institutes:								
Criminology	295,500	189,871	56,930	542,300	267,542	139,680	48,123	455,345
Drama	1,058,701	328,857	30,008	1,417,566	675,254	253,002	0	928,256
Industrial Relations	330,211	88,307	14,400	432,918	306,847	121,152	7,416	435,415
Museum Studies	154,348	26,313	0	180,661	217,125	13,670	0	230,795
Russian & East European Studies	200,339	46,576	7,000	253,916	245,863	72,704	16,753	335,319
Total SGS Centres & Institutes	2,039,099	679,924	108,338	2,827,361	1,712,630	600,208	72,292	2,385,130
<b>Total</b>	<b>71,238,724</b>	<b>26,647,860</b>	<b>28,584,697</b>	<b>126,471,281</b>	<b>75,609,672</b>	<b>29,458,486</b>	<b>31,740,585</b>	<b>136,808,743</b>

\* totals do not include graduate student funding data from affiliated teaching hospitals

**Graduate Funding By Source 2003-04**  
**UofT Graduate Funding \$136,808,743**  
**Affiliated Hospitals not available**



**SURVEY RESULTS: UNDERGRADUATE STUDENTS**

	2001	2002	2003	2004
<b>STUDENT CHARACTERISTICS</b>				
born outside Canada	36%	43%	44%	44%
visible minority	47%	53%	43%	49%
female	56%	57%	57%	57%
<b>PARENTS' CHARACTERISTICS</b>				
father's education less than post-secondary completion	35%	35%	34%	34%
mother's education less than post-secondary completion	40%	43%	43%	42%
parental income less than \$50,000	38%	39%	45%	49%
<b>STUDENT FINANCING</b>				
applied for OSAP	34%	38%	37%	34%
anticipated debt at graduation less than \$30,000	83%	90%	89%	89%

**2004 survey**

Sample size: 2,716  
 Completed interviews: 2,377  
 Response rate: 87.5%

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

	1999*	2002	2003	2004
<b>STUDENT CHARACTERISTICS</b>				
born outside Canada	34%	29%	30%	33%
visible minority	36%	44%	37%	44%
female	44%	59%	60%	63%
<b>PARENTS' CHARACTERISTICS</b>				
father's education less than post-secondary completion	33%	29%	27%	
mother's education less than post-secondary completion	38%	33%	36%	42%
parental income less than \$50,000	31%	29%	33%	42%
<b>STUDENT FINANCING</b>				
applied for OSAP	60%	69%	61%	60%
anticipated debt at graduation less than \$70,000	91%	75%	71%	73%

\* The 1999 survey was conducted on upper-year students who were not subject to the deregulated fees for these programs.

**2004 survey**

Sample size: 1,529  
Completed interviews: 1,215  
Response rate: 79.5%

**SURVEY RESULTS: DOCTORAL-STREAM GRADUATE STUDENTS**

	2002	2003	2004
<b>STUDENT CHARACTERISTICS</b>			
born outside Canada	33%	37%	37%
visible minority	28%	25%	30%
female	57%	56%	56%
<b>PARENTS' CHARACTERISTICS</b>			
father's education less than post-secondary completion	38%	34%	35%
mother's education less than post-secondary completion	44%	42%	41%
parental income less than \$50,000	37%	50%	56%
<b>STUDENT FINANCING</b>			
1 <sup>st</sup> to 4 <sup>th</sup> year in program	80%	82%	78%
receiving fellowship support	67%	72%	68%
applied for OSAP	21%	15%	15%
anticipated debt at graduation less than \$30,000	80%	78%	78%

**2004 survey**  
 Sample size: 1,953  
 Completed interviews: 1,475  
 Response rate: 75.5%

## SURVEY METHODOLOGY

The Student Finance Survey 2004 was fielded by the Hitachi Survey Research Centre at UTM between November and December, 2004. Student Information Services provided program and contact information for all fulltime students registered in first-entry undergraduate, doctoral-stream graduate and professional deregulated-fee programs. From each list, a simple random sample of was drawn; this represented the sample for the group at the entire study level.

Trained telephone interviewers, who work to the ethical standards and guidelines set out by the American Association of Public Opinion Research (AAPOR) implemented data collection under carefully controlled and monitored lab conditions.

Prior to the 2002 survey, the responses with respect to visible minority status were based on analysis of an open-ended question asking respondents to describe their ethnocultural background. For the 2002 and 2003 and 2004 surveys, the responses were based on the following question: *As defined in the Canada Employment Equity Act, a person in Canada is a member of a visible minority if the person is other than aboriginal and is non-caucasian in race or non-white in colour. Do you consider yourself to be a visible minority in Canada according to this definition?*