

# THE IMPACTS OF COVID-19 ON POST-SECONDARY EDUCATION IN NOVA SCOTIA

---

students 



## INTRODUCTION

March 2020 marked the arrival of the novel coronavirus (COVID-19) in Nova Scotia. Throughout the following months, numerous businesses were forced to shut their doors while organizations scrambled to institute social distancing and self-isolation recommendations. Among these organizations were Nova Scotia's post-secondary institutions.

***Though the exact timing of these closures varied from institution to institution, it was not long before all Nova Scotian universities and colleges had cancelled in-person classes and students either packed up their dorm rooms to head home or braced themselves for a long, isolated summer on campus.***

The remainder of the school year was a blur of video calls, online tests, take home exams, and abandoned projects as professors, students, and institutions tried to salvage the Winter 2020 semester. The end of the winter semester, while marking the end of a tumultuous few months, also meant that post-secondary institutions and the province now had to fix their gaze on the impending fall semester.

## INSTITUTIONAL PLANS

Students and post-secondary institutions were forced to make many difficult decisions in planning for the fall semester, inevitably leading to the introduction of various forms of hybrid and online education. As the summer progressed, institutions began unveiling their specific plans for the 2020-2021 school year, which can be categorised into three overarching groups: primarily online, completely online, and in-person. Dalhousie University,<sup>1</sup> Kings College,<sup>2</sup> Saint Mary's University,<sup>3</sup> and the Nova Scotia Community College (NSCC) have announced that they would be conduct-

ing their Fall 2020 semesters primarily online.<sup>4</sup> At the same time, these schools would be attempting to facilitate in-person learning for the programs which are more difficult to move online, so long as said courses could be conducted following provincial health guidelines.

Other institutions elected to move forward with a stricter approach, with Cape Breton University,<sup>5</sup> Mount St. Vincent University,<sup>6</sup> the Atlantic School of Theology,<sup>7</sup> and the Nova Scotia College of Art of Design (NSCAD) all choosing to implement a fully online experience for their fall semester, with no exceptions.<sup>8</sup> Others still, including Acadia University,<sup>9</sup> Saint Francis Xavier University,<sup>10</sup> and L'Université Sainte-Anne, detailed plans to adopt a hybridized approach to courses in the fall, with varying degrees of in-person education and programming combined with some virtual components to ensure adherence to provincial guidelines and directives.<sup>11</sup>

***“Even the plans that focused primarily on in-person course delivery were projected to include some degree of virtual course delivery and included the possibility of pivoting to a fully online forum depending on the evolution of the pandemic.”***

## EXISTING GOVERNMENT INITIATIVES

While the Canadian Federal Government and the Nova Scotia Provincial Government introduced specific measures meant to address the challenges faced by post secondary students resulting from the pandemic, there still remains a plethora of student issues and concerns relating to COVID-19 that have been addressed to varying degrees. These issues not only pose immediate and long-term challenges for the large number of students who choose to study within the province, but also have significant long term implications for the

province as a whole.

***“Our province’s student population - and their vital contributions to the Nova Scotia economy - remain one of Nova Scotia’s most valuable assets. Ensuring that these students are adequately supported and prioritized must stand as a top priority for the province.”***

## **Federal Initiatives**

The economic shutdown caused by the onset of the pandemic had dire implications for employment prospects - and by extension, financial stability - for many of the sectors which traditionally provided students with summer employment were forced to shut down, or to be scaled down from their usual size. These included positions in tourism and hospitality, where either demand did not exist, or the jobs were impossible under health and safety guidelines.

***Between February and April of 2020, the employment rate for students between the ages of 20 and 24 dropped from 52.5%, to 28.9%,<sup>12</sup> and at least 70% of continuing post secondary students reported that they were “very or extremely concerned” about their finances during the pandemic.<sup>13</sup>***

In acknowledgement of these widespread economic challenges, the Federal Government introduced several financial aid packages, the first being the Canada Emergency Response Benefit (CERB), which was available to Canadians who had lost their job due to COVID-19. As many students were ineligible for this program, the Canada Emergency Student Benefit (CESB) was unveiled, an historic \$9 billion investment in post secondary students. This program was designed to assist students who found themselves unable to obtain employment over the summer months

and who were ineligible for the CERB and EI by providing \$1250 monthly (or \$2000 if the student has a disability or dependents).<sup>14</sup> Although this aid package was welcomed by postsecondary students and aided in alleviating some students’ financial concerns throughout the summer months,<sup>15</sup> it ended by September 2020.<sup>16</sup>

The federal government also suspended payment and generation of interest on Canada Student Loans until the end of September 2020 and moved to double the amount given through Canada Student Grants for 1 year as of August 1st.<sup>17</sup> These updates to the student loan program occur in tandem with similar plans to increase the federal maximum weekly loan limit from \$210 to \$350 for the entirety of the 2020-2021 school year, as well as the suspension of “Student and Spousal” tax contributions for the same period.<sup>18</sup>

## **Provincial Initiatives**

While the Nova Scotia Provincial Government followed the lead of the federal government in suspending payments and interest on Nova Scotia student loans,<sup>19</sup> they did not offer their own direct monetary supplement to serve as a provincial counterpart to the CESB. Instead, the province invested significant energy and resources in addressing another pressing issue: internet connectivity. As previously discussed, each of Nova Scotia’s post-secondary institutions has acknowledged that online learning will play a greater role in the upcoming fall semester than it has in previous years - albeit to differing extents for different institutions. The technologies used for this format of course delivery allow for social distancing and self isolation to be practiced, while still providing some level of education to students. However, these technologies and services require all parties involved to have access to a stable, fast internet connection, which is where the main issue arises.

# INTERNET SPEEDS IN NOVA SCOTIA

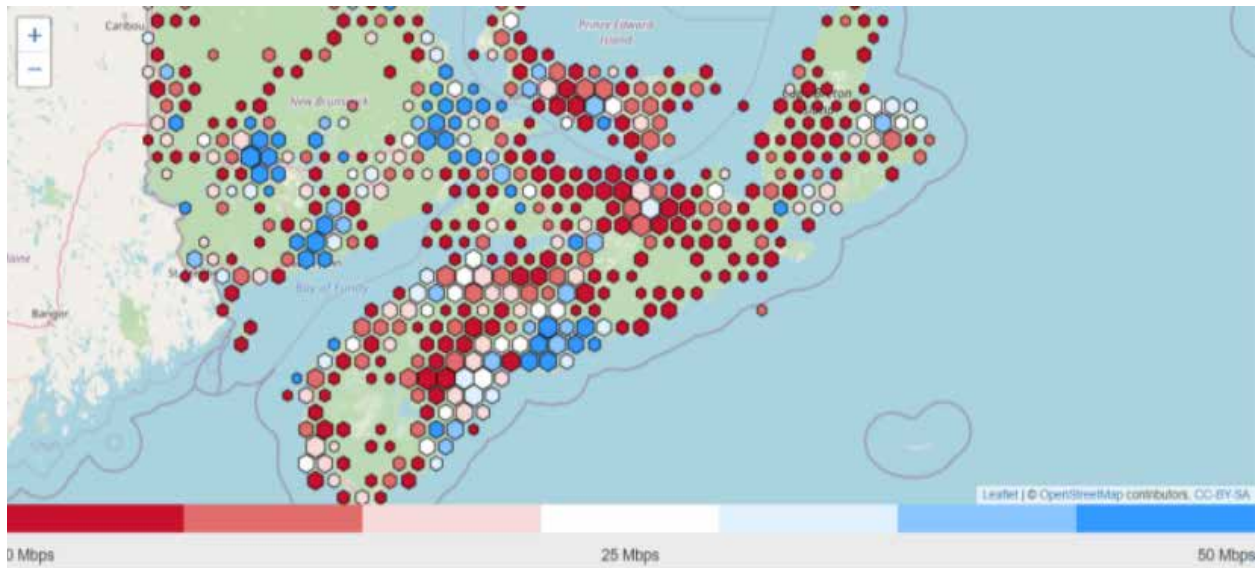


Figure 1A: Internet download speeds across Nova Scotia.<sup>20</sup>



Figure 1B: Internet upload speeds across Nova Scotia.<sup>21</sup>

Figures 1A and 1B above outline the upload and download speeds for residents across Nova Scotia, wherein a higher number of megabits per second (mbps) equates to a faster internet speed. These diagrams depict areas with low Mbps as red, whereas areas with high Mbps are labeled with blue.

As illustrated within these diagrams, the majority of Nova Scotians outside of the HRM lack consistent access to the level of high-speed internet which students need in order to take full advantage of online teaching opportunities.

This discrepancy in internet speeds is not news to the province; they had already begun work on a program to expand high speed internet service across Nova Scotia before the pandemic reached our region.<sup>22</sup> Once it became clear that Nova Scotians would be forced to both work and learn from home for the foreseeable future, the province allocated an additional \$15 million to accelerate and expand the project.<sup>23</sup> This has led to the project moving ahead of schedule in many areas and the laying of 260 kilometres of pole lines across the rural areas of the province to expand high speed internet to include nearly 18,000 homes as of May 2020.<sup>24</sup> This project has the potential to drastically impact the education of many rural Nova Scotians who otherwise would not be able to participate in their institutions' online learning plans come the fall semester.

The province's department of Labor and Advanced Education has also implemented several important measures aimed at addressing the concerns and issues surrounding work placements and COVID-19. One of the most prominent changes allows the combination of both provincial and federal wage subsidy programs, enabling employers to receive 90-100% of their student employees salary from the government.<sup>25</sup>

The Cooperative Education Incentive (CEI) also offered full subsidies to employers hiring international students due to their ineligibility for the federal aid programs.<sup>26</sup> Co-op programs were given more flexibility regarding length, allowing for students who otherwise would have missed their chance to take a work term - either because they had been unable to find a job within the normal timeframe, or because their previously established work

terms were cancelled due to COVID-19 - to still find and complete a placement.<sup>27</sup> The CEI approval period for fall placements was also extended an extra month, and LAE has made efforts to reconsider previously rejected applications for funding, as well as approaching new employers to file funding applications and take on co-op students.<sup>28</sup> As of July 17th, 2020, 770 summer Co-Op positions were created through CEI, with 195 of those created past the original approval period. Nine-hundred eighty seven of those students applying for Co-Op through the Student Summer Skills Incentive (SKILL) were approved, with 80 of those approved being since the initial period.<sup>29</sup> Finally, a total of 341 Co-Op positions were approved for the fall 2020 semester, which is 100 more than the previous year,<sup>30</sup> indicating that co-op students hopefully would not be left out in the cold come September.

## **SHORTCOMINGS OF FEDERAL AND PROVINCIAL EFFORTS**

Despite the successes of several aid packages, both the federal and provincial government projects have proven themselves to be far from complete solutions to these student issues. Federal plans and offerings have been shown to consistently fall short in regard to three critical areas: scale, eligibility, and communication. In regard to scale, while the CESB and other federal programs are certainly beneficial and steps in the right direction, the majority of post-secondary students argue that they simply do not go far enough to address their current issues. According to research done by the Canadian Alliance of Student Associations (CASA), roughly 61% of post-secondary students report that federal support will not be enough to support them through the approaching academic year.<sup>31</sup> In these cases, the CESB and the other federal programs cannot be seen as final solutions to student issues surrounding COVID-19, and

this reality is made even worse for the many students who are simply ineligible for federal relief. Many of those not eligible for federal support are the hundreds of thousands of international students across Canada, including the over 9,804 international students studying in Nova Scotia.<sup>32</sup> These students play a critical role in Nova Scotia's development and growth, both in our post-secondary sector and beyond. Over the 2018-2019 school year, it was reported that Nova Scotia's international students brought in over \$400,000,000 to the provincial economy.<sup>33</sup> However, in addition to those who are officially ineligible for these plans, there are a shockingly large number of students who are simply not aware of - or misunderstand - their eligibility. When students were asked about their eligibility for the CESB, only 47% responded that they were sure they were eligible, and when asked about eligibility for other government assistance programs, that number dropped even lower.<sup>34</sup> Twenty-eight percent of students reported that they were either unsure, or were not eligible whatsoever for federal assistance programs.<sup>35</sup> This data represents serious failures on behalf of the federal student assistance initiatives, and suggests that additional support will be needed for students beyond the CESB.

While the efforts made in regard to student loans and grants are welcome, they do not go far enough to address the issues surrounding student finances. The suspension

of loan interest and payments was set to end in September 2020, despite little evidence the pandemic will have been halted by that time. It is similarly unlikely that those students who had their loan repayments frozen would have been able to find sufficient work by the end of September to resume their payments. Additionally, many of the federal initiatives regarding changes to how loans and grants will be handled were not created to account for COVID-19 and were instead election promises made by the Liberal Party before the pandemic occurred.<sup>36</sup> Because of this, it must be

ensured that these efforts in particular do not vanish without other programs in place to combat the impacts of COVID-19.

As for provincial initiatives, Nova Scotia's efforts to expand rural internet access have seen some success, yet this has been far from a complete solution. While the project claims to be ahead of schedule, some areas are unable to receive the resources they require. One ex-

ample has been the Municipality of Pictou County: despite initially being accepted for high speed internet expansion, the municipality was later turned down on the grounds that they had over-reported the number of homes in need of an upgrade.<sup>37</sup> This has placed the large municipality in the position of either agreeing to the smaller scale upgrade and preventing many citizens from benefiting from high speed internet, or holding to their numbers and being denied any support whatsoever. This crisis cannot be the time during

***“At a time when rural Nova Scotians are being forced to drive away from their homes to the nearest Tim Hortons to have the internet to take a video call,<sup>38</sup> the Government of Nova Scotia must ensure that it is striving to meet the full extent of the province’s demand.”***

which officials are forced to pick and choose who can be given the internet speeds they need for work and education.

In regard to Nova Scotia's efforts for student employment, the efforts made to improve support for Co-Op work placements have seemingly been very successful. The area where these initiatives fall somewhat short, however, is that they only provide assistance to Co-Op students; and do not provide work-integrated learning opportunities through classroom programming or other government work programs. These are certainly good steps in the right direction, but many unemployed students are not enrolled in a Co-Op program. Efforts to improve Co-Op employment are necessary and beneficial, but initiatives to help non-Co-Op students must also be kept in mind in order to decrease the rate of youth unemployment, particularly considering the upfront costs associated with completion of a Co-Op program.

## **ISSUES WITH COVID-19 THAT REMAIN UNADDRESSED**

Despite the successes and failures of what has already been done for post-secondary students, many issues continue to be completely unaddressed. Such issues include, losses of important work placements and increased tuition costs, problems specifically tied to Nova Scotia's large international student population, and hardships faced by post-secondary institutions which will impact their student body.

### **Quality of Education**

COVID-19 has exacerbated students' concerns about the quality of education that can be obtained through online delivery.

*Sixty-five percent of post-secondary stu-*

*dents reported that they do not believe they can experience the same level of education online as they do in a classroom,<sup>39</sup> and 59% do not believe that online courses provide the same support they would otherwise receive such as access to professors for questioning.<sup>40</sup>*

The majority of students are also concerned with their access to peer and institutional support for both academic and mental health issues.<sup>41</sup> Additionally, 68% of students believe that their remote classes do not offer the same value as their in-person classes, and 83% are concerned that they will not receive an education valued the same as they would have otherwise in the upcoming semester.<sup>42</sup>

### **Remaining Financial Concerns**

Despite aid from the provincial and federal governments, more than half of all students are still in positions where current available financial resources will not be enough to support them through the current academic year.<sup>43</sup> The average student covers 86% of their tuition and living expenses with either funding from their parents, or money earned through their own employment, and two thirds of post secondary students have reported COVID-19 impact on their finances, as well as the finances of their parents and families.<sup>44</sup> More specifically, students have reported immense job losses not only over the summer, but from as far back as the previous winter semester. Between January and April of 2020, post-secondary students lost 44% of their part time work, and 27% of full-time work.<sup>45</sup> Of those who lost their part time jobs, 29% reported that this left them with absolutely no income,<sup>46</sup> while 32% of students who lost full time work are reporting the same total elimination of income.<sup>47</sup> The loss of all income placed many post-secondary students in an unstable and unplanned financial situation before the summer even began. Financial figures were only made worse by the summer months, with 70% of part time summer

employment plans being impacted, as 27% of those who lost work reported having reduced income, and 32% had lost all income.<sup>48</sup> The loss in some Co-Op work placements has also impacted student finances, with 86% of students who have lost their summer work placement expressing that they are “very or extremely concerned” over their finances and the impact of the pandemic.<sup>49</sup>

***Overall, 75% of students believe that COVID-19’s impact on their financial and employment situations will last at least into 2021.***<sup>50</sup>

The sudden loss of employment has inevitably resulted in many students questioning how they will budget their remaining resources and time. Some students may choose to drop some classes in order to find work during the school year, thus drawing out the duration of their education and delaying their entry into the workforce. Others have chosen to defer their classes until 2021, no longer having the funds they had counted on to even come close to paying off their fees. Although student loans have increased for the academic year, many students remain debt-averse, with the fear of taking on additional student debt, burning through savings, and an inability to meet current or future expenses causing them to abandon their studies for the 2020-21 year.<sup>51</sup> However, many students have made the choice to incur additional debt in order to continue their schooling. Nearly 50% of students have said that they will be forced to rely heavily on government loans in the coming months and years in order to offset their losses and costs, which will only worsen the ever growing student debt crisis.<sup>52</sup> Half of all post-secondary students in Canada graduate with student debt, at an average amount of \$17,500.<sup>53</sup> It is likely that this average is even higher for Nova Scotia students specifically.

The financial impact of COVID-19 is also affecting students’ living situations. Approximately one third of continuing students who took part in Statistics Canada’s study were

living either on their own or with roommates, while the remaining students were living with their families during the pandemic.<sup>54</sup> Those students who were living on their own were 20% more likely to be highly concerned about paying for current and future expenses.<sup>55</sup> In addition, 43% of students are concerned that they will not be able to find or afford a safe place to live as the pandemic continues.<sup>56</sup> Given Nova Scotia’s higher housing costs and low rate of vacancies, this concern may be even more prevalent among Nova Scotia’s students specifically.<sup>57</sup>

## **International Students and Healthcare**

International student healthcare has long been a major concern for students from outside of Canada; these access barriers have only been exacerbated by the current pandemic situation. In order to qualify for the Nova Scotia Medical Services Insurance program (MSI), International students must have remained within the province for 13 consecutive months without leaving for more than 30 days.<sup>58</sup> However, with the pandemic restricting international travel for the majority of 2020, if an international student wished to get provincial health insurance in September of 2020, they would have needed to have remained in Nova Scotia from August 2019 until September 2020.

***If students had chosen to return to their home countries as a result of COVID-19, they will be unable to access MSI during their Fall 2020 studies, even if they are able to return to campus in the fall.***

These prohibitive MSI regulations force students to rely on the health insurance provided by their institutions, but these insurance plans often pose strict requirements and logistical challenges for students attempting to use them. This is especially true in emergency cases such as what would be the case for those diagnosed with COVID-19 who might



require external oxygen or the assistance of a ventilator machine in order to continue breathing; this is a problem for many students reliant on their university health insurance. Many of these insurance plans instruct students to submit documentation for the use of equipment such as oxygen and ventilators before the student actually begins using the treatment, otherwise the insurance may not pay for the equipment upfront, and the student will be forced to handle the bill. These include the plans given to international students at Acadia University,<sup>59</sup> University of Kings College,<sup>60</sup> L'Université Sainte-Anne,<sup>61</sup> and NSCAD.<sup>62</sup> Others, such as the plan given to international students at Saint Francis Xavier University, are not clear as to if they cover such equipment at all, or only to a certain total cost.<sup>63</sup> In general, these plans are confusing, difficult to find, and unspecific. If a student finds themselves in the horrific position of no longer being able to breathe unassisted, they may not have the time to reach out to their insurance carrier and wait to be approved for the proper treatment and equipment. Because of the nature of the plans provided by respective institutions, students who require treatment for COVID-19 may be forced to pay the substantial bill out-of-pocket for their life saving care.

Some university health plans require students to apply with their insurance provider before any medical tests are conducted, or have the test prescribed by their physician, otherwise they will be required to pay out of pocket, which for COVID-19 testing can reportedly cost between \$40 and \$100.<sup>64</sup> This requirement may not be too much of a barrier on its own, but if a student must be tested multiple times for the virus over the course of the school year, these costs could easily become a significant financial concern. This financial barrier could very easily cause students already struggling financially to delay or avoid getting tested for COVID-19, putting themselves and those around them at risk. If the situation arises in which a student becomes ill with COVID-19, the best possible

outcome is far from ideal, as should they fail to abide by the many requirements, they will be forced to pay massive sums of money, creating additional debts on top of an already strenuous situation. The worst possible outcome, particularly in relation to those institutions planning on a return to physical classes for the fall semester, would be that a student with symptoms of COVID-19 chooses not to seek help or assistance out of fear that they will not be able to pay the medical bills. The student could then pass the virus on to hundreds or thousands of students and faculty in an incredibly short time.

Studies have attempted to model the connectivity of students on university campuses, in order to help determine how fast a virus such as COVID-19 could spread among a student body.<sup>65</sup> Such studies found that even on campuses that had ceased all medium and large classes each student was, at the absolute best, only four people away from any other student on campus through connections such as shared classrooms, walkways, residences, and social ties.<sup>66</sup> With this in mind, every action must be taken to eliminate any and all reasons a student would choose not to seek medical help at even the smallest signs of COVID-19.

## **International Student Finances**

When it comes to finding work, international students lack access to the same support that domestic students do. International students are not eligible for the CESB or CERB,<sup>67</sup> which has left them without the same income safety net for which other post-secondary students have access. International students are also not allowed to work more than 20 hours a week while classes are in session.<sup>68</sup> While this restriction was changed over the summer as the pandemic has progressed, it still only allowed international students to work beyond this limit if their work qualified as an essential service.<sup>69</sup> In addition, the change allowing for extra work hours has reverted to normal by September 2020,<sup>70</sup> meaning it will

do little for those students who need to work during their fall semester. When combined with the already weak job market for students in general during the pandemic, the available means through which Nova Scotia's international students can pay for their education become even more limited.

### **Post-Secondary Institutions and Declining Enrolment**

The financial issues faced by students, combined with growing dissatisfaction over online course delivery and numerous other factors has led to institutions predicting significant losses in enrolment for the 2020-2021 school year.<sup>71</sup> This drop in enrolment is expected to be seen for both incoming and returning students, and for both domestic and international students. International students in particular are of great concern to Nova Scotia's post-secondary schools, with international students only making up between

4% and 34% of the institution's student body, they do however pay an increased tuition when compared to domestic students.<sup>72</sup> Because of the difference in these fees, international students make significantly larger contributions to their institution's tuition revenue than enrolment figures may first suggest. An example of the impact international students have is at Acadia University where during the 2018-2019 school year, full-time international students made up only 11.7% of the university's total student body.<sup>73</sup> However, these 515 students<sup>74</sup> alone supplied more than 1/5th of Acadia's tuition income that year.<sup>75</sup> NSCAD is another key example of the fiscal importance of international students, with 24.3% of their student body being full-time international stu-

dents.<sup>76</sup> However, this 24.3% paid for 46.7% of the school's total tuition income that year.<sup>77</sup> Any significant decline in the number of international student enrolments would result in Nova Scotia's post secondary schools losing millions in tuition and fees.

Nova Scotia's post-secondary is also expecting a significant loss of first-year enrolment, regardless of student origin.<sup>78</sup> Many students who otherwise would have begun post-secondary this fall have instead considered taking a gap year. Organizations which help manage and advise students wishing to take a gap year between high school and post-secondary have reportedly seen website traffic increase by 300% in comparison with traffic rates in 2019.<sup>79</sup>

***“Any significant decline in the number of international students enrolments would result in Nova Scotia’s post-secondary schools losing millions in tuition and fees.”***

One of the largest forces driving new students away is the prospect of having a socially distanced or fully online first year.<sup>80</sup> The social aspects of college and university are very important for students, particularly first year students,

and the idea that these components could be restricted or absent should they choose to attend a post-secondary institution in the fall is largely unappealing to many students.<sup>81</sup> This is in addition to concerns over the quality of the education that would be provided in the fall,<sup>82</sup> which is why some prospective first year students have indicated that they believe it would be more valuable to defer starting university until September 2021.<sup>83</sup>

Such a trend among students can have a significant long-term effect on institutions; one school year with low first-year enrolment will result in at least four years of poor enrolment as that particular class of students moves

forward through their studies.<sup>84</sup> As such, the impact of such a shortage should be lessened as much as possible, both to ensure the stability of the institution and to prevent the growing costs from being placed on the shoulders of the remaining student body.

### **Post-Secondary Institutions and Unexpected Costs**

For Nova Scotia universities and colleges, economic troubles do not end at poor enrolment. While revenue begins to dwindle, costs have already begun to emerge and currently, the most prominent of these costs are those tied to the digitisation of course materials and the multiple other efforts needed to prepare for online instruction. As previously stated, all of Nova Scotia's post-secondary institutions constructed plans for the fall which included massive increases in online courses and instruction, regardless of plans for in-person instruction in the fall. The effort needed to construct online courses and adapt in-person courses to a socially distanced format requires a significant investment of both time and funding. Institutions are also facing fixed costs - the expenses and fees that cannot be altered or avoided despite the ongoing pandemic - which include expenses such as rent and taxes for campus land and facilities, or necessary maintenance to buildings. Additionally, because of the increased work post-secondary institutions needed to undertake in order to prepare for the school year, they are making a particular effort to avoid layoffs and large-scale cancellations of programs. This leaves institutions with only their students as a means of recuperating these costs.

Most of Nova Scotia's post-secondary institutions have made plans to increase tuition for domestic students by the full 3% permitted within the current MOU<sup>85</sup> and similar, yet magnified increases were reflected in the tuition rates for international students. In this sense, these financial issues and risks are just as much a student issue as an institutional one.

## **THE NOVA SCOTIA CONTEXT**

The COVID-19 pandemic has had a massive impact on Nova Scotia both socially and economically. As it stands currently, the issues discussed throughout this report have the potential to bleed out beyond the post-secondary sector and cause serious problems for the province as it works to recover and resume its growth. These issues include post secondary students being unable to play their role in regard to economic regrowth and expansion, the potential loss of Nova Scotia's international post-secondary students, and damage to the reputation of Nova Scotia Post-Secondary institutions. Each of these possibilities risk causing major setbacks for the province as it works towards continued growth.

### **Rise in Student Debt**

As the pandemic progressed, many post-secondary students in Nova Scotia found themselves faced with choosing to either abandon their studies or having to borrow more capital to handle their rising costs. Seeing as only 12% of students claimed that they would not be making any changes to their financial plans due to the pandemic, this choice was likely a common one.<sup>86</sup> Most of the affected students were not eager to abandon 4+ years of effort and progress, and therefore turned to additional student loans, adding to any debt they already had. In doing so, these students will go on to graduate and enter the economy with new layers of debt that they would not have otherwise had, impeding not only their ability to flourish, but also their ability to contribute to the provincial economy. This could go on to significantly impede the province's recovery efforts and mediate Nova Scotia's ability to overcome some of the impacts of COVID-19.

For economic growth to resume, young Nova Scotians must be in a position where they

can remain within the province and afford to invest both their funding and ideas. However, Nova Scotia's post secondary students already pay one of the highest tuition rates in the nation, regardless of institution.<sup>87</sup> This, combined with the prospect of accruing additional debt during the pandemic, could very easily lead many Nova Scotian students to leave the province in order to attend less expensive schools elsewhere in Canada.

The outward migration of educated youth has been a concern for Nova Scotia for many years,<sup>88</sup> and will only further exacerbate the economic struggles the province faces following COVID-19 and beyond.

As detailed in the report by One Nova Scotia: "It is a simple fact: unless Nova Scotia first stabilizes its population base and then begins to increase the population of working age people, it will not be possible to sustain

current levels of economic well being across the province, let alone improve them."<sup>89</sup>

This stabilization of the province's population will not be feasible should Nova Scotian students be faced with mounting costs and debt. A province in desperate need of a youthful population to engage in the local economy cannot afford to see student debt rise in this manner.

### Loss of International Students

Post Secondary students are not only key to Nova Scotia's economic recovery but are also crucial in addressing the looming catastrophe of the province's aging population.

Figure #2 illustrates how dramatic the province's population difference is, as well as how Nova Scotia differs from Canada as a whole.

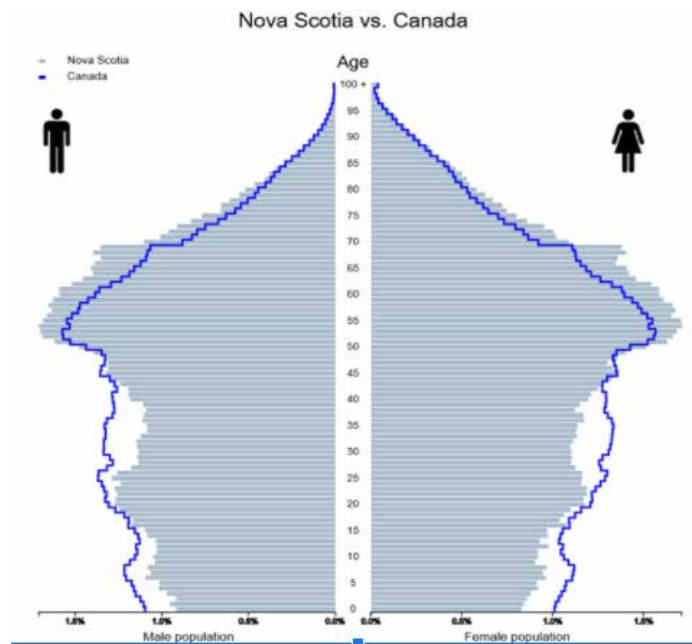


Figure 2: Population of Nova Scotia and Canada distribution by age (2016)<sup>90</sup>

An aging population incites many issues, including additional strain on the provincial health care system and a shrinking of the workforce.<sup>91</sup> These all eventually amount to a stagnation and possible reversal of economic growth.<sup>92</sup> To prevent these problems from growing, the most effective solution the province can take is to encourage immigration into the province to flesh out underrepresented age groups and drive workforce growth.<sup>93</sup> One of the greatest pools of young and educated individuals are the thousands of international students attending Nova Scotia post-secondary institutions. Unfortunately, issues such as dwindling student financial resources and inability to find sufficient work are currently amplified by the pandemic and serve to drive away Nova Scotia's international students. Without some form of assistance to help stabilise their position, many international students may begin to consider abandoning their studies in Nova Scotia and return to their home nations,<sup>94</sup> particularly if their families or native countries as a whole have seen a greater impact from the pandemic and students can no longer rely on them for necessary financial support.<sup>95</sup>

The fallout of such an exodus has the potential to be disastrous. The closest example to this scenario would be the 2019 diplomatic dispute between Canada and Saudi Arabia, which led to the government of Saudi Arabia ordering all of their students studying in Canada to return.<sup>96</sup> Saint Mary's University alone reported the unexpected departure of students as having cost them \$740,000 in exclusively lost tuition, and Mount Saint Vincent University reported a loss of \$900,000,<sup>97</sup> however, the impact of this loss has extended, or has threatened to extend, to more than just the post-secondary sector. According to the Vice-President of the Nova Scotia Health Authority, the province's health system had no way of compensating for the loss in personnel that would have come with this decision.<sup>98</sup>

The only reason such an impact was avoided

was because an unexpected number of Saudi students had chosen to stay despite the financial and safety costs for them and their families.<sup>99</sup> It was expected that, had those students complied with the withdrawal, wait times for specialised care would have skyrocketed, and the entire nation would have seen massive healthcare staff shortages.<sup>100</sup> It must be stressed that this situation facing Nova Scotia was due to the loss of international students from only one nation, and that the province now faces the risk of driving away international students of all backgrounds and nationalities.

***Should Nova Scotia's international students find themselves unable to maintain their stay, the province risks massive economic and logistical fallout in the short term, and the loss of the most effective strategy to combat its aging population in the long term.***

### **Economic Impact**

Nova Scotia's post secondary institutions are more than just schools; they are an incredibly vital contributor to the health and economic growth of both the province and the greater Atlantic region. In the economic sense, these institutions are a key component in forming the backbone of the province's financial structure. In 2017, it was found that Nova Scotia student spending alone brought approximately \$702 million into the province annually.<sup>101</sup> Nova Scotia's post-secondary institutions also attract significant research funding to the province, totaling to \$184 million in 2017.<sup>102</sup> These figures have shown reliable growth as well, as can be seen in the fact that Nova Scotia's post secondary schools had an export value of \$840 million annually in 2014,<sup>103</sup> and by 2017 this had grown to \$886 million.<sup>104</sup> These large dollar figures make universities and colleges the province's third largest export overall, only after tire manufacturing and seafood products.<sup>105</sup> The 'One Nova Scotia' report argues that the province's post-sec-

ondary institutions should be utilised as a core pillar for future economic expansion.<sup>106</sup>

aging the province's prospects for recovery and growth.

Much of this success and potential for the province stems from a strong reputation for quality cultivated by Nova Scotia's schools.<sup>107</sup> This reputation not only keeps Nova Scotians in the province for their education, but also attracts Canadians from outside of the province, as well as our vital international students.<sup>108</sup> Many students then go on to remain in Nova Scotia, filling important labor market needs. In particular, 84% of NSCC students were reported to have employment only six months following their graduation, with 94% of those jobs being in Nova Scotia.<sup>109</sup> However, the very nature of the pandemic serves as a serious threat to this reputation and the quality of our institutions as a whole. As schools have worked to accommodate their offerings to the realities of the pandemic, there are those who are worried that the high-quality education Nova Scotia's schools are known for, may be sacrificed in the process.<sup>110</sup> Other possible reputational damage could occur from an outbreak occurring on an open campus, or a student finding their university insurance will not pay for essential medical equipment. Each of these possibilities present Nova Scotia's post-secondary offerings in a negative light, particularly to prospective international students.

The COVID-19 pandemic, and respective institutional responses, could result in long term loss in enrolment, which would therefore damage Nova Scotia's post-secondary industry as a whole. As Nova Scotia's schools face mounting costs from combating the pandemic, alongside rapidly falling enrolment numbers for the next four years, the possibility of cuts, compromises, and mistakes only becomes greater. With every sacrifice a university or college is forced to make to try and endure the pandemic, they place their reputation and future success on the line. Any and all blows to an institution's reputation will only serve to weaken what is one of the province's most vital industries, and further dam-

## POLICY RECOMMENDATIONS

The concerns held by Nova Scotia's post-secondary students surrounding COVID-19 grow each day as we move through the fall semester. These issues fall within a set of clear categories: finances, work-integrated learning, quality and access to services, international students, and institutional stability.

Students' financial concerns stem primarily from both the rising cost of education, and the rise in unemployment rates brought about by the pandemic. While the government has made efforts to help address these issues, Students Nova Scotia continues to make the following recommendations for support:

- **The province should establish a program of direct financial support for students in need, in a similar fashion to the CESB.**
- **The province should invest \$2.9 million into Student Assistance and increase the weekly allowance for Student Assistance from \$200 to \$300 in order to account for the pre-existing issues of housing and unmet needs which have been exacerbated by the COVID-19 pandemic.**

Nova Scotia's post-secondary institutions enable hundreds of students to take part in co-op education programs each year and though shaken by the pandemic, good steps have been taken by the province to account for employers pulling their support for co-op learning. Some issues surrounding youth employment still remain, however, and because of this this, Students Nova Scotia recommends the following:

- **The province should continue investing in youth employment opportunities, both for Co-Op learning programs, and in assessing gaps in employment for non-Co-Op students.**

As the majority of institutions have built their fall semester plans around a shift to online instruction, helping students access digital courses regardless of location and internet connection must be a priority. To that end, Students Nova Scotia suggests the following recommendations:

- **The province should provide a one-time, needs-based grant for students who lack reliable or sufficient access to the internet and are enrolled in a post-secondary institution which has moved to online courses for the fall 2020 semester, at a cost of \$10 Million.**
- **The province should further invest in the "Internet for Nova Scotia" initiative and prioritise the development of internet in regions with poor internet coverage and higher student populations.**

As most institutions are offering the fall semester fully or primarily online and away from their campuses, students are expressing fears that the overall quality of their experience and education is being compromised. In regards to the quality of online education, StudentsNS is concerned that the lack of a clear and public standard for the quality of online courses will prove to be problematic as the school year continues. Additionally, many students are worried over what services and supports they will still be able to access throughout the school year. These include student ability to meet with professors individually for additional discussion and clarification, and the availability of important on-campus services such as mental health facilities. In regard to these issues, Students

Nova Scotia recommends the following:

- **The province should approach institutions to promote further utilisation of the Healthy MindsNS suite of programs, which will allow many students to access crucial support during these times.**
- **The province should continue its investment of e-mental health services and ensure these services both address the specific needs of post-secondary students and are accessible to students studying remotely during these unusual times.**
- **The province should work to ensure that students have access to e-health services, such as virtual doctor's appointments, regardless of location.**

International students in Nova Scotia are currently in a treacherous position in regard to healthcare. These students face unnecessary hurdles and restrictions in attempting to apply for MSI and run the risk of being denied by their university health plans after failing to meet specific and overly cumbersome requirements. To ensure these students can receive the care they need during this health crisis, without being left with high medical bills, Students Nova Scotia proposes the following recommendations:

- **The province should change the requirement for international students to remain in the province for 13 consecutive months in order to become eligible for MSI, and instead replace this requirement with a retroactive four month waiting period, roughly the duration of a single semester.**
- **The province should take efforts during this unusual circumstance to prevent private health insurance providers from denying coverage for the tests, equipment, and treatments tied to diagnosing and treating COVID-19, or prevent the denial of claims due to patients failing to make pre-treatment requests or seek out the services of particular physicians.**

Nova Scotia's international students are also facing many of the same issues of employment and fees as other post-secondary students, yet they lack access to the same supports provided to domestic students during the pandemic. Combined with their tuition fees, which are on average double those of domestic students, much of this essential demographic is at significant financial risk while they continue to remain and study in Nova Scotia. Students Nova Scotia proposes the following recommendations to cover this issue:

- **Extend direct financial support to international students in need, with the goal of stabilizing their position and allowing them to remain in Nova Scotia for both the duration of their studies and the long term.**
- **Impose a percentage cap on how high institutions can raise international student tuition for the duration of their program, ensuring that an international student can enrol in a Nova Scotia school without the fear that their tuition will be substantially higher by the end of their degree than when they first enrolled.**

Nova Scotia's post secondary institutions are facing the prospects of both rising costs, as they address transitioning their courses online and ensuring remaining campus facilities are safe, and declining revenue, as both domestic and international enrollment drops significantly. Be-



cause of this, Students Nova Scotia offers the following recommendations to ensure the continued longevity and stability of our post-secondary institutions:

- The province should provide financial support and assistance to institutions in order to offset their fixed and new costs and prevent these costs from eventually becoming the burden of the remaining student population.
- The province should provide financial support and assistance to students who are still enrolled in order to help them pay their increased tuition and fees generated during the pandemic.

## CONCLUSION

The COVID-19 pandemic has undoubtedly affected the lives of every Canadian, from those who have either lost or won their fight with the illness personally, to those who have lost their jobs, and to everyone sacrificing their routines and convenience each day to keep each other safe.

*No issues deserve to be ignored during these turbulent times, and students are certainly not the only demographic facing serious issues as the pandemic continues. However, the issues being faced by students are understood, fixable, and are of a nature which poses not only a present risk to students but a risk to their entire futures, and the presents and futures of Nova Scotia as a whole.*

Education is the means by which individuals elevate not only themselves, but their loved ones, their communities, and their province. These students are the future of Nova Scotia, and they are individuals in need of help. Issues such as the specter of growing student debts, an inability to access one's own classes due to poor internet connectivity, the loss of both academic and mental supports, proper support for international students, and the fear of rising tuition and fees all plague the minds of Nova Scotia's student population.

As detailed within this report, these student issues hold the potential to not only serve as a major detriment to students who have just begun to carve out their place in life, but to become immense roadblocks for the province as it moves towards recovery and growth. Yet, this has not yet fully come to pass, and efforts can still be made to address these issues now, before they can grow to a nightmarish scale. Students Nova Scotia believes that the recommendations made in this report can not only help Nova Scotia's students endure and thrive as COVID-19 continues to keep normality just out of reach, but also prevent the worst outcomes these issues pose for both students and the province as a whole. **Catastrophe can still be avoided; Nova Scotia must simply act.**

## ENDNOTES

- 1 “Outlook for the Fall 2020 Term.” Dalhousie University. June 10th, 2020. <https://www.dal.ca/admissions/novel-coronavirus-covid19.html>
- 2 “King’s plans for teaching and learning in the coming fall term.” University of Kings College. May 20th, 2020. <https://ukings.ca/news/kings-plans-for-teaching-and-learning-in-the-coming-fall-term/>
- 3 “Saint Mary’s moving online, increasing student support.” Saint Mary’s University. June 5th, 2020. <https://news.smu.ca/news/2020/6/5/saint-marys-moving-online-increasing-student-supports>
- 4 “Ways to learn.” NSCC. Accessed June 10th, 2020. [https://www.nsc.ca/learning\\_programs/ways-to-learn/index.asp](https://www.nsc.ca/learning_programs/ways-to-learn/index.asp)
- 5 “September 2020 Information.” Cape Breton University. Accessed June 10th, 2020. <https://www.cbu.ca/september/>
- 6 “Fall 2020 course delivery at MSVU to shift online.” Mount Saint Vincent University. May 14th, 2020. <https://www.msvu.ca/fall-2020-course-delivery-to-shift-online/>
- 7 “Covid-19 Fall Term Plan,” Atlantic School of Theology, June 11th, 2020.
- 8 Darcy MacRae, “Message from the President: Fall 2020 semester.” NSCAD. May 22nd, 2020
- 9 “Acadia Announces Fall 2020 intentions.” Acadia University. June 2nd, 2020. <https://www2.acadiau.ca/home/news-reader-page/acadia-announces-fall-2020-intentions.html>
- 10 “Fall Term 2020 Message.” Saint Francis Xavier University. Accessed June 16th, 2020. [http://www.stfx.ca/sites/default/files/FallTerm2020Message\\_STUDENTS%20FINAL.pdf](http://www.stfx.ca/sites/default/files/FallTerm2020Message_STUDENTS%20FINAL.pdf)
- 11 “Université Sainte-Anne Prepares to Welcome Students in September.” Université Sainte-Anne. May 15th, 2020. <https://www.usainteanne.ca/nouvelles/20200515495/nouvelles/l-universite-sainte-anne-se-pre-pare-pour-accueillir-la-population-etudiante-en-septembre#en>
- 12-13 “COVID-19 Pandemic: Financial impacts on postsecondary students in Canada.” Statistics Canada. May 15th, 2020. <https://www150.statcan.gc.ca/n1/pub/45-28-0001/2020001/article/00016-eng.htm>
- 14 “Who can apply: Canada Emergency Student Benefit (CESB).” Government of Canada. May 14th, 2020. <https://www.canada.ca/en/revenue-agency/services/benefits/emergency-student-benefit/cesb-who-apply.html>
- 15-16 “COVID-19 Pandemic: Financial impacts on postsecondary students in Canada.” Statistics Canada. May 15th, 2020. <https://www150.statcan.gc.ca/n1/pub/45-28-0001/2020001/article/00016-eng.htm>
- 17-18 “Canada Student Loans – Covid 19.” Government of Canada. April 29th, 2020. <https://www.canada.ca/en/services/benefits/education/student-aid/notice-covid-19.html>
- 19 “COVID-19: Support for Nova Scotians and Businesses.” Government of Nova Scotia. Accessed May 2nd, 2020. <https://novascotia.ca/coronavirus/support/>
- 20-21 “CIRA Internet Performance Test,” CIRA, Accessed June 15th, 2020. <https://performance.cira.ca/>

- 22 “Develop Nova Scotia – First Round of Internet for Nova Scotia Initiative Projects announced.” Develop Nova Scotia, February 7th, 2020. <https://novascotia.ca/news/release/?id=20200207003#:~:text=7%2C%20of%20the%20first%20round,more%20than%2095%20per%20cent.>
- 23-24 “Internet for Nova Scotia Update May, 2020.” Develop Nova Scotia. May 2020. <https://developns.ca/wp-content/uploads/2019/04/INSI-MAY-W-2.pdf>
- 25-30 Rick Alexander, email message to author, July 23rd, 2020.
- 31 “Students are still worried.” CASA. June 15th, 2020. [https://www.casa-acae.com/students\\_are\\_still\\_worried\\_covid19?fbclid=IwAR08aGBJXboMvlgOC93cd2IA8qrxSVrXdfUWJ3LtR300E3wkSfhvTcat5t4](https://www.casa-acae.com/students_are_still_worried_covid19?fbclid=IwAR08aGBJXboMvlgOC93cd2IA8qrxSVrXdfUWJ3LtR300E3wkSfhvTcat5t4)
- 32 “Table 5: Enrolment of International Students by Province, Institution and Registration Status as Percentage of Total Enrolments, 2014-2015 to 2018-2019.” Maritime Provinces Higher Education Commission. Accessed May 8th, 2020. [http://www.mphec.ca/media/185638/Table5\\_Enrolment\\_2018-2019.pdf](http://www.mphec.ca/media/185638/Table5_Enrolment_2018-2019.pdf)
- 33 “EduNova Annual Report 2018-2019.” EduNova. 2019. <https://studynovascotia.ca/wp-content/uploads/2015/07/Annual-Report-2018-2019.pdf>
- 34-35 “Students are still worried.” CASA. June 15th, 2020. [https://www.casa-acae.com/students\\_are\\_still\\_worried\\_covid19?fbclid=IwAR08aGBJXboMvlgOC93cd2IA8qrxSVrXdfUWJ3LtR300E3wkSfhvTcat5t4](https://www.casa-acae.com/students_are_still_worried_covid19?fbclid=IwAR08aGBJXboMvlgOC93cd2IA8qrxSVrXdfUWJ3LtR300E3wkSfhvTcat5t4).
- 36 Trudeau, Justin. “Minister of Employment, Workforce Development and Disability Inclusion Mandate Letter.” Office of the Prime Minister. December 13th, 2019. <https://pm.gc.ca/en/mandate-letters/2019/12/13/minister-employment-workforce-development-and-disability-inclusion>
- 37 “Rural Internet Project”. Municipality of Pictou County. Accessed May 25th, 2020. <https://county.pictou.ns.ca/rural-internet-project/>
- 38 Palmeter, Paul. “The internet is so bad in this community some people drive to Zoom meetings.” CBC. June 19th, 2020. <https://www.cbc.ca/news/canada/nova-scotia/musquodoboit-harbour-internet-covid-19-1.5615508>
- 39-52 “Students are still worried.” CASA. June 15th, 2020. [https://www.casa-acae.com/students\\_are\\_still\\_worried\\_covid19?fbclid=IwAR08aGBJXboMvlgOC93cd2IA8qrxSVrXdfUWJ3LtR300E3wkSfhvTcat5t4](https://www.casa-acae.com/students_are_still_worried_covid19?fbclid=IwAR08aGBJXboMvlgOC93cd2IA8qrxSVrXdfUWJ3LtR300E3wkSfhvTcat5t4).
- 53-55 “COVID-19 Pandemic: Financial impacts on postsecondary students in Canada.” Statistics Canada. May 15th, 2020. <https://www150.statcan.gc.ca/n1/pub/45-28-0001/2020001/article/00016-eng.htm>
- 56 “Students are still worried.” CASA. June 15th, 2020. [https://www.casa-acae.com/students\\_are\\_still\\_worried\\_covid19?fbclid=IwAR08aGBJXboMvlgOC93cd2IA8qrxSVrXdfUWJ3LtR300E3wkSfhvTcat5t4](https://www.casa-acae.com/students_are_still_worried_covid19?fbclid=IwAR08aGBJXboMvlgOC93cd2IA8qrxSVrXdfUWJ3LtR300E3wkSfhvTcat5t4).
- 57 MacLean, Alexa. “N.S. budget ‘overlooks’ low rental vacancy rate: critics,” Global News, February 26th, 2020. <https://globalnews.ca/news/6600202/n-s-budget-outlines-housing-investments-but-overlooks-low-rental-vacancy-rate-critics-say/>
- 58 “MSI Moving and Travel,” Government of Nova Scotia, Accessed July 30th ,2020
- 59 “ASU Health Booklet 2019/2020.” University health plan overview, 2019.
- 60 “My Benefit Plan Kings College Students’ Union.” University health plan overview, 2019.

- 61 “My Benefit Plan Booklet Association générale des étudiants de l’Université Sainte-Anne.” University health plan overview, 2014.
- 62 “My Benefit Plan Student Union Group of the Nova Scotia College of Art and Design.” University health plan overview, 2019.
- 63 “International Student Emergency Medical Travel Insurance Policy.” University health plan overview.
- 64 “U of G researchers develop method for quicker, more affordable testing for COVID-19,” CBC, May 17th, 2020. <https://www.cbc.ca/news/canada/kitchener-waterloo/university-of-guelph-quick-affordable-covid-19-test-1.5573281>
- 65-66 Weeden, Kim A., Cornwall, Benjamin. “The Small World Network of College Classes: Implications for Epidemic Spread on a University Campus.” *Sociological Science* 7 (May 27th, 2020): 222-241
- 67 “Who can apply: Canada Emergency Student Benefit (CESB).” Government of Canada. May 14th, 2020. <https://www.canada.ca/en/revenue-agency/services/benefits/emergency-student-benefit/cesb-who-apply.html>
- 68-71 “Removing barriers for international students working in essential services to fight COVID-19”. Government of Canada. April 22nd, 2020. <https://www.canada.ca/en/immigration-refugees-citizenship/news/2020/04/removing-barriers-for-international-students-working-in-essential-services-to-fight-covid-19.html>
- 71 Peter Halpin (Executive Director, Association of Atlantic Universities) in discussion with the author, July, 2020.
- 72-74 “Table 5: Enrolment of International Students by Province, Institution and Registration Status as Percentage of Total Enrolments, 2014-2015 to 2018-2019.” Maritime Provinces Higher Education Commission. Accessed May 8th, 2020. [http://www.mphec.ca/media/185638/Table5\\_Enrolment\\_2018-2019.pdf](http://www.mphec.ca/media/185638/Table5_Enrolment_2018-2019.pdf)
- 75 Calculated based on data provided by MPHEC: “Table A: Undergraduate Arts and Sciences Full-time Tuition Fees and Provincial Tuition Rebates/Bursaries 2018-2019” Maritime Provinces Higher Education Commission, Accessed May 8th, 2020.
- 76 “Table 5: Enrolment of International Students by Province, Institution and Registration Status as Percentage of Total Enrolments, 2014-2015 to 2018-2019,” Maritime Provinces Higher Education Commission, Accessed May 8th, 2020.
- 77 Calculated based on data provided by MPHEC: “Table A: Undergraduate Arts and Sciences Full-time Tuition Fees and Provincial Tuition Rebates/Bursaries 2018-2019” Maritime Provinces Higher Education Commission, Accessed May 8th, 2020.
- 78 Peter Halpin (Executive Director, Association of Atlantic Universities) in discussion with the author, July, 2020.
- 79-81 “Gap Year gaining popularity thanks to Covid-19.” CBC, May 14th, 2020. <https://www.cbc.ca/news/canada/ottawa/gap-year-covid-online-classes-1.5568217>
- 82 “Students Are Still Worried”, CASA, June 15th, 2020: 19
- 83 “Gap Year gaining popularity thanks to Covid-19.” CBC, May 14th, 2020. <https://www.cbc.ca/news/canada/ottawa/gap-year-covid-online-classes-1.5568217>

- 84-85 Peter Halpin (Executive Director, Association of Atlantic Universities) in discussion with the author, July, 2020.
- 86 “Students Are Still Worried”, CASA, June 15th, 2020: 14
- 87 “Canadian and International Tuition fees by level of study.” Statistics Canada. July 7th, 2020. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3710004501>
- 88-89 “Now or Never: An urgent call to action for Nova Scotians.” OneNovaScotia. February, 2014. <https://onens.ca/img/now-or-never.pdf>
- 90 “Comparison Age Pyramid.” Statistics Canada. April 3rd, 2019. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/pyramid/pyramid.cfm?type=2&geo1=01&geo2=01>
- 91-93 “Now or Never: An urgent call to action for Nova Scotians.” OneNovaScotia. February, 2014. <https://onens.ca/img/now-or-never.pdf>: 36.
- 94 Wong, Jessica. “Post-Secondary Schools face rough autumn if pandemic keeps foreign students away.” CBC, May 7th, 2020. <https://www.cbc.ca/news/canada/post-secondary-enrollment-1.555434>
- 95 “Students Are Still Worried”, CASA, June 15th, 2020: 11
- 96-100 Hounsell, Kayla. “Thousands of Saudi students remain in Canada, despite Riyadh’s pledge to axe scholarships.” CBC, May 21st, 2019. <https://www.cbc.ca/news/canada/nova-scotia/saudi-arabia-students-remain-canadian-universities-healthcare-1.5141470>
- 101 “Export Value of Nova Scotia Universities.” Gardner Pinfold. November, 2017. <http://www.atlanticuniversities.ca/sites/default/files/documents/CONSUPReports/University%20Export%20Value%20NS%202017.pdf>
- 102-103 “Now or Never: An urgent call to action for Nova Scotians.” OneNovaScotia. February, 2014. <https://onens.ca/img/now-or-never.pdf>: 38.
- 104-105 “Export Value of Nova Scotia Universities.” Gardner Pinfold. November, 2017: 2.
- 106-109 “Now or Never: An urgent call to action for Nova Scotians,” OneNovaScotia, February, 2014: 37
- 110 “Students Are Still Worried”, CASA, June 15th, 2020: 19



**AFFORDABILITY | ACCESSIBILITY | QUALITY  
| STUDENT VOICE**

923 Robie Street  
5th O'Donnell Hennessey Student Centre  
Halifax, NS B3H 3C3



[www.studentsns.ca](http://www.studentsns.ca)



[director@studentsns.ca](mailto:director@studentsns.ca)