

Innovating Accessibility and Affordability:  
Improving Nova Scotia's Post-Secondary System



Student Advocacy Week

November 6-10, 2017

**StudentsNS**



# About StudentsNS

StudentsNS is a non-profit and nonpartisan alliance of Nova Scotia post-secondary student associations. We give 20,000 students a united voice in Nova Scotia, helping set the direction of post-secondary education by researching challenges, identifying solutions, and bringing student recommendations to Government.

Student Advocacy Week is an annual conference where student leaders from across the province join together to meet with MLA's and other decision makers. We propose realistic, well researched recommendations that will positively impact the lives of students.

## Summary of Recommendations



### Student Financial Aid

Recommendation #1: Re-Invest Tuition and Education Tax Credits into Upfront Grants

Recommendation #2: Introduce Loan Forgiveness for Nova Scotia Community College Students



### International Students

Recommendation #3: Provide Medical Services Insurance Coverage to International Students Immediately Upon Arrival



### Student Employment

Recommendation #4: Expand the Student Summer Skills Incentive to Increase Opportunities for Students



### Mental Health

Recommendation #5: Invest in Innovative, Technology-Based Intervention Solutions on Post-Secondary Campuses



### Civic Engagement

Recommendation #6: Amend the Municipal Elections Act

Recommendation #7: Explore Provincial Fixed Election Dates

# Student Financial Aid

StudentsNS believes that the cost of post-secondary education in Nova Scotia should not cause undue hardship upon any student, restrict their ability to pursue whatever career they choose, or make them financially unable to live in the community of their choice. Student Financial Aid is an effective tool that can be used to ensure that post-secondary education is accessible and affordable.

## Recommendation #1: Re-Invest Tuition and Education Tax Credits into Upfront Grants

The Nova Scotia Government currently spends \$27 million annually on tuition and education tax credits. Students claim each year approximately \$21 million, and parents claim \$6 million. The purpose of these tax credits is to help students and their families afford the cost of post-secondary education, however these tax credits largely fail to achieve this.

- Tax credits do not directly assist those individuals most in need. 42% of tax credits go to those earning more than \$80,000 per year [1];
- These types of credits do little to increase or encourage enrolment, and fail to provide any financial support to post-secondary students while they are in-study [2].



In order to deliver more effective and equitable financial aid, StudentsNS urges Government to re-invest the \$27 million spent on the tuition and education tax credit into up-front, needs-based, non-repayable grants. By ensuring that those students who need it most have the resources to pay for tuition, textbooks, and living expenses, Government would see an increase in post-secondary participation rates and a decrease in overall student debt in Nova Scotia.

This re-investment of existing funds provides the opportunity to revolutionize Nova Scotia's student financial aid system. Ontario, New Brunswick, and the Federal Government have already made this change in their student financial aid systems in order to prioritize aid to those who need it most.

***StudentsNS calls on the Government of Nova Scotia to re-invest the \$27 million spent annually on Tuition and Education Tax Credits into a system of up-front, needs-based, non-repayable grants, based on the innovative examples of New Brunswick and Ontario.***

[1-2] [https://www.cdhowe.org/sites/default/files/attachments/research\\_papers/mixed/Commentary\\_393\\_0.pdf](https://www.cdhowe.org/sites/default/files/attachments/research_papers/mixed/Commentary_393_0.pdf)

## Recommendation #2: Introduce Loan Forgiveness for Nova Scotia Community College Students

Currently, Nova Scotia Community College (NSCC) students are not eligible for the Student Loan Forgiveness Program. This creates a disparity between the programs available to financially support Nova Scotians pursuing an education at NSCC rather than at a university. StudentsNS believes that post-secondary students at both universities and NSCC should have equitable access to financial aid.

- According to their most recent graduate survey, 87% of NSCC graduates are employed. Of those, 92% are employed in Nova Scotia [3];
- Student debt delays significant life milestones such as buying a house or starting a family.

NSCC graduates largely find employment and stay in Nova Scotia. While NSCC programs can be shorter and generally cost less than a university degree, NSCC graduates can still face the burden of debt associated with post-secondary education. Prospective students should not have to consider financial aid mechanisms when considering their post-secondary options. In order to facilitate NSCC graduate transitions into the workforce, and because NSCC students are equally deserving of loan forgiveness, StudentsNS urges the Government to include NSCC students within the Student Loan Forgiveness Program, at an approximate cost of \$1.5 million/year.



***StudentsNS calls on the Government of Nova Scotia to invest \$1.5 million annually to include NSCC students within the Student Loan Forgiveness Program, with similar regulations as those placed on university students.***

[3] <https://www.nsc.ca/docs/about-nsc/publications/2016-graduate-survey-results-in-brief.pdf>

# International Students

StudentsNS supports the expansion of policies, programs, and services, such as Medical Services Insurance (MSI), that support post-secondary students in their pursuit of lifelong success, including in their pathways to citizenship, employment, and personal wellbeing.

## Recommendation #3: Provide Medical Services Insurance Coverage to International Students Immediately Upon Arrival

International students are critical assets to the province of Nova Scotia. They contribute enormously to the economy and provide an opportunity to address the issue of youth out-migration. In order to encourage international students to stay and live in Nova Scotia after graduating, it is important that upon arrival they feel welcomed and supported by both post-secondary institutions and the province.

In order to achieve this StudentsNS believes it is fundamental that the Government of Nova Scotia provide international students with MSI coverage immediately upon their arrival to the province. This will not only contribute to a welcoming environment for international students, but also demonstrates the inclusive values of Nova Scotia and Canada.

- International students do not receive immediate MSI coverage upon entry to Nova Scotia;
- International students are only eligible for MSI coverage after staying and studying in Nova Scotia for 13 consecutive months without 31 days outside the province;
- International students are unable to return home to visit families, go on vacation, or explore the rest of Canada for more than 1 month of the year if they wish to qualify for MSI coverage;
- International students are at risk of paying thousands of dollars out of their own pockets for simple medical visits - money which they cannot otherwise put toward their education or living, contributing to greater debt;
- Private health plans are inflexible and expensive, and do not always cover the basic necessities of health care that Nova Scotian residents receive for free such as check-ups and hospital visits;



***StudentsNS calls on the Government of Nova Scotia to amend its current provision to allow international students immediate access to MSI coverage upon arrival in Nova Scotia. The Government of Nova Scotia should allocate approximately \$99.85 per international student, or \$625,000 total, to provide them with immediate MSI coverage.***

# Student Employment

StudentsNS believes that student employment policies, programs, and services should meet student expectations and help prepare them for careers and success post-graduation by providing opportunities to gain experience and develop meaningful skills.

## **Recommendation #4: Expand the Student Summer Skills Incentive to Increase Opportunities for Students**

Experiential learning during a university or college degree is directly related to meaningful employment after graduation. The most effective experiential learning occurs through student employment programs, as they enable students to gain valuable paid work experience during their degree.

- 63.1% of students with paid work experience are able to find a job after graduation, compared to just 37% with unpaid experience and 35.2% with no experience; [4]
- Students graduating from Nova Scotia post-secondary institutions, especially international students, want to stay in Nova Scotia, begin careers, and start families. The main reason that students leave the province post-graduation is not finding employment in their field [5];
- More should be done to help students gain work experience throughout their studies. This is an effort to both help graduates find employment post-graduation, and to increase their likelihood of remaining in Nova Scotia.

The Summer Student Skills Incentive (SKILL) program provides an \$8.85/hour wage subsidy to Non-Profits and Charities that hire students, and requires employers to pay students \$10.85/hour. In order to help more students gain work experience, SKILL should expand employer eligibility, increase the wage subsidy and required pay, and see an increase in overall investment.

- Expanding employer eligibility to include small companies fewer than 100 employees and start-ups within 2 years of incorporation would have two major benefits: 1) It will enable the program to provide more professional and degree oriented work opportunities for students, and 2) benefit small businesses and start-ups in the province by helping them afford to hire a summer student;
- Increasing the wage subsidy to \$10/hour and the required pay to \$15/hour within the program will ensure that the program maintains high demand and that students are fairly compensated for the skilled nature of the work.
- The program's overall capacity should be expanded through increased funding. Depending on demand of both students and employers, StudentsNS suggests investing an additional \$2 million annually into the program.

***StudentsNS calls on the Government of Nova Scotia to invest an additional \$2 million annually into SKILL, expand the employer eligibility of the program to include small companies and start-ups, and increase the wage subsidy and required pay of the program.***

[4] <http://career.sa.ucsb.edu/files/docs/handouts/2013-student-survey.pdf>

[5] <http://atlanticuniversities.ca/sites/default/files/documents/Website%20v.%20International%20Graduate%20Study%20FINAL.pdf>

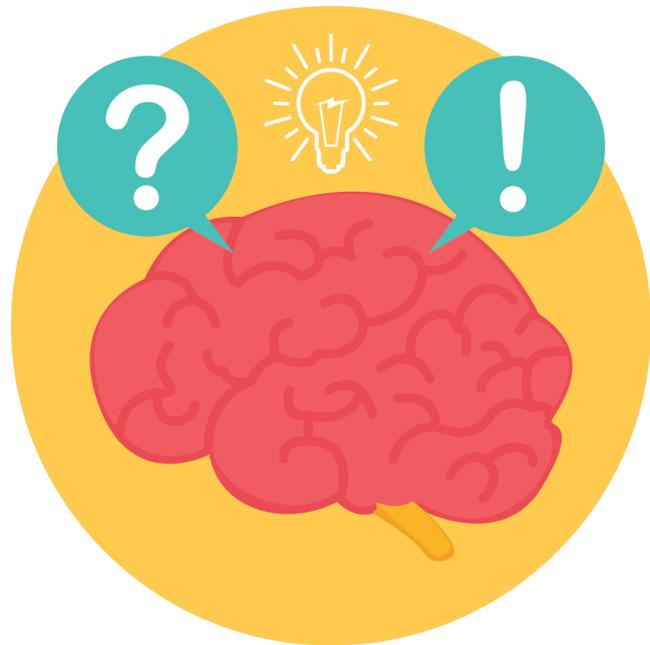
## Post-Secondary Mental Health

StudentsNS envisions a post-secondary system supported by the provincial Government where every student in Nova Scotia can quickly access quality mental health care when they need it, regardless of their financial situation, socioeconomic or ethnic background, physical, psychological or mental disability, age, sexual orientation, geographic location, or any other exogenous factor.

### Recommendation #5: Invest in Innovative, Technology Based Intervention Solutions on Post-Secondary Campuses

The lack of mental health service capacity on campuses across the province is a significant barrier to accessibility for current and future students. Waitlists for mental health related services on our member campuses range from 2 to 6 weeks, and can grow significantly longer throughout the school year. The Government's recent actions to expand mental health services for primary education and throughout the province, suggest concern for this file. Post-secondary students need specific support from their Government in the form of targeted funding, and they need it urgently.

- 1 in 5 of all deaths of Canadian youth between the ages of 15 and 24 are attributed to suicide [6];
- 70 percent of mental disorders develop before the age of 25, and those aged 15-24 are more likely than any other age group to struggle with mental health problems;
- Wait times for public mental health services around the province range from 53 to 383 days for adults and from 52 to 132 days for children and adolescents;
- Private mental health services are largely unaffordable for students as many student health plans only allow a small amount of money per visit and Nova Scotia's MSI does not cover the cost of private psychologist visits;
- On-campus counselling services are dealing with an increasing number of students accessing resources, yet they are unpredictably funded as post-secondary institutions across the province work to manage and operate on tight budgets;



[6][http://www.mentalhealthcommission.ca/sites/default/files/Taking%252520the%252520Next%252520Step%252520Forward\\_0.pdf](http://www.mentalhealthcommission.ca/sites/default/files/Taking%252520the%252520Next%252520Step%252520Forward_0.pdf)

- A 2015 study conducted in California examined the economic impact of mental health intervention programs at post-secondary institutions on the state's economy. The report found that support to students through these programs resulted in a 13.2 percent increase in graduation rates. The net social benefit from these graduates was estimated to be an additional \$56.1 million USD of lifetime earnings, which the state Government received an estimated \$8.5 million USD in increased tax revenue [7].

StudentsNS urges the Government to invest in a suite of innovative, technology-based intervention solutions through programs offered by Therapy Assistance Online (TAO), Kognito, and 7 cups. The 16 public universities across Atlantic Canada endorse these three research-founded and proven-effective programs. StudentsNS is asking the Government to fund such intervention programs for our post-secondary institutions.

This suite of programs tackles three different areas known to increase student mental health outcomes: literacy, peer support, and improving service delivery through technology. The cost of this suite of programs for all Nova Scotia public post-secondary institutions is \$357,000 annually. This investment from Government would lead to better mental health outcomes and reduce wait times on post-secondary campuses by innovating mental health service delivery and providing interactive resources.

***StudentsNS calls on the Government of Nova Scotia to invest \$357,000 annually to fund the suite of innovative technology-based mental health programs endorsed by the Atlantic Universities, and to require institutions to report on the implementation and outcomes of these programs over a three-year period.***



[7] <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5158226/>

# Student-Civic Participation

StudentsNS believes that Nova Scotia students should be empowered to actively participate in setting the direction of the post-secondary education system both on campus, through direct consultation, and off campus, through engagement with the democratic process.

## **Recommendation #6: Amend the Municipal Elections Act**

Student civic participation is hindered by the subjectivity of the Municipal Elections Act. Due to the ambiguity of the definition of an ‘ordinarily resident person’ as defined in the Municipal Elections Act, StudentsNS advocates that the Act be amended to provide more clarity on the eligibility of voters so as to encourage more students to vote in municipal elections and to reduce the amount of discretion left to the returning officer on eligibility.

- The Municipal Elections Act clearly outlines that students can vote in municipal elections;
- The Municipal Elections Act states that “a person is ordinarily resident in the place where the person lives and to which, whenever absent, the person intends to return”;
- ‘Ordinarily resident’ is subjective when many students spend the majority of time living in one municipality for school and may return to another residence for a minority of time, resulting in two places of residence. While at either residence, students have the intention of returning to the other while away.

***StudentsNS calls on the Government of Nova Scotia to review the Municipal Elections Act with student consultation, paying particular attention to Section 16 Article 8, in order to clearly and concisely indicate student eligibility to vote.***

## **Recommendation #7: Explore Fixed Provincial Election Dates**

Nova Scotia is the only province without any form of provincial fixed election date legislation. Because provincial elections are not scheduled on a regular cycle, elections can be held at any time including periods of transition for many post-secondary students such as the summer. As a result, many students do not or cannot vote.

- Low voter turnout is a problem faced by many Governments, and should be addressed;
- The unpredictability of provincial elections disenfranchises post-secondary students, resulting in low youth voter turnout;
- Post-secondary students represent the future of Nova Scotia, and should have a strong voice in shaping the direction of the province;
- Municipal elections have a fixed election date in October;
- Holding elections during the regular school year presents an opportunity to engage and inform students in the democratic process, creating lifelong voters.

***StudentsNS calls on the Government of Nova Scotia to explore the possibility of fixed provincial election dates, with the goals of increasing voter turnout and removing the uncertainty surrounding election timing.***



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