



SUBJECT	Student Financial Support
SUBMITTED TO	People, Community & International Committee
MEETING DATE	February 3, 2021
SESSION CLASSIFICATION	Open
REQUEST	For information only - No action requested
LEAD EXECUTIVE	Andrew Szeri, Provost and Vice-President Academic, UBC Vancouver
SUPPORTED BY	Kate Ross, Associate Vice-President Enrolment Services & Registrar Pam Ratner, Vice-Provost & AVP, Enrolment & Academic Facilities

EXECUTIVE SUMMARY

The attached presentation provides answers to the questions that arose at the December 2020 Board meeting regarding the UBC General Bursary and Student Financial Support. The UBC Bursary is governed by Policy LR10 – Financial Aid Policy. This policy sets out how needs-based aid is disbursed to eligible students. UBC general bursaries provide for unmet need after the identification of eligible expenses minus student resources (their own or if dependent, their parental income) and then finally minus any government support (loans or grants), as specified in Policy LR10. If there is a remaining amount (unmet need) after consideration of the students' or parents' expected contribution and government support, a general bursary is awarded to meet the need. In 2020, due to the pandemic, the federal government changed two things in the federal loan program that reduced students' unmet need. The federal loan amount was increased and the amount provided by federal grants (non-repayable) were doubled. Three student cases comparing 2020-21 to 2019-20 are provided to demonstrate that students continue to have their assessed financial need met, to achieve a moderate standard of living, and that their unmet need (UBC bursary) has been reduced due to the federal loan and grant changes. In addition, the presentation shows that the number of students that applied for student financial support was smaller in 2020-21, possibly because many remained at home to study online and had lower living costs (i.e., housing, food, transportation).

At the time the FY21 budget was prepared for the Board, in July 2020, the federal changes were not known and given the previous year's pressures and the potential effects of the pandemic, the decision was made to increase the general bursary budget assuming that there would be greater demand. What resulted was that with fewer applications for the bursary and the eligibility rate decreased due to the federal changes that provided more support for students, the requirement for additional funding did not meet preliminary projections. When all UBC operating funding allocated for general bursaries and awards, for FY21, is combined, as of November 2020, the award amounts allocated to students have increased, with a comparable number of students supported, relative to previous years.

Emergency bursary funds continue to be available to all students with the greatest demand being experienced during the end of 2019/20 Winter Session Term 2 and the Summer Term. The number of students seeking access to these funds has decreased significantly in the 2020/21 Winter Session Term 1.

PRESENTATIONS

1. Bursary and Awards Data

UBC GENERAL BURSARY AND SFA DATA

DECEMBER 2020

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VANCOUVER

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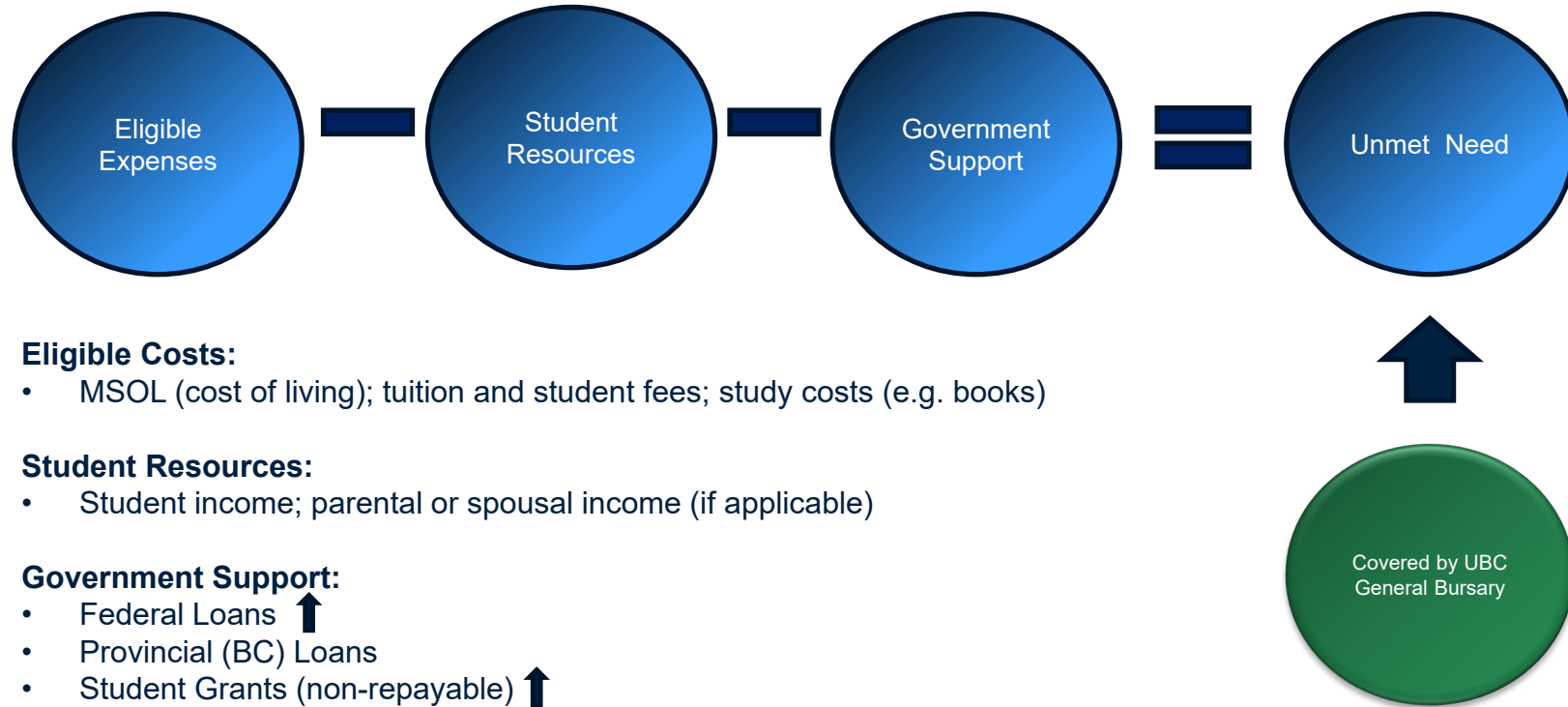
ACCESS TO THE UNIVERSITY OF BRITISH COLUMBIA – BOARD POLICY LR10

High Level Overview of LR10 (Financial Aid Policy):

1. LR10 governs the allocation of UBC's General Bursary.
1. Pursuant to **3. Definition**, LR10 is intended for an eligible student who is:
 - Canadian citizen or Permanent Resident
 - enrolled in full-time program of study leading to graduate or undergraduate degree (60% of load)
 - has applied to BC Student Assistance Program (now Canada Student Loans Program) or provincial equivalent
 - has an assessed financial need for current academic year by applying the Common Assessment Mechanism (based on the BCSAP)
2. Pursuant to **2.1 Scope**, international students are not covered by this policy, as *“the federal government requires international students to demonstrate that they have sufficient resources to meet their financial needs in order to qualify for a Student Permit. However, nothing in this policy is intended to affect existing practices with respect to International Students and, in an emergency or other exceptional circumstances, the Responsible Executive may authorize financial assistance to International Students.”*



DRIVERS OF UBC GENERAL BURSARY FUNDING



Remainder becomes Unmet Need --> Supported by UBC General Bursary
Higher Government Support in 2020 resulted in LOWER unmet need and LOWER general bursary support by Board Policy LR10



STUDENT STORY 1 – HENRY (UNDERGRADUATE STUDENT - DEPENDENT)



Henry was a dependent undergraduate domestic student from a low-income family, with expected contributions from parents. He was funded to the same level of financial support overall in both 2019-20 and 2020-21. The funding sources changed due to the temporary increase in the 2020-21 Federal loan, and in both Federal and Provincial grants.

Student Expenses		2019-20	2020-21
Non-Educational Costs	Assessed by Canada Student Loans Program (CSLP).	\$13,554	\$13,226
Educational Costs	Assessed by UBC. BASC tuition fee and credit load differential in Yr 1 and Yr2-5.	\$9,439	\$11,270
Student Expenses Total		\$22,993	\$24,496 S1
Student Resources (Provincial Assessments)			
Student Expected Contribution	3 Components assessed by CSLP: 1) fixed student contribution, based on previous total family income, family size per CSLP income thresholds, 2) scholarships and/or awards, 3) Government, institution, or private funding. See below for Exemptions	\$1,471	\$1,471
Spousal Expected Contribution	Based on previous spousal income reported in T1 General Income Tax and Benefit Return Line 15000 [Total Income]. The amount is assessed by CSLP.	\$0	\$0
Parental Expected Contribution	2 Components assessed by CSLP.	\$0	\$0
Income Contribution	Based on parents' discretionary income reported by parents, and assessed by CSLP, for number of weeks in student's study period.	\$0	\$0
Assets Contribution	Based on parents' valuable domestic and foreign assets reported by parents, and assessed by CSLP.	\$0	\$500
Student Resources Total		\$1,471	\$1,971 S2
Canada Student Loans Program (CSLP)			
Repayable Loans	Repayable after 6 months from graduation or termination of full-time study. Interest-free during full-time studies.	\$10,880	\$13,769
Non-Repayable Grants	Non-repayable grants for eligible students with assecd Federal and/or Provincial	\$2,942	\$6,885
Canada Student Loans Program (CSLP) Total		\$13,822	\$20,654 S3
UBC General Bursary			
UBC General Bursary (Non-Repayable)	Minimum bursary disbursement of \$100, with amount rounded down to nearest \$50.	\$7,700	\$1,850 S4
Total Resources			
Student Resources + Canada Student Loans and Grants + UBC General Bursary (S2+S3+S4)		\$22,993	\$24,475 S5
Student Contribution			
Student Contribution (S1-S5)		\$0	\$21



STUDENT STORY 2 – PAULINE (UNDERGRADUATE STUDENT - INDEPENDENT)



In 2019-20, Pauline was a dependent undergraduate domestic student, with reported family income above the high-income threshold, thus there was an expected contribution from her parents. In 2020-21, she became an independent student, with an expected contribution from herself. She received loan funding, was not eligible for UBC's General Bursary in 2019-20 due to high family income, but received UBC General Bursary support in 2020-21. The funding sources changed with the increase in the 2020-21 Federal loan, and in both Federal and Provincial grants.

Student Expenses		2019-20	2020-21
Non-Educational Costs	Assessed by Canda Student Loans Program (CLSP).	\$13,034	\$13,326
Educational Costs	Assessed by UBC. Tuitions and Books Fees, Student Fees.	\$20,444	\$19,618
Student Expenses Total		\$33,478	\$32,944 S1
Student Resources (Provincial Assessments)			
Student Expected Contribution	3 Components assessed by CSLP: 1) fixed student contribution, based on previous total family income, family size per CSLP income thresholds, 2) scholarships and/or awards, 3) Government, institution, or private funding. See below for Exemptions applied.	\$27,369	\$1,471
Spousal Expected Contribution		\$0	\$0
Parental Expected Contribution	2 Components assessed by CSLP.	\$0	\$0
Income Contribution	Based on parents' discretionary income reported by parents, and assessed by CSLP, for number of weeks in student's study period.	\$12,870	\$0
Student Resources Total		\$40,239	\$1,471 S2
Canada Student Loans Program (CLSP)			
Repayable Loans	Repayable after 6 months from graduation or termination of full-time study. Interest-free during full-time studies.	\$7,140	\$14,640
Non-Repayable Grants	Non-repayable grants for eligible students with assessed Federal and/or Provincial needs.	\$0	\$6,885
Canada Student Loans Program (CLSP) Total		\$7,140	\$21,525 S3
UBC General Bursary			
UBC General Bursary (Non-Repayable)	Minimum bursary disbursement of \$100, with amount rounded down to nearest \$50.	\$0	\$9,900 S4
Total Resources			
Student Resources + Canada Student Loans and Grants + UBC General Bursary (S2+S3+S4)		\$47,379	\$32,896 S5
Student Contribution			
Student Contribution (S1-S5)		-\$13,901	\$48



STUDENT STORY 3 – BONNIE (GRADUATE STUDENT – SINGLE PARENT)



Bonnie was a full-time graduate domestic student from a low-income family, as a single parent with 2 dependents. She was funded to the same level of financial support overall in 2019-20 and 2020-21. The funding sources changed with the increase in the 2020-21 Federal loan, and in both the Federal and Provincial grants.

Student Expenses		2019-20	2020-21
Non-Educational Costs	Assessed by CSLP. Student claimed childcare expenses in 2019-20 only.	\$43,759	\$42,380
Educational Costs	Assessed by UBC. Student assessed Continuing Fee starting Instalment 6 in 2020-21	\$10,154	\$4,289
Student Expenses Total		\$53,913	\$46,669 S1
Student Resources (Provincial Assessments)			
Student Expected Contribution	3 Components assessed by CSLP: 1) fixed student contribution, based on previous total family income, family size per CSLP income thresholds, 2) scholarships and/or awards, 3) Government, institution, or private funding. See below for Exemptions applied.	\$0	\$0
Spousal Expected Contribution	Based on previous spousal income reported in T1 General Income Tax and Benefit Return Line 15000 [Total Income]. The amount is assessed by CSLP.	\$0	\$0
Parental Expected Contribution	2 Components assessed by CSLP.	\$0	\$0
Student Resources Total		\$0	\$0 S2
Canada Student Loans Program (CLSP)			
Repayable Loans	Repayable after 6 months from graduation or termination of full-time study. Interest-free during full-time studies.	\$24,120	\$29,000
Non-Repayable Grants	Non-repayable grants for eligible students with asseed Federal and/or Provincial needs.	\$2,400	\$4,800
Canada Student Loans Program (CLSP) Total		\$26,520	\$33,800 S3
UBC General Bursary			
UBC General Bursary (Non-Repayable)	Minimum bursary disbursement of \$100, with amount rounded down to nearest \$50.	\$25,250	\$12,850 S4
Total Resources			
Student Resources + Canada Student Loans and Grants + UBC General Bursary (S2+S3+S4)		\$51,770	\$46,650 S5
Student Contribution			
Student Contribution (S1-S5)		\$2,143	\$19



UBC GENERAL BURSARY – AMOUNTS AWARDED (MEAN, MEDIAN, MODE) BY STUDENT LEVEL

Undergraduate General UBCV + UBCO Bursary				
	20W	19W	18W	
Mean	2,452	4,573	4,091	
Median	1,000	4,050	3,750	
Mode	900	550	400	
Minimum	100	100	100	
Maximum	50,250	50,850	35,900	

Graduate General UBCV + UBCO Bursary				
	20W	19W	18W	
Mean	6,572	9,014	9,533	
Median	3,800	6,950	6,450	
Mode	3,800	10,400	1,650	
Minimum	100	100	100	
Maximum	42,000	70,450	64,750	



UBC AWARDS AND BURSARIES – 3 YEAR SUMMARY

Below are the awards, fellowships and bursary dollar amounts per ledgers for UBC:

- FY19 actual, FY20 actual
- FY21 Q2 forecast. Variance explanation on next slide.

Number of bursary applicants, recipients and amount of GPO funding received per recipient.

Number of award recipients (per SISC system). Number of award recipients assigned awards outside of SISC is not available.



(In '000s \$)	FY19			FY20			FY21 Q2 Forecast			FY21 Board Approved Budget	FY21 Board Approved Budget to Q2 Forecast Variance	
	UBCV	UBCO	UBC Total	UBCV	UBCO	UBC Total	UBCV	UBCO	UBC Total	UBC Total	UBC Total	
GPO Funds												
General Bursary	17,508	3,941	21,449	16,266	4,599	20,865	8,066	1,816	9,882	25,500	(15,618)	Explanation on next slide
Emergency Bursary	71	46	117	166	9	175	4,226	550	4,776	6,286	(1,510)	Explanation on next slide
Awards, Fellowships and Scholarships	67,472	8,186	75,658	72,387	8,405	80,792	87,128	13,083	100,211	107,878	(7,667)	Explanation on next slide
Total Awards, Fellowships & Bursaries	85,051	12,173	97,224	88,819	13,013	101,832	99,420	15,449	114,869	139,664	(24,795)	
*Excludes work learn awards, paid as salary												
Total Bursary Application			7,639			8,033			7,007 ^(A)			
Total Bursary Recipients			5,400			5,210			3,128 ^(A)			
Bursary Eligibility Rate			71%			65%			45%			
Total Award Recipients*			10,812			11,761			11,252 ^(B)			
Bursary (GPO) Per Recipient			\$ 3,972			\$ 4,005			\$ 3,159			
Award (GPO) Per Recipient			\$ 6,998			\$ 6,869			\$ 8,906			
*Awards are not applied for but adjudicated by departments. Recipient count does not include recipients receiving awards via requisitions, outside of SISC.												
(A) Unique count of bursary applicants 20S & 20W												
(B) FY21 Total recipients as of Nov 30,2020												

UBC AWARDS AND BURSARIES – FY21, BOARD APPROVED BUDGET TO FORECAST VARIANCE

EXPLANATION

In Millions	Reduced Forecast to Plan	
	Total	Explanation
General Bursary	(\$15.6)	<p>a) Decrease in winter session bursaries due to increased Federal student loans and doubling of BC student grants which reduced the gap of unmet need for UBC to fund; fewer applications of general bursary than expected as more dependent students living at home. More was budgeted this year because of uncertainty of COVID impact and government support but we are grateful for the governments' intervention to increase student supports in response to the pandemic</p> <p>b) Original plan estimate considered the Federal government's announcement of changes to the Canada Student Loan (CSL) program, including the removal of students' and their spouses' contribution from needs assessment, and assumption that StudentAid BC would follow, which would have increased the unmet needs of students significantly. However, at Q2 it was realized that the Province did not follow suit.</p>
Emergency Bursary	(\$1.5)	Students were able to access government emergency funding throughout 20S and government loans/grants by start of 20W. Additional donor funding was received also, thus lowering overall SFA cost. These funds are available till March 31 st , 2021.
Awards, Fellowships and Scholarships	(\$7.7)	<p>a) Fewer housing awards given out due to fewer first year students living on campus as students are opting to live at home or chose to defer their studies. Additional housing subsidy was provided to students and more may be allocated for Winter Term 2.</p> <p>b) Lower acceptance of offered awards given to international students (\$1.3M regular Major awards and \$0.9M additional COVID-19 awards)</p> <p>c) \$1.5M in deferred acceptance of graduate students' awards plus \$2.8M of graduate tuition awards that was a reclassification issue reflected as an expense in the interfund transfer line.</p> <p>d) Go Global awards cancelled due to restrictions on travel.</p>
Total by Campus	(\$24.8)	



UBC EMERGENCY BURSARY – 2020-21 YEAR TO DATE (SUMMER SESSION AND WINTER TERM 1)

Award Name	2020 Summer Number of Students	2020 Winter Number of Students	2020-21 Total Funded Year-To-Date
Domestic Undergraduate	194	49	\$ 478,428
Domestic Graduate	739	5	\$ 1,108,617
International Undergraduate	230	7	\$ 412,595
International Graduate	805	8	\$ 1,332,625
Total	1968	69	\$ 3,332,265

NUMBER OF STUDENTS ASSESSING CERB AND CESB

StudentAid BC advised students not to declare CERB or CESB benefits as targeted resources on StudentAid BC Applications for 2020-2021 student financial assistance. <https://studentaidbc.ca/news/general/covid-19-response-information>



UBC GENERAL BURSARY (WINTER SESSION) – BY STUDENT LEVEL AND CAMPUS

Graduate/ Undergraduate by Campus	2020W # of Applicants	2019W # of Applicants	% Increase/ (Decrease) Applicants	2020W # of Recipients	2019W # of Recipients	% Increase/ (Decrease) Recipients	2020W Bursary Received (in millions)	2019W Bursary Received (in millions)	% Increase/ (Decrease) Bursary Received
UBCO Graduate	90	82	10%	53	51	4%	\$0.5M	\$0.6M	(24%)
UBCO Undergraduate	1,101	1,133	(3%)	425	728	(42%)	\$1.1M	\$4.0M	(73%)
Total UBCO	1,191	1,215	(2%)	478	779	(39%)	\$1.5M	\$4.6M	(67%)
UBCV Graduate	396	439	(10%)	168	252	(33%)	\$1.0M	\$2.1M	(53%)
UBCV Undergraduate	3,571	4,010	(11%)	971	2,378	(59%)	\$2.4M	\$10.2M	(77%)
Total UBCV	3,967	4,449	(11%)	1,139	2,630	(57%)	\$3.4M	\$12.3M	(73%)
Total Graduate at UBCO & UBCV	486	521	(7%)	221	303	(27%)	\$1.5M	\$2.7M	(47%)
Total Undergraduate at UBCO & UBCV	4,672	5,143	(9%)	1,396	3,106	(55%)	\$3.4M	\$14.2M	(76%)
Total Graduate & Undergraduate at UBCO & UBCV	5,158	5,664	(9%)	1,617	3,409	(53%)	\$4.9M	\$16.9M	(71%)





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