

Many members of the Class of '87 will graduate with two things they'll never forget — a diploma, and a student aid debt load in excess of \$12,000.

Although Canada's student aid programs guarantee access to post-secondary education for almost any academically qualified student, these same programs are catching students in a vise of debt. Ten years ago, a debt load so high was almost unheard of. Today, it's becoming as common as coffee in a campus cafeteria.

And for students who entered college or university this year, debt loads upon graduation are bound to be even more unsettling, unless immediate and dramatic changes are made on both provincial and federal levels of government. Unfortunately, this doesn't seem likely, although politicians and key bureaucrats are making important inroads to bringing escalating student debts under control.

Governments

seem to have an unfortunate problem with timing. In the last five to ten years, student aid programs across the country have deteriorated, student leaders charge, because of neglect among government policy makers. In the same period of time, student debts have increased in spiral-like proportions.

"What's happening is students are being forced to mortgage their education," says Tony Macerollo, chair of the Canadian Federation of Students. "We can go to school, but we have no pay astronomically for it later. This is not fair."

Although rarely mentioned by politicians in the past, debt loads have finally, and almost suddenly, become a political issue. Opposition critics have taken the debt load issue as a key component of their agenda, while government officials have said that debt load is, if not a problem, an issue that must be addressed.

According to CFS re-

searcher Jean Wright, politicians can not ignore calls for student aid reform any more, because of heightened public awareness about the issue. "It's no longer that people don't know about the problem," says Wright. "A lot of parents, for example, are becoming quite frightened by the prospects of such heavy debts for their children's education."

The change in average debt has been swift. The average Canadian Student Loan debt last year was about \$5,000 — double the debt of five years before. That doesn't include debts incurred under provincial programs, and because many provinces recently have either frozen or dropped grants in lieu of heavier loan components, students have been left with increasingly higher student debts.

The situation is most serious in British Columbia, where the Social Credit government eliminated the grants portion of its aid package in 1984. Not surprisingly, the average debt for graduating students has already reached astonishing proportions — the average student graduating from the University of British Columbia this year will have a debt load of about \$15,000, a sharp increase from 1984's \$3,000 average.

The B.C. program, universally regarded as the worst in Canada, came under heavy fire in a recent report prepared by the Pacific wing of CFS. The report, based upon hearings of a CFS task force last fall across the province, calls on Premier Bill Vander Zalm to re-instate grants for B.C. students immediately.

"That's definitely our most important recommendation," says CFS-Pacific researcher Roseanne Moran, adding the situation is bound to worsen even more.

"Grants were only eliminated in 1984. A lot of students who started then and are still in school. We're not even seeing the full-blown ramifications of this," Moran said. To curtail skyrocketing debt loads, CFS has recommended that the government adopt a ceiling on student debt, "realistically, between \$10,000 and \$12,000," Moran says.

The B.C. government spent \$12.5 million on student aid in 1986, while in 1982 it spent \$33 million.

The CFS report, which has received wide publicity in the local media, has partially prompted the provincial government to review its student aid problem. "The government is taking this very seriously. I don't think they really can't at this point," says Moran.

British Columbia, of course, is not the only province to be under fire for its student aid program. The Students' Union of Nova Scotia recently struck a task force to tour campuses in the province, and prepare a report for this spring. SUNS executive officer Sue Drapeau said the provincial Conservative government has benefited by making well-publicized changes to student aid, while not making actual improvements to the program.

"They increased the maximum student bursary to \$1,700, but very few students ever get that much. In fact, the average student bursary has dropped,"

said Drapeau, noting the government has not put any additional funding into student aid in recent years.

"Students today are getting more loans, and fewer grants," she said. "In essence, the feds are picking up the slack for student aid in Nova Scotia."

Indeed, the size of the average Canadian Student Loan has jumped. In 1982, the loan was \$1,625. Two years later, the average jumped to \$2,542. CFS's Wright expects similar jumps to be recorded when new statistics are released.

Students in many provinces, including Ontario, complain of insufficient aid for student expenses, such as housing, food and transportation. Matt Certosimo, chair of the Ontario federation of Students, says what the Ontario Student Assistance Program expects students to live on "is not consistent with the reality of being a student."

Certosimo says OFS has spent more than a year hammering for changes to OSAP, among them a simplified application form, better appeal regulations, longer eligibility periods, and a new definition of independent status.

Student leaders also say debt loads are be-

