



Memorandum

Deputy Provost (Student Life and Learning)
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TO: Senate

FROM: Morton J. Mendelson, Deputy-Provost (Student Life and Learning)

SUBJECT: Report of the Committee on Enrolment and Student Affairs: Awards and Financial Aid Provided to McGill Students

DATE: May 16, 2012

DOCUMENT #: D11-69

ACTION REQUIRED: INFORMATION APPROVAL/DECISION

ISSUE: Report on awards and financial aid provided to McGill students for 2010-2011.

BACKGROUND & RATIONALE: The terms of reference for the Committee on Enrolment and Student Affairs (CESA) state:

The Committee shall report annually to Senate about:

- ...
- awards and financial aid provided to McGill students

Normally this information is presented as an appendix to the Annual Report of the Committee on Enrolment and Student Affairs. The 2010-2011 Annual Report was delivered in October, but due to the labour dispute in the fall of 2011, this information could not be gathered in time.

MOTION OR RESOLUTION FOR APPROVAL: N/A

PRIOR CONSULTATION: Committee on Enrolment and Student Affairs

NEXT STEPS: N/A

APPENDICES: Appendix A: Report on Awards and Financial Aid Provided to McGill Students, 2010-2011

Report on Awards and Financial Aid Provided to McGill Students in 2010-11

May 2012

Overview

The Principal's Task Force on Student Life and Learning¹ made two recommendations regarding student financial support:

The University should take measures to secure the resources necessary to offer sufficient assistance to undergraduate and professional students over the course of their program so that no candidate offered admission to McGill need turn down that offer for lack of financial assistance.

McGill University should develop a base level of funding for graduate research students in all departments that is competitive with that offered by our peers, both Canadian and international.

These recommendations were accepted as goals by the administration², and substantial increases in financial aid programs are bringing us closer to our goals. Appendix 1 summarizes scholarship and student aid funds, from both external and internal sources, administered by the Scholarships and Student Aid Office (SSAO) from 2003-04 to 2010-11. During 2010-11, the total of \$78.6M represented an increase of 5.4% in one year and 59% in the past decade; but the figures for 2010-11 were actually an understatement, because the change in the University's fiscal year resulted in an 11-month transition year that excluded May and the accounting of expenses related to convocation awards.

Growth in McGill's aid programs are made possible by the University's commitment to allocate 30% of net new revenue derived from tuition increases to student aid. In 2010-11, this amounted to \$3.3M, which was fully expended. Furthermore, the University contributed additional funds from the operating budget to compensate for reduced endowment income that resulted from the one-month shortfall due to the change in the fiscal year.

Funding for students has been enhanced dramatically by Campaign McGill, due to the efforts of Development and Alumni Relations (DAR) and the faculties. Moreover, the SSAO has worked closely with DAR to amend award conditions, resulting in the ability to offer \$135K more in bursaries that would have otherwise been too restricted to match to needy recipients.

Finally, we wish to acknowledge the significant contributions from student groups in support of needy students, including but not limited to:

- Student Society of McGill University - through the SSMU Access Bursary Fund.
- Post Graduate Students Society – through the PGSS/GPS Education Bursaries
- The Arts Undergraduate Students Society – through AUS Work Study program
- The Science Undergraduate Students Society – through the SUS Work Study program

¹ <http://www.mcgill.ca/files/principal/Final-Principal.pdf>

² http://www.mcgill.ca/files/provost/PTF_SLL_Final_Administrative_Response_27NOV07.pdf

Need-Based Support

The SSAO administers several programs to assist students in need: entrance and in-course bursaries, student loans, which are interest-free until graduation, and Work Study. These programs are available to all full-time students in a degree program. The SSAO also provides budget counseling and other individualized services to respond to the many financial challenges faced by students.³

Entrance Bursary Program

The Entrance Bursary Program was piloted in 2005-06 for Quebec residents and extended in 2006-07 to include students from the rest of Canada and international students. The program is unique in Canada; McGill is one of the few universities, if not the only one, to make need-based aid available to all accepted undergraduates regardless of their geographic origin and citizenship. Unfortunately, we do not have the resources to meet all need, but our system is open to all; as can be seen in Appendix 1, the level of spending and numbers of students helped at entrance increased by 26% and 27% respectively in 2010-11 over the previous year.

In-Course Bursary Program

For undergraduates, in-course bursaries represent the renewals of certain entrance bursaries, as well as requests during the year from students who did not apply at entrance, but subsequently require financial assistance due to increased costs, reduced support from other sources or special circumstances. Appendix 1 shows a 2% increase in undergraduate in-course bursaries compared to the prior year. This slow growth is due to the fact that the University commits more *renewable* support upon entrance.

Graduate students may also apply for in-course aid for unanticipated financial problems, emergencies or due to an interruption in departmental funding. Appendix 1 shows a 32% increase in graduate in-course bursaries compared to the prior year. This outcome is partially due to an increase in aid requests from course-based Masters students. Investigation of financial need by course-based Masters students and consideration of how that need might be addressed will be undertaken.

The amount available for in-course and entrance bursaries from tuition set asides increased by 23% in 2010-11, but this increase was offset by a decrease in the payout from the endowment, and a decrease in direct funded bursaries. Overall, spending on bursaries was almost 10% higher than in the previous year and fully 186% higher than in 2003-04.

McGill Loans

Loans, while not the preferred form of aid, continue to be a useful, both for bridge funding as well as for students who are not indebted through government student loans. The amount of new loans and loan extensions offered in 2010-11 was 13.5% less than the prior year, due to priority being given to non-repayable assistance.

Work Study

The Work Study program does not attempt to place students into employment. Rather, it provides incentives in the form of subsidies to McGill departments that hire needy students. Students accepted to the program based on demonstrated financial need gain access to the bank of jobs reserved for them.

³ In addition to 4,500 on-line assessments, more than 2,000 one-on-one appointments were conducted by Financial Aid Counselors on both campuses.

Work Study subsidies increased by 5.2% from the previous year, and 25.3% in the past decade (Appendix 2). Of 905 approved Work Study jobs in 2010-11, 731 (81%) were filled by one or more students.

The Scholarships and Student Aid Office undertook a survey in March 2011 to gain a better understanding of students' experience with the Work Study application and employment process. The intent of the Program seems well-understood, and the majority of students find the Minerva application process clear and easy. However, job posting and hiring processes were identified as needing improvements related to communications and systems. In 2012/13, the SSAO will undertake to improve the Work Study experience for students in the following ways:

- Increase the employment success rate for accepted students.
- Improve the timeliness of removing job postings for filled positions.
- Increase the number and variety of Work Study positions available.
- Decrease the number of unfilled Work Study positions.

Mobility Awards

Study Abroad

In 2010-11, the removal of the financial-need component of the Mobility Awards program, which is funded by MELS and limited to Quebec students, optimized our use of the available funds. Residual need-based applications were honoured throughout the year. Additional mobility funding made available was used to support out-of-province and international student exchange and study-abroad endeavours. This resulted in a 25% increase in spending and a 12% increase in award recipients in 2010-11 over the previous year (Appendix 1).

Merit-Based Awards

Internal Graduate Fellowships

While graduate students receive a proportionately small percentage of our need-based bursaries, McGill continues to direct significant internal resources to graduate student support. The summary provided in Appendix 3 clearly displays the growth of internal graduate fellowships administered by the Graduate and Postdoctoral Studies Office. Of course, this support does address financial need among our graduate students, but the funds are not allocated on the basis of need assessment. These funds, provided from both the endowment and the operating budget, are an important element in attracting and retaining qualified students.

Renewable Undergraduate Entrance Scholarships

McGill's major and prestige scholarships remain our most attractive awards. Based on academic excellence, combined with achievements in the fields of music, drama, athletics, leadership, community service and such, it is the core of our scholarship program, and contributes to our ability to compete for top applicants. The GPA threshold for renewal of these scholarships was raised from 3.5 to 3.7 as of 2008-09. The renewal rate increased by 9% in 2010-11 over the previous year, recovering from the initial decline resulting from the threshold change.

One Year Non-Renewable Undergraduate Scholarships

In 2008-09, renewable entrance scholarships awarded solely on the basis of academic standing were replaced with a one-year non-renewable award. The change enabled us to offer more awards; and the award cut-off (93% in 2010) was published on the website. The number of one-year non-renewable scholarships increased in 2010-11 by 130% over 2008-09.

Undergraduate Faculty/Department Awards

While entrance scholarships are an effective tool to attract the best students to McGill, the in-course awards administered directly by faculties and departments recognize meritorious achievement during students' programs. This year showed a 2.9% increase (Appendix 1), but the majority of convocation awards were not included, due to the change in fiscal year. We recognize that undergraduates are also supported by stipends from researchers' grants and by awards from granting agency, which are not included in this report, but which will be captured starting in 2011-12, due to improvements in our awards information system.

Government Student Aid

The number of government aid recipients has increased (Appendix 1) over the past decade due to increased student enrolment. The percentage of all eligible students who received aid increased slightly from 25% in 2009-10 to 26.3% in 2010-11.

In July 2010, a number of changes to the US student aid program came into effect. As a result, the University has assumed new responsibilities to meet regulatory obligations. McGill's US Loan default rate is 1.2%, one of the lowest of all foreign schools participating in the program.

Systems

The implementation of Banner Student Aid for Canada (BSAC) is near completion. Significant milestones were achieved since the last report:

- Minerva self-service application for students to request Fee Deferral on the basis of government aid, delays due to international fund transfers, or graduate funding (awards, TAs, RAs).
- Full migration of all student awards to BSAC, making it the authoritative source for all need-based and merit-based awards.
- Improved report tools to provide holistic oversight of Student Funding and to optimize use of all available funding.
- Development is near completion on a Minerva self-service Award Confirmation Letter for students to generate and print
- Automated student eligibility checking, thus expediting award release to students.

Partnerships

Graduate and Postdoctoral Studies (GPS) and the SSAO will partner more closely to work towards more efficient and consistent award processes.

Establishing a Subcommittee on Student Funding has helped to ensure graduate and undergraduate processes are harmonized between GPS and the SSAO, and in partnership with Information Systems Resources, Enrolment Services, Student Accounts, and the faculties.

Integrated Award Processing Support Service

By August 2012, the SSAO will assume responsibility for an Integrated Award Processing Support Service. The intent is to leverage infrastructure and talent from both areas to further enhance service to students and to our faculty partners involved in student funding.

Attachments

Appendix 1 - McGill Awards and Government Aid – 8 Year Comparison

Appendix 2 - Work Study Program – Jobs, Applicants, Accepted, Employed, Subsidies

Appendix 3 - Internal Fellowships Administered by Graduate and Postdoctoral Studies

Report on Scholarships & Student Aid - Appendix 1

McGill Awards & Government Aid
8 year comparison

	2003-04		2004-05		2005-06		2006-07		2007-08		2008-09		2009-10		2010-11 (11 months)	
	Students	Awards	Students	Awards	Students	Awards	Students	Awards	Students	Awards	Students	Awards	Students	Awards	Students	Awards
McGILL BURSARIES																
Undergraduate Entrance					140	\$293,050	397	\$1,330,000	382	\$1,285,037	390	\$1,255,048	379	\$1,373,895	481	\$1,729,115
Undergraduate In-Course	973	\$1,937,310	915	\$1,913,499	833	\$1,958,939	849	\$1,927,037	1,205	\$3,294,652	973	\$2,934,911	1,162	\$3,874,277	1,182	\$3,955,678
Graduate	117	\$207,168	104	\$177,752	98	\$187,921	103	\$193,201	115	\$217,591	105	\$217,896	160	\$337,258	221	\$444,329
Total	1,090	\$2,144,478	1,019	\$2,091,251	1,071	\$2,439,910	1,349	\$3,450,238	1,702	\$4,797,280	1,468	\$4,407,855	1,701	\$5,585,430	1,884	\$6,129,122
McGILL LOANS																
Undergraduate	1,336	\$2,280,352	983	\$2,107,360	1,029	\$2,242,213	1,074	\$2,417,162	1,001	\$2,231,643	975	\$2,235,964	912	\$2,220,038	853	\$1,926,261
Graduate	356	\$594,063	356	\$760,181	322	\$731,402	345	\$863,655	310	\$717,124	312	\$740,723	315	\$724,785	294	\$621,067
Total	1,692	\$2,874,415	1,339	\$2,867,541	1,351	\$2,973,615	1,419	\$3,280,817	1,311	\$2,948,767	1,287	\$2,976,687	1,227	\$2,944,823	1,147	\$2,547,328
WORK STUDY SUBSIDIES																
Undergraduate	594	\$690,097	583	\$643,650	540	\$635,379	557	\$603,243	573	\$584,957	636	\$653,266	539	\$619,479	580	\$675,326
Graduate	197	\$259,303	205	\$271,150	195	\$237,759	184	\$224,823	197	\$250,803	170	\$197,086	196	\$272,776	206	\$262,981
Total	791	\$949,400	788	\$914,800	735	\$873,138	741	\$828,066	770	\$835,760	806	\$850,352	735	\$892,255	786	\$938,307
MOBILITY AWARDS																
Undergraduate											369	\$935,250	377	\$881,760	442	\$1,102,500
Graduate											22	\$42,500	32	\$73,000	16	\$89,750
Total											391	\$977,750	409	\$954,760	458	\$1,192,250
UNDERGRADUATE UNIVERSITY SCHOLARSHIPS																
Entrance					324	\$1,297,200	267	\$1,000,500	236	\$971,500						
Entrance 1 Year											195	\$579,000	490	\$1,464,000	448	\$1,338,000
Entrance Renewable											129	\$514,500	141	\$554,000	110	\$450,250
Renewals					768	\$2,102,900	806	\$2,308,600	798	\$2,340,850	846	\$2,349,850	352	\$1,403,500	238	\$936,823
Athletic															7	\$14,000
Total	1,053	\$3,000,800	1,063	\$3,133,700	1,092	\$3,400,100	1,073	\$3,309,100	1,034	\$3,312,350	1,170	\$3,443,350	983	\$3,421,500	803	\$2,739,073
UNDERGRADUATE FACULTY/DEPARTMENT AWARDS																
Undergraduate	711	\$1,465,295	828	\$1,813,356	923	\$1,960,934	970	\$1,980,129	1,042	\$2,237,948	1,382	\$2,593,431				
Entrance 1 Year													171	\$475,000	114	\$190,800
Entrance Renewable															49	\$212,200
In-Course													1,660	\$1,707,952	971	\$1,958,013
Convocation													179	\$160,740	36	\$41,975
Athletic													86	\$194,055	79	\$191,185
External															2	\$18,000
Total	711	\$1,465,295	828	\$1,813,356	923	\$1,960,934	970	\$1,980,129	1,042	\$2,237,948	1,382	\$2,593,431	2,096	\$2,537,747	1,251	\$2,612,173
CANADIAN MERIT SCHOLARSHIPS																
Undergraduate											22	\$101,064	29	\$184,681	30	\$199,045
GOVERNMENT AID																
Undergraduate					4,239	\$37,006,147	4,529	\$38,048,352	4,790	\$40,645,279	4,968	\$41,472,960	5,293	\$44,046,406	5,754	\$47,873,604
Graduate					1,443	\$13,879,262	1,382	\$12,852,220	1,283	\$12,663,861	1,360	\$12,722,499	1,608	\$14,059,444	1,535	\$14,558,267
Total	5,970	\$46,813,618	5,879	\$53,876,958	5,682	\$50,885,409	5,911	\$50,900,572	6,072	\$53,309,140	6,328	\$54,195,459	6,901	\$58,105,850	7,289	\$62,431,871

Notes:

2010-11 figures reflect an 11 month transition year, due to the University's change in fiscal year.

Report on Scholarships & Student Aid - Appendix 2

Work Study Program									
Year	Jobs Available	Jobs Filled	Student Applicants	Students Accepted	Students Employed			Subsidies Paid	
					Total Students	UG	Graduate	UG	Graduate
2010-11	905	731	2,664	2,233	786	580	206	\$675,326	\$262,981
2009-10	893		2,476	1,904	735	539	196	\$619,479	\$272,776
2008-09	969		2,395	1,757	806	636	170	\$653,266	\$197,086
2007-08	997		2,234	1,622	770	573	197	\$585,292	\$250,468
2006-07	951		2,044	1,446	741	557	184	\$603,243	\$224,823
2005-06	928		2,058	1,309	735	540	195	\$635,379	\$237,759
2004-05	923		2,085	1,405	788	583	205	\$643,650	\$271,150
2003-04	826		2,275	1,508	791	594	197	\$690,097	\$259,303
2002-03	871		2,035	1,346	755	578	177	\$585,763	\$164,251
2001-02	765		1,824	1,332	945	772	173	\$576,641	\$172,243
2000-01	720		1,644	1,113	791	644	147	\$528,942	\$132,236
1999-00	728		1,777	1,143	692	545	147	\$463,152	\$126,273
1998-99	617		1,725	990	574	471	103	\$281,133	\$62,013
1997-98	555		1,506	892	524	406	118	\$211,394	\$54,378
1996-97	439		1,330	717	422	331	91	\$158,554	\$49,079
1995-96	388		1,237	736	399	309	90	\$148,622	\$42,323
1994-95	379		1,062	597	381	285	96	\$129,105	\$33,433
1993-94	302		1,262	820	288			\$124,398	
1992-93	285		991	746	260			\$96,614	
1991-92 (1 term)	222		646	403	156			\$41,473	

Note: In 2010-11, 731 Work Study jobs were filled (some by > one student) hence an 81% fill rate.

February 2012

Appendix 3

**Graduate Internal Fellowships Administered by GPS
2003 - 2011 Disbursements**

	2003-2004	2004-2005	2005-2006	2006-2007	2007-2008	2008-2009	2009-2010	2010-2011
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Residency Status

Quebec	\$1,078,851	\$1,205,957	\$1,314,846	\$1,509,187	\$1,340,058	\$3,627,088	\$4,081,326	\$ 4,300,981
Rest of Canada	\$975,607	\$1,188,131	\$1,387,098	\$1,481,977	\$1,491,320	\$2,866,679	\$3,427,736	\$ 2,655,458
International	\$999,968	\$1,296,733	\$1,352,837	\$1,541,348	\$3,477,248	\$7,308,861	\$8,914,571	\$ 9,659,728
Total	\$3,054,426	\$3,690,821	\$4,054,782	\$4,532,512	\$6,308,626	\$13,802,628	\$16,423,633	\$16,616,167

	2003-2004	2004-2005	2005-2006	2006-2007	2007-2008	2008-2009	2009-2010	2010-2011
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Residency Status

Quebec	35%	33%	32%	33%	21%	26%	25%	26%
Rest of Canada	32%	32%	34%	33%	24%	21%	21%	16%
International	33%	35%	33%	34%	55%	53%	54%	58%
Total	100%	100%	100%	100%	100%	100%	100%	100%

Notes:

Funds under the financial management of the Dean of Graduate and Postdoctoral Studies
Prepared by the Fellowships Officer (Internal)