

## Benjamin Coleman

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**From:** Richard Levin <richard.levin@utoronto.ca>  
**Sent:** September-05-13 2:07 PM  
**To:** Benjamin Coleman  
**Subject:** RE: Deferral fees

Dear Ben,

Thanks for your reply. It certainly is a busy time, but always a good one too.

As I indicated, we will not be moving unilaterally on this issue. Although the interim process you suggest is not practicable for a number of reasons, I do appreciate your thoughtful comments and your advocacy on behalf of OSAP recipients.

Best,

Richard Levin

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**From:** Benjamin Coleman [mailto:ben.coleman@mail.utoronto.ca]  
**Sent:** Tuesday, September 03, 2013 11:42 AM  
**To:** Richard Levin  
**Subject:** RE: Deferral fees

Dear Mr. Levin,

Thank-you for bringing to my attention the fact that the UTAPS assessment includes interest charges for November to January. The UTAPS website says nothing about this--perhaps it would be good to update the information available online so that students who use UTAPS know that this is the case.

Unfortunately, since only about 25% of undergraduate students with OSAP also received UTAPS funds (U of T facts and figures, 2011-2012), this is far from a complete solution. A majority of OSAP students still have to pay their tuition by November 15th, and must either borrow money from parents or banks or pay service charges to the university if their savings can't cover the portion owing. As you said, the university is aware of the timing difference, and so it should take swift action to fix this unfair problem for all OSAP students.

I am aware that the Ontario government is currently in discussions with U of T, and that Minister Duguid has promised that "Starting in the 2014-15 academic year, the government will introduce a more fair approach to deferral fees to better align the timing of tuition fees with Ontario Student Assistance Program deadlines." Because of this, I intended for the solution proposed to be temporary. If moving the November 15th date to January is not administratively possible for a temporary time frame, I ask you to consider the following:

All OSAP students are automatically assessed for UTAPS. Since service charges for OSAP students are not covered by their government funds, and yet are clearly still a cost for many of them, the UTAPS allowance for two month's interest should be given to all students on OSAP, potentially adjusted to the amount of OSAP funding that a student is yet to receive. From the information that U of T has given me, I can tell you that full-time undergrads receiving OSAP at St. George together paid just over \$462,000 in service charges for those two months. U of T cannot remain an institution that is equally accessible to students with aid while early service charges continue for these students. Extending the UTAPS allowance for two month's interest to all OSAP students will rectify this unfair situation and does not require a

unilateral change to tuition or service charge policy--it is simply an extension of the commendable aid program you already have.

With regards to the deficiencies in OSAP funding, I'd like to thank you for the contact you provided. I fear that not getting enough funding from OSAP will turn potential students away from U of T. Since both students and the university want excellent undergrads to have enough funding to attend school here, I think it would be productive for the university and students to work together to secure better aid for students attending universities in high-cost areas. My colleagues at the UTSU are always looking for ways to advocate for better aid for students--if you are interested in discussing ways to coordinate lobbying for better OSAP living allowances, I can put you in touch.

Thank-you for your speedy and detailed reply. I hope the start of the school year does not prove too hectic for you.

**Ben Coleman**

[ben.coleman@mail.utoronto.ca](mailto:ben.coleman@mail.utoronto.ca)

905-484-5082

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**From:** Richard Levin [<mailto:richard.levin@utoronto.ca>]

**Sent:** August-29-13 12:52 PM

**To:** Benjamin Coleman

**Cc:** Audrey Cheung

**Subject:** Deferral fees

Mr. Ben Coleman  
34 Ross Street, Unit 1A  
Toronto, ON

Dear Mr. Coleman,

Thank you for your letter of August 17, 2013, directed to my colleague Audrey Cheung. It has been forwarded to me for response.

The University is aware that there is a timing difference between when fees must be paid in full (i.e., November 15 Service Charge date) and when student aid recipients receive their second instalment of government funding in January. The University has taken steps to help students with financial need through this two month gap.

In 1998, the University of Toronto's Governing Council committed in its Policy on Student Financial Support that "no student offered admission to a program...should be unable to enter or complete the program due to lack of financial means". To help meet that commitment, the University implemented the University of Toronto Advance Planning for Students (UTAPS) program. Students qualify for UTAPS if they receive the maximum amount of government-funded student aid available and still have unmet need. The UTAPS need assessment considers a student's education costs (i.e., tuition and incidental fees, books and supply, living costs, transportation, and child care), as well as two months of accrued interest (i.e., for November 15-January 15) in the determination of need. The first of the UTAPS grants is paid before the November 15 service charge date.

The University of Toronto, along with other Ontario universities and colleges, is currently participating in discussions with the Government of Ontario on the issue of fee deferrals and service charges. We anticipate the Ministry will be establishing policy in this area in the near future and are therefore awaiting the outcome of these discussions before considering any unilateral changes to current practice.

With respect to the issues you raise about the Ontario Student Assistance Program (OSAP), you may wish to direct these to the Ministry of Training, Colleges and Universities as follows:

Director  
Student Financial Assistance Branch, Ministry of Training, Colleges and Universities  
9<sup>th</sup> Floor, Mowat Block  
900 Bay St.  
Toronto ON M7A 1L2

I do appreciate your taking the time to share your thoughts and ideas on this subject. Best wishes for much success in the upcoming academic year.

Richard Levin

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