

VIEW FROM QUEEN'S PARK: Free tuition for middle-income families

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Ontario is moving forward with the single largest modernization of the Ontario Student Assistance Program (OSAP) ever.

We know that too many students from low- and middle-income families feel the cost of tuition is too high ? and, for that reason, don't even consider college or university.

The changes to OSAP will make average tuition free for more than 150,000 eligible low- and middle-income students. We believe that all students, regardless of background or circumstance, should be able to afford to go to college or university in Ontario.

That's why we are combining existing assistance programs into a single, upfront grant that is more generous and more straightforward. This new program is based on feedback we have been hearing from students and parents for years. We listened and we acted.

The word ?transformative? is used frequently these days, but this program truly is. Breaking down barriers to education and helping ensure all Ontarians can access postsecondary education is a key part of our plan to support good jobs and economic growth ? and it's also the right thing to do.

Here's the plan: by September 2017 more than 50 per cent of students from families with incomes of \$83,000 or less will have non-repayable grants in excess of average tuition.

Students from families with incomes of less than \$50,000 will have no provincial student debt. The Ontario Student Grant will also be eligible to a wider variety of full-time students, including mature students, married students and students who have been out of school for more than four years.

Big numbers, big impact: 170,000 students will have non-repayable aid that exceeds what they would have received previously under current OSAP; 300,000 students will have either the same or more non-repayable aid than they would have received previously under current OSAP; approximately 250,000 students will have less debt than they would under current OSAP.

By September 2018, the province will increase access to interest-free and low-cost loans for middle- and upper-income families by reducing their expected parental contributions. Reducing the threshold for expected parental contributions will provide increased financial support to middle- and upper-income families.

Unfortunately, there have been a few newspaper articles reporting the government is misleading families by claiming tuition will be "free." There have been references to the fact that a student must pay \$3,000 in order to qualify for free tuition.

These articles are simply wrong. The \$3,000 is the overall annual cost that OSAP assumes is being covered by the student for costs such as living expenses and textbooks.

This does not mean that the student has to produce \$3,000 as a contribution to apply for the Ontario Student Grant. If a student doesn't have it, their eligibility for free tuition does not change.

Our changes mean free tuition for these students. In addition, more than half of the students from families with incomes of \$83,000 or less will have non-repayable grants in excess of average tuition. And more good news - OSAP will be indexed to inflation.

A word about ?average tuition?: Students enrolled full-time at publicly-assisted Ontario colleges and universities in high-cost programs, (like engineering), will qualify for the Ontario Student Grant ? while the grant alone might not fully cover all tuition costs,

most of these students, especially lower-income students, will still be getting more grant than before.

It's also important to note that any student with unmet needs who is OSAP-eligible will continue to benefit from the Student Access Guarantee. Through the guarantee, colleges and universities ensure that students have enough financial aid to cover a student's assessed needs for expenses directly related to his or her program, including books, tuition and mandatory fees, that are not fully met by OSAP. This program supports students in higher cost programs.

While we are eliminating the Education and Tuition Tax Credits, our government is putting those savings into the program so that students from middle-income backgrounds will continue to benefit from generous student assistance. In fact, the amount of benefit through the 30% off tuition grant will continue to be in place for families with incomes up to \$160,000.

Having just finished putting my three children through post-secondary education, I fully appreciate the financial stress it can cause. I am proud to say this new program will ensure a brighter future, not just for low-income families, but students from middle-income families as well. If you want more information, please contact my office.

I invite you to contact me on any issue. Please call my community office at 905-750-0019, or visit my website at www.ChrisBallardMPP.ca. My email is: cballard.mpp.co@liberal.ola.org. I look forward to hearing from you.